

You get married. You have children. You get them married. You retire.

Isn't life full of certainties?



Your IndiaFirst Life Insurance Plan

www.indiafirstlife.com • Call us on 1800 209 8700



PROMOTED BY



Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable.

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. www.indiafirstlife.com, SMS <LIFE> to 5667735 SMS Charges apply. Toll free No - 1800 209 8700. Trade logo of promoters displayed above belongs to M/s Bank of Baroda, M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. Advt. Ref. No.: IndiaFirst Life Guaranteed Annuity Plan/ Policy Document/ E/ 001.

BEWARE OF SPURIOUS / FRAUD PHONE CALLS!

• IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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PART A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi, Film City Road, Malad (East),
Mumbai - 400 097.

To,
XXXX XXXX
Address 1,
Address 2.
Pin code - xxx xxx

DD/MM/YYYY

IndiaFirst Life Guaranteed Annuity Plan - UIN: 143N050V01
(A Non Linked Non Participating Group Annuity Plan)

Dear Customer,

Congratulations!

You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you.

All our products have been designed to be simple and easy to understand, providing true value for money.

We have provided you the relevant information about your policy in this policy document. This document is simple to understand. Please read it carefully to ensure that this is the right policy for your financial needs.

You the Master Policyholder / Member can return your policy document / certificate of insurance if you disagree with any of the terms and conditions within the first 15 days except Distance Marketing or electronic mode where it is 30 days from receipt of your policy document / certificate of insurance, while stating your reasons for the same. You are required to send us the original Policy document / Certificate of Insurance and a written request stating the reasons for cancellation, post which we will refund the monies directly to the respective account from where purchase price was received within 15 days of receipt of the request after deducting annuity paid, if any and stamp duty paid. In case of free look by the Member, the Member will only have the option of changing the annuity option.

In case you have purchased this policy out of Transfer proceeds or out of corpus from vesting of your pension policy from IndiaFirst Life where compulsory purchase of annuity is required or from any other company, insurer, or institution (including NPS); we will refund the monies directly to the Master Policyholder or to a scheme / plan chosen by you, provided that such a scheme / plan is authorized to receive such amounts and is approved under the prevalent regulations.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi- Film City Road, Malad (East), Mumbai - 400 097. You can also write to Us at customer.first@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst.

Yours truly,

Authorised Signatory



Insurance Intermediary Details

Name:	
License Number:	
Telephone No.:	
Address:	
E-mail ID :	
Maturity Date:	

IndiaFirst Life Guaranteed Annuity Plan
(Non Linked Non Participating Group Annuity Plan)
UIN [143N050V01]

XXX_____ (hereinafter called the "Master Policyholder") have by a written Proposal Form dated _____ requested the IndiaFirst Life Insurance Company Limited (hereinafter called the "Insurer") to grant the benefits of insurance cover under IndiaFirst Life Guaranteed Annuity Plan and as per the Scheme Rules of the (.....name of the scheme....) Scheme of the Master Policyholder (certified copy of which has been furnished to the Insurer by the Master Policyholder) to the Members whose names have been recorded in the Membership Register maintained by the Master Policyholder.

The Master Policyholder has also furnished to the Insurer statements containing the age and other details of each Member which have been completed and signed by the Master Policyholder on behalf of the Members for whose benefit the Policy hereunder is being effected. The Master Policyholder and the Insurer have accepted and agreed that the said Proposal Form, certified copy of the Scheme Rules along with other statements signed by the Master Policyholder and reports or other documents leading to the issuance of this Policy shall be the basis of the contract of insurance. If any of the details of the Member contained in the statement signed by the Master Policyholder on behalf of the Member are incomplete, false or incorrect, coverage in respect of such Member under the Policy shall be modified or cancelled by Us in accordance with Section 45 of the Insurance Act, 1938 as amended from time to time.

