

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

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PROMOTED BY



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

IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. 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 and M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. Advt. Ref. No.: IndiaFirst Life Employee Pension 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.

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center,
Western Express Highway, Goregaon (East), Mumbai - 400 063.

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

DD/MM/YYYY

IndiaFirst Life Employee Pension Plan - Master Policy No: xxxxxxxx

Dear Customer,

Congratulations! You are now a step closer to helping your employees secure their family's future and we are glad to be a 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 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 premiums/ contributions was received within 15 days of receipt of the request after deducting stamp duty paid and pro rata risk premium.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. 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

IndiaFirst Life Insurance Company Limited.



Insurance Intermediary Details

Name:	
Intermediary Code:	
Telephone No.:	
Address:	
E-mail ID :	



IndiaFirst Life Insurance Company Limited

(Regd.& Corporate Office: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Website: www.indiafirstlife.com.
Registration No.: 143 Toll Free No.: 1800 209 8700)

XXX_____ (hereinafter called the "Master Policyholder") have by a written Proposal Form dated _____ requested IndiaFirst Life Insurance Company Limited (hereinafter called the "Insurer") to grant the benefits of Life Insurance Cover and deposit administration, under IndiaFirst Life Employee Pension 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, trust deed, 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 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 placed on the Policy by the Company shall be deemed part of the Policy.

Signed by and on behalf of
IndiaFirst Life Insurance Company Limited

Authorised Signatory



Annexure A: Policy Schedule

II. Policy Details

Product Name: IndiaFirst Life Employee Pension Plan (Non Linked, Non Participating, Fund Based Group Superannuation Plan)	Product UIN: 143N037V02
Master Policyholder Name:	
Address:	
Trustees Name	
Employer Name	
Master Policy No	
Type of Scheme	
Date of Commencement of the Policy	
Contribution Paid	
Current Policy Period	
Annual Renewal Date	
Mode of Premium	
Total number of members covered	

Insurance Intermediary Details

Distributor Name	
Distributor Code / License No	
Address	
Contact No	
E-mail ID	

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

1. Definitions

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

Word/ Expression	Meaning
Age	The Member's Age as on his/her last birthday.
Application Form	The proposal form completed and signed by you, the Master Policyholder based on which we have issued this Policy.
Appointee	The person who receives the proceeds or the benefits under the Policy when the Nominee is less than 18 years of Age.
Annexure	Any Annexure attached to this Policy as amended/ revised from time to time
Business Day	Any usual working day of our corporate office in Mumbai.
Charges	Any fee that may be levied by us from time to time under this Policy with the prior approval of the Regulatory Authority, if required.
Contribution/ Premium	The Contribution payable under this Policy as per Scheme rules.
Cover or Coverage	The Coverage of risk of the Member's unfortunate demise under the Scheme.
Death Benefit	The amount which is payable on the Member's unfortunate demise.
Financial Year	A period of 12 months, starting from 1st April every calendar year and ending on 31st March the following calendar year. Example: 1st April, 2017 to 31st March, 2018 is considered as one Financial Year.
Master Policyholder	Master Policyholder is the trustee or organization that effects this Policy for the benefit of its Members i.e. employees. The Master Policyholder holds the Master Policy.
Member	A new or existing employee associated with you, the Master Policyholder and who fulfils the eligibility criteria. The cover is on the Member's life.
Life Cover Premium	Life Cover Premium means the premium for securing the Death Benefit.
Nominee	The person nominated by the Member to receive the Death Benefit, through you the Master Policyholder.
Policy	The IndiaFirst Life Employee Pension Plan. It is the entire insurance contract between the Master Policyholder and us.
Policy Commencement Date	The date on which the Policy starts as shown in the Policy Schedule in Annexure A.
Policy Schedule	The Schedule to this Policy attached as Annexure A.
Policy Account Value	Total value of accumulated premiums under the policy, on which the guaranteed minimum interest rate, and non-zero positive interest rate, if any, will be credited and after deducting all withdrawals, payouts made from the Master Policyholder / Member Policy Account
Regulations	The applicable laws as amended from time to time which are applicable to this Policy.

