

Illness Benefit and the Hospital Cash Benefit will be eligible for Tax Exemption under Section 80 (D) of the Income Tax Act.

### Surrender

While we do not encourage surrender of a policy as it breaks your security cover, we realize the importance of availability of cash at a short notice in some emergencies. Therefore, we provide you with a choice of surrendering the policy. The guaranteed minimum surrender value will be as follows:

Premium Term	Surrender Value after	Guaranteed Surrender Value
2-3 years	1 year from commencement.	60% of the premiums excluding premiums for additional benefits and extra premiums.
5-6 years	2 full years premium payment	30% of premiums excluding first year premium and the premium for additional benefits and extra premiums.
7 and above	3 full years premium payment	30% of premiums excluding the first year premium and the premium for additional benefits and the extra premiums.

### Fund Access - Loans

You can avail of Loans under your policy provided the policy has acquired a surrender value. The loan amount shall be within 90% of the surrender value.

### Change of Occupation

On change of occupation, depending upon the nature of the new occupation, the premiums and benefit with respect to the Critical Illness and Hospital Cash may be modified.

### General Exclusion

In case the life assured commits suicide within one year of the date of commencement of the policy, the benefits of the plan would not be payable, and the premiums would be refunded.

### 15 days FreeLook Period:

Within 15 days from the date of receipt of the policy, you have the option to review the terms and conditions and return the policy, if you disagree to any of the terms & conditions, stating the reasons for your objections. You will be entitled to a refund of the premium paid, subject only to a deduction of a proportionate risk premium for the period on cover and the expenses incurred on medical examination and stamp duty charges.

### Why Bajaj Allianz Life Insurance?

Bajaj Allianz Life Insurance Company Limited is a union between Allianz SE, the world's leading insurer and Bajaj Finserv, one of India's most respected names. Allianz SE is a leading insurance conglomerate globally and one of the largest asset managers in the world. At Bajaj Allianz, we realize that you seek an insurer you can trust your hard earned money with. Allianz SE has more than 119 years of financial experience in over 70 countries and Bajaj Finserv demerged from Bajaj Auto, trusted for over 65 years in the Indian market, are committed to offering you financial solutions that provide all the security you need for your family and yourself.

At Bajaj Allianz, customer delight is our guiding principle. Ensuring world class solutions by offering you customized products with transparent benefits supported by the best technology is our business philosophy.

### Contact Details

**Bajaj Allianz Life Insurance Company Limited,**  
**G.E. Plaza, Airport Road, Yerawada, Pune - 411 006.**  
**Tel: (020) 6602 6777. Fax: (020) 6602 6789.**  
**www.bajajallianz.com**

**SMS LIFE @ 56070**

For any queries please contact:

BSNL/MTNL (Toll Free)	Any Mobile & Landline (Toll Free)	Other (Chargeable)
1800 22 5858	1800 209 5858	<Prefix City Code> 3030 5858

email: [life@bajajallianz.co.in](mailto:life@bajajallianz.co.in)

chat: [bajajallianzlife.co.in/chat](http://bajajallianzlife.co.in/chat)

### Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provision of this section shall be punishable with a fine that may extend to five hundred rupees.

### SECTION 45 of the Insurance Act, 1938 states

No Policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

### Disclaimer

This product brochure gives the salient features of the plan only. The policy document is the conclusive evidence of the contract, and provides in detail all the conditions, exclusions related to the "Bajaj Allianz Invest Gain" Plans - Economy, Gold, Diamond and Platinum.

### For More Information

For more details, kindly consult our "Insurance Care Consultant" or call us today on the numbers mentioned above.

Please draw your cheques/ demand drafts in favour of "Bajaj Allianz Life Insurance Company Limited".

InvestGain Economy (UIN)	: 116N013V01
InvestGain Gold (UIN)	: 116N011V01
InvestGain Diamond (UIN)	: 116N010V01
InvestGain Platinum (UIN)	: 116N012V01
CAP (UIN)	: 116C001V01
CI (UIN)	: 116C007V01
HCB (UIN)	: 116C008V01
FIB (UIN)	: 116B009V01

Insurance is the subject matter of the solicitation.

Traditional Life Insurance Policy  
**TLIP**

Life

Individual



**Invest Gain**  
 Bajaj Allianz Invest Gain

**BAJAJ | Allianz**

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## Bajaj Allianz Invest Gain

“Because life has a second chance”

It takes only a moment to make promises and a lifetime to keep them. Keeping promises made to your loved ones is not just a responsibility, but a commitment that you have to live up to. When you promise to see your family through thick and thin you need to make sure that you have planned for all the eventualities that may befall on them. You need to be prepared that even if there ever is an instance that you are not there with them you have saved enough to see them through their entire life. We understand this need, which is why we have developed Bajaj Allianz's Invest Gain, the plan that helps you in saying "My family, may you always be happy!".

### The “Bajaj Allianz Invest Gain” Plan

Bajaj Allianz Invest Gain is a specially designed plan that offers a unique combination of benefits to help you develop a sound financial portfolio for your family. Among the many unique benefits, the most significant is the Family Income Benefit (FIB) that sustains the family by compensating the loss of income due to death or permanent disability. This is a one-stop shop solution that can keep you and your family financially protected at times when you need it most. In a financial world where choices can drive you crazy, your search for the perfect life insurance plan stops here.

#### Available as:

- Bajaj Allianz Invest Gain Economy: The basic package
- Bajaj Allianz Invest Gain Gold: With double protection
- Bajaj Allianz Invest Gain Diamond: With triple protection
- Bajaj Allianz Invest Gain Platinum: With quadruple protection

All these packages participate in the profits of the company by way of bonuses, and therefore, grow with time.