It is further hereby declared that every endorsement issued on this Policy by the Company shall be deemed to be a part of this Policy.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Authorised Signatory



Annexure A Policy Schedule

I. Master Policyholder Details

Master Policyholder Name:	
Address:	

II. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Guaranteed Annuity Plan
UIN:	143N050V01
Policy Commencement Date:	DD MM YY

III. Insurance Distributor Details

Name:	
License Number:	
Telephone No.:	
Address:	
E-mail ID :	

IV. Special Conditions

NIL	
-----	--

The stamp duty of INR_____ (Rupees in words only) paid by pay order, vide receipt no._____ dated _____.
 Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004
 Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same.
 Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

Definitions

Below are some words/ expressions used in this Policy along with their meaning for your easy reference.

Word	Meaning
Age	It is calculated based on Age as on Annuitant last birthday.
Annuitant / Member	A person who is entitled to receive Annuity. The First Annuitant will be the primary person entitled to receive the payments, while the Second Annuitant will be entitled in the event of the death of the First Annuitant, if applicable.
Annuity Installment	Payments to be made by us at specified intervals; purchased by a single payment known as Purchase Price as mentioned in Policy Schedule, Annexure A
Certificate of Insurance	A document stating the benefits payable to the Member and other details pertaining to the Coverage of the Member under the Scheme.
Deferment Period	Period from date of inception of the policy till the date on which the first annuity payment is made by us to the Annuitant as per the terms and conditions as specified in the policy. For this policy the deferment period is 5-10 years.
Master Policyholder	The person named in the Policy Schedule as the owner/ holder of the Policy. It is the entity who owns the policy.
Policy Commencement Date	The date on which the policy begins as shown in the schedule in Annexure A.
Policy	This IndiaFirst Life Guaranteed Annuity Plan which includes this Policy wording (as may be changed/ modified from time to time), the Application Form, Annexures, the Policy Schedule and any tables which form a part of this Policy. The Policy is the entire contract of insurance between you and us and is governed by the laws of India and is subject to terms and conditions specified in this policy document.
Purchase Price	Means the price at which the annuity plan is purchased as mentioned in the Certificate of Insurance of the member.
Regulations	The applicable laws as amended from time to time which are applicable to this Policy
Regulatory Authority	The Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
Schedule	Policy schedule issued by us for this policy attached as Annexure A.
We/Us	IndiaFirst Life Insurance Company Limited.
You/Your	Means the person who is entitled to receive the benefits of the policy (Annuitant).

PART C

1. Benefits under the policy

We will pay the benefits as per the attached policy schedule to the Annuitant/ Policyholder.

You need to -

- Produce satisfactory proof that the Annuitant is alive on an annual basis
- Submit a identity proof issued by Government of India.

Please Note:

- Annuity payment will be payable in arrears immediately after the commencement of the policy as per the annuity payment frequency & annuity option chosen by the annuitant.
- Minimum Annuity Installment per month is Rs 1,000 and Annuity per annum is Rs. 12,500
- Amount lower than the above minimum annuity instalment will only be offered where the proceeds are from the contract issued or administered by IndiaFirst Life where compulsory purchase of annuity is required and to the subscribers of the National Pension System regulated by the Pension Fund Regulatory and Development Authority (PFRDA).
- The minimum annuity payouts shall be in accordance with IRDAI (Minimum Limits for Annuities and Other Benefits) Regulations, 2015

2. Paid-Up benefits

There is no Paid-Up benefit payable under this policy.

3. Surrender Benefit

This policy does not have any surrender value except for Life Annuity with return of 100% of purchase price.

However in case of surrender of a policy by Master Policyholder, the individual members of the group will be given an option to continue the policy as an individual policy.

Guaranteed Surrender Value (GSV) for Life Annuity with return of 100% of purchase price is 10% of the purchase price.