Word/ Term	Meaning
Regulatory Authority	The Insurance Regulatory and Development Authority of India (IRDAI) 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.
Scheme	The IndiaFirst Life Employee Pension Plan, covering employees of the employer/ Master Policyholder or Members of an organized group. In this document, Policy will mean Scheme and may be used interchangeably.
Scheme Commencement Date	The date on which the Scheme starts as specified in the Policy Schedule.
Sum Assured	The life insurance Cover provided on each Member's life.
Surrender	Terminating or cancelling or withdrawing the Policy.
We, Us or Our	IndiaFirst Life Insurance Company Limited.
You or Your	The Master Policyholder.

Abbreviation

IRDAI: Insurance Regulatory and Development Authority of India

2. Benefits under the Policy

i. Death Benefit

Death Benefit will be the benefit as per scheme rules, subject to maximum of the Policy Account Value plus Life Cover of Rs. 5,000; if opted for.

The Life Cover ceases immediately on a Member leaving the Scheme.

ii. Benefit Payable when a Member exits the Scheme (Retirement/ Resignations/ Early Termination/ Vesting)

a) For policies where individual member Accounts are maintained with us:

The benefit payable is higher of the assured benefit or benefits as per the scheme rule subject to availability of the Member Account Value. Except for exits as per the scheme rules, no other withdrawal shall be allowed.

b) For policies with defined benefits subscribed to by an employer where the scheme maintains a pooled superannuation fund:

The benefit payable is higher of the assured benefit or benefits as per the scheme rule subject to availability of the Policy Account Value.

Where the group master policyholder maintains Superannuation funds with more than one insurer, the group master policyholder shall have the option to choose the insurer to purchase the immediate annuity.

iii. Benefit Payable on Surrender

You can surrender the policy at any time during the year. Surrender value should be determined by applying market value reduction if any to the account value. Market Value Reduction will also be applicable on Bulk Exit and complete surrender. If in any financial year the accumulated withdrawal amount is more than 25% of the fund at the beginning of that financial year then it will be considered as Bulk Exit. Market Value Reduction will be applicable on withdrawals over 25% of account value at the beginning of the policy year except in case of withdrawals due to death and retirement.

Market value reduction shall be applied only if:

- i) The assets are earmarked separately for the product;
- ii) The revaluation of assets at the time of market value reduction is carried out on the entire portfolio of assets

Market value reduction shall not apply as long as the total exits from the fund during the financial year do not exceed 25% of the fund value at the beginning of the financial year. As soon as this exceeds 25% of the total fund of the scheme at the beginning of the financial year, MVR shall apply to all exits over and above the amount thus representing bulk exits except those exits that are in accordance of the scheme rules i.e. related to death and retirements.

Market value reduction will apply when the sum of market value of the assets for all schemes under this product is less than the sum of book value of the assets for these schemes as appearing in the scheme accounts. Market value reduction will be expressed as a percentage of fund value and will be calculated by the formula.

$$\text{Max} \left\{ \left(1 - \frac{\text{Market value of assets for all schemes under this product}}{\text{Book value of assets for all schemes under the product}} \right) \times 100, 0 \right\}$$

Book value means account value which is calculated as contribution less exits plus non-zero positive interest credited.

The extent of liability of the insurer is maximum up to the account value of the scheme.

iv. Rider Benefits

There are no riders available under this Policy.

