

## Bajaj Life Insurance(Bajaj Life eTouch II )

A Non-Linked, Non-Participating, Individual Life Insurance Term Plan. Life is full of “IF’s”. Presenting a protection plan built to safeguard you and your loved ones from various uncertainties in life. Don’t let worry come knocking on your doors. Be prepared with Bajaj Life eTouch II, a life insurance plan for you and your loved ones to help realize your dreams without any compromises in case of an unforeseen event.

### Key Features

- Shield for your life to cover Death & Terminal Illness
- Option to defer premiums by up to 12 months with Auto Cover Continuance Benefit
- Choose how your family receives the benefit in your absence, as a lump sum or as monthly income for 5/ 10/ 20/ 30 / 40 years or a combination of both

### Variant: Life Shield

#### 1.Death Benefit (Benefit payable on death of the Life Assured during the policy term)

- No Prior Terminal Illness Claim is made: Your nominee/legal heir will receive the Sum Assured on Death.
- Prior Terminal Illness Claim has been made: Your nominee/legal heir will receive the Prevailing Sum Assured on Death (i.e. Sum Assured on Death – Sum Assured on Terminal Illness).

In case, Sum Assured = TI Sum Assured, no Death Benefit will be paid.

The policy will terminate on payment of Death Benefit.

#### 2.Terminal Illness Benefit (Benefit payable in case the Life Assured is diagnosed with Terminal Illness during the policy term)

a) If the Sum Assured chosen is less than or equal to Rs.2 crores (i.e. maximum TI Sum Assured), We will pay the Sum Assured on TI and the policy will terminate

Or,

b) If the Sum Assured chosen is greater than Rs.2 crores (i.e. maximum Terminal Illness Sum Assured), we will pay Rs.2 Crores and the policy will continue with the balance Sum Assured, i.e. (Sum Assured on Death less than Rs.2 crores) with the waiver of future premiums. This balance Sum Assured on Death will be payable on death of the Life Assured, and the policy will terminate on death of Life Assured.

#### 3.WOP Benefit on ATPD/TI

We will waive off any future premiums under the policy

a) If the Life Assured is diagnosed with Accidental Total Permanent Disability (ATPD), the policy will continue for existing Death benefit & Terminal Illness Benefit.

Or,

b) If the Life Assured is diagnosed with Terminal Illness (TI) & chosen Sum Assured is greater than Rs.2 crores, the policy will continue for remaining Death Benefit.

For complete details of the policy, please refer to the policy document and Sales literature.

UIN: 116N198V05

### **Criteria**

Entry Age:

Mini: 18 years

Max: 65 years

(For Pay till 60 option, Maximum: 55 years)

Maturity Age:

Cover upto Age 99 years : 99 years ( For Life Shield Plus, for ADB 85 years)

Cover not up to Age 99 years : Min: 28 years | Max: 85 years

Premium Payment Term: In Limited Premium, the Premium Payment Terms available are 5 Pay, 6 Pay, 10 Pay, 12 Pay, 15 Pay, 20 Pay and Pay till Age 60 In Limited Premium, PPTs are subject to maximum PPT cessation age of 75 years.

Policy Term:

Cover up to Age 99 years: 99 minus Age at Entry (For Life Shield Plus, for ADB: 85 minus Age at Entry)

Cover not upto Age 99 years: Min- 10 years | Max- 85 minus Age at Entry

Sum Assured:

Min: Rs. 50,00,000

Max: No limit, subject to Board Approved Underwriting Policy