Depending on the prevailing market conditions, the company may pay a higher surrender value than the one mentioned above, in the form of a Special Surrender Value. Currently, the Special Surrender Value (SSV) is the same as Guaranteed Surrender Value. The SSV may be revised from time to time with prior approval of the Authority. For the purpose of computing the surrender benefits, the purchase price excludes taxes and levies as applicable

4. Grace Period

Not applicable

Sr. No.	Annuity Option	Annuity Benefits
1.	Life Annuity	<ul style="list-style-type: none"> • The annuity will be payable in arrears for the life of the annuitant. • On the death of the annuitant the annuity payments will cease and no further amount will be payable.
2.	Life Annuity with return of 100% of purchase price	<ul style="list-style-type: none"> • The annuity will be payable in arrears for the life of the annuitant. • On the death of the annuitant the annuity payments will cease and 100% of purchase price will be payable to the nominee / legal heir of the annuitant.
3.	Joint Life Last Survivor Annuity for Life	<ul style="list-style-type: none"> • The annuity will be payable in arrears for the life of the last surviving annuitant. • On the death of either of the annuitant, the annuity payment continues for the other annuitant. • On the death of both the annuitants, the annuity payments will cease and no further amount will be payable.

PART D

5. Premium Payment

The premium is required to be paid only once i.e. by paying a lump sum amount at inception. The single premium paid is called as the Purchase Price.

6. Top-up Option

You have option to increase your annuity amount through top-up option.

- The annuity option will be same as opted at the time of purchase
- The additional annuity amount will be based on the top-up amount.
- The annuity rate will be based on the age at the time of availing top-up option.
- The annuity rate prevailing at the time of top-up will be applicable.

7. Reviving your Lapsed Policy

Not applicable

8. Free Look Period

- You the Master Policyholder / Member can return this Policy document / Certificate of Insurance if you disagree with any of the terms and conditions of this Policy within the first 15 days for all channels except Distance Marketing or electronic mode where it is 30 days from receipt of your Policy document / Certificate of Insurance. You are required to send us the original Policy document /

Certificate of Insurance and a written request stating the reasons for cancellation, post which we will refund the monies directly to the respective account from where purchase price was received within 15 days of receipt of the request after deducting annuity paid, if any and stamp duty paid. In case of free look by the Member, the Member will only have the option of changing the annuity option.

- In case you have purchased this policy out of Transfer proceeds or out of corpus from vesting of your pension policy from IndiaFirst Life where compulsory purchase of annuity is required or from any other company, insurer, or institution (including NPS); we will refund the monies directly to the Master Policyholder or to a scheme / plan chosen by you, provided that such a scheme / plan is authorized to receive such amounts and is approved under the prevalent regulations. We will not pay you any interest on the monies held by us during this interim period.

9. Loan

No Loan available under this policy.

PART E

10. Charges

This is a non-linked non-participating life insurance plan. There are no charges applicable under this policy.

PART F

11. Making a Claim

In order to process a claim under this Policy, we will need a written intimation about the claim, upon the death of the Annuitant, wherever applicable. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below

- i. Claimant's statement and claim intimation Form duly filled and signed by Nominee.
- ii. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
- iii. Original Policy document.
- iv. Self-attested copy of photo-identity proof and address proof of the Nominee/Claimant and documents establishing the rights of Nominee/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- v. Self-attested copy of bank pass book of Nominee/Claimant along with cancelled cheque.
- vi. Any other document or information that we may need for validating and processing the claim.

12. Survival Certificate

- a. Every year annuitant/s are required to submit a Survival Certificate before the next annuity payment anniversary in the format provided by us.
- b. In case the survival certificate is not received, the annuity payments shall cease. The annuity payment shall however resume on the receipt of the survival certificate and all the arrears will be settled without any interest.

13. Suicide Exclusion

Suicide exclusion is not applicable under this policy.

14. Nomination shall be governed as per section 39 of the Insurance Act, 1938 as amended from time to time

A Leaflet containing the provisions of Section 39 is enclosed as an Annexure for reference.

15. Assignment shall be governed as per section 38 of the Insurance Act, 1938 as amended from time to time

A Leaflet containing the provisions of Section 38 is enclosed as an Annexure for reference

16. Change of Address

You are required to inform us in writing, about any change in your/ Nominee(s)'s address with address proof. This will ensure that our correspondence reaches you/ the Nominee(s) without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

17. Disclosures

misrepresentation/Fraudulent Disclosures: shall be governed as per Section 45 of Insurance Act, 1938 as amended from time to time.