Benefits Table

Events	How and when benefits are payable	Size of such benefits
Death	Payable immediately on death of the member to the master Policyholder provided the policy is in-force and the membership continues under the scheme at the time of death.	<ul style="list-style-type: none"> - Benefit payable on death is as per scheme rules of the master policyholder subject to availability of the fund. - An additional benefit of Rs. 5,000 per member is payable to the nominee, if opted for.
Vesting/ Maturity	Payable immediately on vesting provided the policy is in-force and the membership continue under the scheme	<ul style="list-style-type: none"> - Lump sum benefit from the policy account as per scheme rule for defined benefit scheme and individual member policy account value as per scheme rules in case of defined contribution scheme subject to availability of the fund - Under defined contribution scheme in case of additional funding options opted, the total unrecovered additional funding, as mentioned above, will be deducted from the individual member policy account balance before paying the vesting or maturity benefits.

Exit due to Termination of Service/ Early Retirement/Resignation	Payable immediately on resignation/ termination provided the policy is in-force and the membership in-force under the scheme	<ul style="list-style-type: none"> - Benefit payable is the accumulated benefit from the policy account or individual member policy account for DB or DC scheme respectively as per scheme rules of the master policyholder subject to availability of the fund. - Under defined contribution scheme in case of additional funding options opted, the total unrecovered additional funding, as mentioned above, will be deducted from the individual member policy account balance before paying the exit benefits.
Surrender/Termination of the Policy or Bulk Exit	Payable Immediately on surrender or termination/Bulk exit from the policy	<ul style="list-style-type: none"> - There is no surrender charge applicable under this product - Surrender value is the individual member policy account value or policy account value depending on whether the scheme is DC or DB respectively, subject to market value reduction if any. - In case of additional funding options opted, the total unrecovered additional funding as opted, will be deducted from the policy account balance or individual member account before paying the surrender benefits.

Termination of the Benefit

The Benefit for any Member will terminate/ end immediately and automatically either on payment of the Benefit either in case of death of a Member or on exit of a Member (retired/ resigned/ service being terminated etc.) from his/ her current job or if the Policy is surrendered by You. We will be relieved and discharged from all our obligations relating to that Member on payment of the Benefit.

On retirement/ early termination of the member from the organization, the Policy benefit is determined by your Scheme rules.

The Policy is terminated only if You, the Master Policyholder choose to terminate the same. The Coverage provided to all Members will cease in this case.

PART D

3. Payment of Premium

- The Contribution / Premium payable under the Policy will be determined as per Scheme rules.
- Minimum initial contribution of Rs. 100,000 is required to start the Scheme.
- Under defined contribution scheme, the contribution(s) may be paid by master policyholder or individual or both as per scheme rules.
- Under defined benefit scheme, the contribution(s) will be paid by Master Policyholder as per actuarial certificate.
- If life cover is opted for then; the life cover premium will be charged at Re. 1 per 1000 Sum Assured per Member per annum and is same irrespective of the age and gender of the Member.
- In case life cover is opted for and premium is not received before completion of policy year, the life cover will lapse.
- To revive or continue life cover, Master Policyholder or member will pay all due life cover premiums without any interest before the completion of policy year.
- Statutory taxes, levies and duties may be additionally deducted at the then prevailing rates.

4. Modifications to the Policy

The provision of this Policy cannot be changed or varied by the master policyholder except with the concurrence of the Company and by a Policy endorsement signed by an officer of the Company authorized for the purpose.

5. 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 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 premiums/ contributions was received within 15 days of receipt of the request after stamp duty paid and pro rata risk premium.

PART E

6. Charges

Charge	Charge Details
Life Cover Premium	Rs. 1 per 1,000 Sum Assured per member per annum irrespective of the age and gender of the member

PART F

7. Nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time

[A Leaflet containing the simplified version of the provisions of Section 39 is enclosed as an Annexure for reference]

8. Loan or Assignment

Loan benefits under the Policy

No loans are available under this Policy from Us.

Assignment of the Policy

Assignment will be as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

[A Leaflet containing the simplified version of the provisions of section 38 is enclosed as an Annexure for reference].