### The Ultimate Protection - For Your Loved Ones

You can select the unique **Family Income Benefit** from Bajaj Allianz that ensures total financial protection for your loved ones. In case of death or accidental total permanent disability, a guaranteed monthly income of 1% of the sum assured (12% per annum) is paid till the end of the policy term or at least for a period of 10 years, whichever is higher. Moreover, all **future premiums are waived**.

#### Additional Protection for you and your family

You have the option to add the following additional benefits, providing total protection against uncertainties.

**a) Family Income Benefit (FIB)** - as already described.

**b) Comprehensive Accident Protection**

This benefit provides comprehensive cover in case of an accident. It comprises of:

#### Accidental Death Benefit

Accidents are always sudden and sometimes fatal. You can't lessen the emotional shock, but you can certainly soften the financial one. Bajaj Allianz Accidental Death Benefit gives the loved ones something to

start with after the permanent loss of income by paying an amount equal to the Sum Assured. (subject to a maximum of Rs. 50,00,000/- under all policies with Bajaj Allianz taken together).

#### Accidental Permanent Total/Partial Disability Benefit

Accidents are unpredictable, and so are the consequences. They may lead to a disability - partial or total. This Benefit provides a financial cushion against such misfortunes. You will get 50% of the Sum Assured in case of partial disability and 100% in case of total disability. (subject to a maximum of Rs. 25,00,000/- for partial and Rs. 50,00,000/- for total disability under all policies with Allianz Bajaj taken together).

#### Waiver of Premium Benefit

An accident may lead to permanent total disability, limiting one's ability to earn. Bajaj Allianz Waiver of Premium benefit is a helping hand when one needs it most. It waives off all future premiums while keeping the valuable life insurance cover alive, thus enabling you to live up to your commitments.

#### c) Critical Illness Benefit (CI)

Some illnesses are critical. They not only alter one's life's pattern but also result in a financial drain. Bajaj Allianz Critical Illness Benefit softens the impact on the family by paying out the Critical Illness Benefit under the plan immediately, while other policy benefits continue (excluding Hospital Cash Benefit). **We cover 11 critical illnesses.** You have the flexibility of choosing Critical Illness cover up to the basic Sum Assured selected by you (Minimum Rs.50, 000).

#### d) Hospital Cash Benefit (HC)

The worry of settling hospital bills (room charges) adds to the trauma of hospitalization. Bajaj Allianz Hospital Cash Benefit reduces this financial burden and helps recovery with peace of mind.

#### Flexibility in Coverage

At Bajaj Allianz, we believe in offering benefits and not just products. We realize that you are unique and your needs for insurance vary with time. We therefore offer you the flexibility of inclusion of coverage or exclusion of coverage at each policy anniversary, subject to conditions relating to such inclusions and exclusion.

“Comprehensive Accident Protection” can be included and excluded at each policy anniversary. Family Income Benefit, Critical Illness Benefit and Hospital Cash Benefit can be taken at inception only. CI & HC can be reduced or excluded subsequently at any policy anniversary. Once reduced or excluded, they cannot be increased or included subsequently.

#### Increase in risk coverage

Every added responsibility in your life calls for increase in your risk cover. We provide you the option to increase coverage upto 50% of the basic Sum Assured on each of the following happy moments in your life

- Your marriage
- the birth of your first child
- the birth of your second child

This additional coverage is not subject to underwriting.

### Important details of the “Bajaj Allianz Invest Gain” Plan

Conditions	InvestGain Economy	InvestGain Gold / Diamond/ Platinum/ Any additional benefit
Minimum Age at Entry	0 (Risk Commences at age 7)	18
Maximum Age at Entry	65	50
Maximum Age at Maturity	70	70
Minimum Term	5	
Maximum Term	40	
Minimum Sum Assured	50000	
Maximum Sum Assured	No Limit	
Minimum Premium	Rs. 5000 for Annual Mode, Rs. 2500 for H Yearly, Rs. 1250 for Quarterly, Rs. 500 for Monthly.	
Premium Payment Term	Equal to the policy term or limited as per the table given.	

Monthly mode is available under salary savings scheme only

### More value for money – our attractive High Sum Assured Rebate

Bajaj Allianz offers an attractive premium discount structure, where you can have a discount of at least Rs. 84 on the annual premium for every additional Rs. 10000 Sum Assured purchased over and above the minimum Sum Assured of Rs. 50000. For example, as per tabular premium rates, the annual premium for a 30 year old male for a 30 year policy of Rs. 5 lakh Sum Assured comes to Rs. 16,050/- before the High Sum Assured Rebate. After the high sum assured rebate, the premium is Rs. 12,270/- only. For shorter premium payment terms, the discount is even higher - Rs. 200 for the 2 year, Rs. 150 for 3 year and Rs. 100 for 5 and 7 years.

### Limited Premium Payment Terms - For your Convenience

You do not have to pay premiums for the full term of the policy. We provide you with a range of limited premium payment terms for you to finish obligations as fast as possible and enjoy the benefits of life cover without any worry thereafter.

### Advantage Women

There will be a premium discount for female policyholders in the package. Basic premium payable will be equivalent to the premium for a two-year younger male policyholder for the base policy only.

### Tax Benefits as per current tax laws

Premiums paid are eligible for Tax Exemption under Section 88 of the Income Tax Act. Maturity and death proceeds are Tax Free under Section 10(10D) of the Income Tax Act. The premiums for the Critical