A Leaflet containing the provisions of Section 45 is enclosed as an Annexure for reference

18. Right to Revise/ Delete/ Alter the Terms and Conditions of this Policy

We may revise, delete and/ or alter any of the terms and conditions of this Policy, by sending a prior written notice of 30 (Thirty) days, subject to receipt of prior approval of IRDAI.

19. Force Majeure

If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control and restricts our performance under this Policy, this Policy will be wholly or partially suspended only for such period.

20. Governing Law and Jurisdiction

All claims, disputes or differences under this Policy will be governed by Indian laws and shall be subject to the jurisdiction of Indian Courts.

21. Turn Around Time for various servicing request and claims processing are as mentioned below

Policy Servicing TAT's	
Full Surrender	15 Days
Freelook Cancellation	15 Days
Request for Refund of Proposal Deposit	15 days
Refund of outstanding proposal deposit	15 days
Maturity/Survival/Death Claims	
Processing of Maturity claim / penal interest not paid	Due Date
Raising claim requirements after lodging the Death claim	15 Days
Death claim decision without investigation requirement	30 Days
Death claim decision with Investigation requirement	120 Days

PART G

22. Grievance Redressal

You may contact us in case of any grievance at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

- a. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 15(Fifteen) days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of Your receipt of Our response, We will treat the complaint as closed.
- b. However, if you are not satisfied with our resolution provided or have not received any response within 15 (Fifteen) days, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com.
An acknowledgment to all such grievances received will be sent within 3 (Three) working days of receipt of the grievance.
- c. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irda.gov.in

You can also register your complaint online at

<http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department
Insurance Regulatory and Development Authority of India
Sy. No. 115/1, Financial District
Nanakramguda, Gachibowli
Hyderabad - 500032, Telangana
IRDAI TOLL FREE NO: 18004254732

- misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and intermediaries;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- non issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and

any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned in clauses (I) to (viii) above.

The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heirs, nominee or assignee with full details of the complaint and the contact information of the complainant.

As per provision 14 of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made by you or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by Us or after receipt of decision which is not to your satisfaction or after expiry of one month from the date of sending representation to Us if We fail to furnish reply to You provided the same dispute is not already decided by or pending before or disposed of by any court or consumer forum or arbitrator.

Insurance Ombudsman

In case you are dissatisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman located nearest to you (please refer to Annexure I or visit our website www.indiafirstlife.com) if your grievance pertains to:

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
- disputes over premium paid or payable in terms of insurance policy;

Annexure B - List of Ombudsmen

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Ahmedabad	Office of the Insurance Ombudsman - Ahmedabad Jeevan Prakash Building , 06th Floor, Tilak Marg, Relief Road, Ahmedabad - 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
Bhopal	Office of the Insurance Ombudsman - Bhopal Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003.Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh & Chhattisgarh
Bhubaneswar	Office of the Insurance Ombudsman - Bhubaneswar 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Odisha
Chandigarh	Office of the Insurance Ombudsman - Chandigarh S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
Chennai	Office of the Insurance Ombudsman - Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, -Pondicherry Town and Karaikal (which are part of Pondicherry)
New Delhi	Office of the Insurance Ombudsman - New Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi
Guwahati	Office of the Insurance Ombudsman - Guwahati Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
Hyderabad	Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
Ernakulam	Office of the Insurance Ombudsman - Ernakulam 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe - a part of Pondicherry
Kolkata	Office of the Insurance Ombudsman - Kolkata Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Lucknow	Office of the Insurance Ombudsman - Lucknow 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
Noida	Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, Uttar Pradesh (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
Jaipur	Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in Tel.: - 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in	Rajasthan
Pune	Office of the Insurance Ombudsman - Pune Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
Bengaluru	Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
Mumbai	Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
Patna	Office of the Insurance Ombudsman - Patna 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@ecoi.co.in.	Bihar, Jharkhand



Twins or
a single child,
parenthood
is a certainty

Arranged or love,
marriage
is a certainty.



Because life is full
of certainties.



Customer Care

☎ 1800-209-8700

✉ customer.first@indiafirstlife.com



Voluntary or
compulsory,
retirement
is a certainty.

Graduation or
post-graduation,
education
is a certainty.