9. Making a Claim

Steps to be followed for making a claim

You, the Master Policyholder, will give us a written notice of the claim on the Member's exit. You need to give us all the relevant information in writing to enable us to process the claim as specified in the Policy.

Documents required at the time of making a death claim

1. Completely filled and signed Claim Intimation Form by authorized signatory of Trust
2. Pan Card and copy of cancelled cheque of the Trust
3. Death Certificate for cases where death is the reason for exit

**Any other document or information that we may need to process the claim depending on the cause or nature of the claim. All copies to be self-attested by the Master Policy Holder

Charge	Charge Details
Life Cover Premium	Rs. 1 per 1,000 Sum Assured per member per annum irrespective of the age and gender of the member

Payment of Benefits in Indian Rupees

All Benefits and other sums under this Policy are payable in Indian Rupees.

10. Insurance Cover ceases/ ends

The Cover will cease immediately on the happening of any of the following -

- Member attaining retirement age
- Member's demise
- Termination of employment with the employer
- Resignation of the employee/ Member
- Termination of our contract with You
- Membership ceases due to any reason
- Free Look Cancellation
- Surrendering the Policy

11. Notice of new Members and Members who cease their membership

You are required to inform us, in writing, about any new Members joining the Scheme and of Members leaving the group for any reason.

12. Endorsements

The terms and conditions of this Policy cannot be waived or changed except by an endorsement approved and signed by our authorized officials.

13. Change of address

You are required to inform Us in writing, about any change in your address. This will ensure that our correspondence reaches you without any delay.

14. Disclosures

a. Misrepresentation/Fraudulent Disclosures

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938 as amended from time to time.

[A Leaflet containing the simplified version of the provisions of Section 45 is enclosed as an Annexure for reference]

15. Rights to review, revise, delete or alter the terms and conditions of the Policy

We may review, revise, delete and/ or alter any of the terms and conditions of the Policy with the prior approval of the Regulatory Authority by sending you prior written notice of 30 days.

16. 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.

17. Issuance of notices

We also have the discretion to issue either individual notices to you or publish general notices on our website.

18. Taxes

This Policy and its benefits are subject to the Regulations and taxation laws in effect from time to time as per Government Tax Laws. Please consult your tax advisor for more information.

19. Governing Laws and Jurisdiction

All claims, disputes or differences arising under or in connection with this Policy will be governed by and construed in accordance with Indian Laws and determined by the Indian Courts.

20. Turn Around Time for various servicing request and claims processing

Policy Servicing TAT's	
Surrender / Termination	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

21. Grievance Redressal

- a. You may contact us in case of any grievance or complaints at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.
- b. 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.
- c. 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.
- d. An acknowledgment to all such grievances received will be sent within 3 (Three) working days of receipt of the grievance.
- e. 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

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 of List of Ombudsmen 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;
- 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 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.

List of Ombudsmen

<p>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 Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu</p>	<p>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 Area of Jurisdiction - Madhya Pradesh & Chhattisgarh</p>
<p>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 Area of Jurisdiction - Odisha</p>	<p>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 Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh</p>
<p>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 Area of Jurisdiction - Tamil Nadu, -Pondicherry Town and Karaikal (which are part of Pondicherry)</p>	<p>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 Area of Jurisdiction - Delhi</p>
<p>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 Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>	<p>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 Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry</p>
<p>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 Area of Jurisdiction - Kerala, Lakshadweep, Mahe - a part of Pondicherry</p>	<p>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 Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands</p>

<p>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 Area of Jurisdiction - Districts of Uttar Pradesh : 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, Gorkhampur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>	<p>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 Area of Jurisdiction - 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</p>
<p>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 Area of Jurisdiction - Rajasthan</p>	<p>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 Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>
<p>Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, BENGALURU - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in Area of Jurisdiction - Karnataka</p>	<p>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 Area of Jurisdiction - Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>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 Area of Jurisdiction - Bihar, Jharkhand</p>	



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