

BECAUSE...

Things got a bit more serious



Now it's about more than just you



The child in us never dies



IndiaFirst New Corporate Benefit Plan for Gratuity



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.

Disclaimer:

IndiaFirst New Corporate Benefit Plan for Gratuity - Product UIN: 143N022V01. Address: Registered and Corporate Office IndiaFirst Life Insurance Company Limited, IRDAI Reg.: No.143.301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. Website: www.indiafirstlife.com Toll Free No.: 1800 209 8700 SMS <FIRST> to 5667735, SMS charges apply. Trade logo displayed above belongs to M/s Bank of Baroda, M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. CIN: U66010MH2008PLC183679 Advtg. Ref No.: Policy Document- IndiaFirst New Corporate Benefit Plan/Policy Document/E/001

PROMOTED BY



Bank of Baroda



Andhra Bank



Contents

	Pg. No.
Welcome Letter.....	2
Annexure A: Plan Schedule.....	4
Definitions.....	5
Executive Summary.....	7
1. About your Plan.....	7
2. Benefits under the Plan.....	8
3. Nomination.....	9
4. Contribution/ Premiums.....	9
5. Loan/ Assignment.....	9
6.A. Insurance Cover ceases/ ends.....	10
6.B. Cancelling the Plan.....	10
7. Surrendering the Plan.....	10
8. Making a Claim.....	10
9. Charges.....	10
10. Taxes.....	10
11. Notice of new members and those who cease membership.....	11
12. Endorsements.....	11
13. Change of Address.....	11
14. Disclosures.....	11
15. General Conditions.....	12
16. Governing Laws and Jurisdiction.....	12
17. Grievance Redressal.....	12
Annexure: B Address & Contact Details of Ombudsmen Centres.....	14

To,
xxxx
Add 1,
Add 2.
Pin code - xxx xxx

IndiaFirst New Corporate Benefit Plan for Gratuity - Master Plan 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 plan in this plan document. This document is simple to understand and carries important information about your plan and its features. Please read it carefully to ensure that this plan meets your requirement.

Please contact us on 1800-209-8700 or email us at group.ops@indiafirstlife.com for any further information or assistance. Our customer care executives will be happy to help you.

Request you to kindly send us back the acknowledgement slip sent herewith acknowledging the receipt of your Master Policy Document.

You can cancel your plan if you disagree with any of the terms and conditions within the first 15 days (free look period) for all channels except Distance Marketing where it is 30 days from receipt of your plan document. You can return the plan to us, while stating your reasons for the same. We will refund your premium after deducting the stamp duty and pro rata risk premium.

Thank you once again for choosing IndiaFirst.

Yours truly,



Managing Director & CEO
IndiaFirst Life Insurance



INDIAFIRST LIFE INSURANCE COMPANY LIMITED

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

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 Life Insurance Cover and deposit administration, under IndiaFirst New Corporate Benefit Plan for Gratuity 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 Plan 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 Plan 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 Plan shall cancel the membership immediately by paying the surrender value, if any, subject to the fraud or misrepresentation being established by us in accordance with Section 45 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015

It is further hereby declared that every endorsement placed on the Plan by the Company shall be deemed part of the Plan.

Signed by and on behalf of
IndiaFirst Life Insurance Company Limited



Managing Director & CEO
IndiaFirst Life Insurance



Annexure A - Master Plan Schedule

Product Name: IndiaFirst New Corporate Benefit Plan for Gratuity Plan (Participating Non Linked plan)		Product UIN : 143N022V01
Policyholder Name:		
Address:		
Trustees Name		
Employer Name		
Master Plan No		
Type of Scheme		
Date of Commencement of the Plan		
Contribution Paid		
Current Plan Period		
Annual Renewal Date		
Mode of Premium		
Total number of members covered		
Consolidated Stamp Duty of Rs_____paid vide Mudrank Receipt No:_____dated_____		
Agent Name	N.A	
Agent Code	N.A	
Broker Name	N.A	
Contact No	N.A	
E-mail ID	N.A	

Authorised Signatory

IndiaFirst Life Insurance Company Limited.

Date:

Place : Mumbai

ON EXAMINATION OF THE POLICY, if the Master Policyholder notices any mistake, the Plan Document is to be returned for correction to IndiaFirst Life Insurance Co Ltd.

Definitions

Below are some words/expressions used in this Plan 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 Plan.
Appointee	The person who receives the proceeds or the benefits under the Plan when the Nominee is less than 18 years of Age.
Annexure	Any Annexure attached to this Plan 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 Plan with the prior approval of the Regulatory Authority, if required.
Contribution/ Premium	The Gratuity Contribution payable under this Plan as per Scheme rules.
Cover or Coverage	The Coverage of risk of the Member's unfortunate demise under the Scheme.
Date of Member Risk Commencement	The date from which the Death Benefit for a Member is activated under the Plan.
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, 2014 to 31st March, 2015 is considered as one Financial Year.
Fund	The contributions under this plan are invested as per non-linked Investment Regulations. The investment pattern of the fund is governed by the IRDAI regulation on the controlled fund (Pension & General Annuity Fund)
Life Cover Premium	Life Cover Premium means the premium for securing the Death Benefit.
Master Policyholder	Master Policyholder is the trustee or organization that effects this Plan 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.
Nominee	The person nominated by the Member to receive the Death Benefit, through you the Master Policyholder.
Plan	The IndiaFirst New Corporate Benefit Plan for Gratuity. It is the entire insurance contract between the Master Policyholder and us. In this document, Plan will mean Policy and may be used interchangeably.
Plan Commencement Date	The date on which the Plan starts as shown in the Plan Schedule in Annexure A.
Plan Schedule	The Schedule to this Plan attached as Annexure A.

Word/ Expression	Meaning
Regulations	The applicable laws as amended from time to time which are applicable to this Plan.
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 New Corporate Benefit Plan for Gratuity, covering employees of the employer/ Master Policyholder or Members of an organized group. In this document, Plan will mean Scheme and may be used interchangeably.
Scheme Commencement Date	The date on which the Scheme starts as specified in the Plan Schedule.
Sum Assured	The life insurance Cover provided on each Member's life.
Surrender	Terminating or cancelling or withdrawing the Plan.
We, Us or Our	IndiaFirst Life Insurance Company Limited.
You or Your	The Master Policyholder.

Abbreviation

IRDAI: Insurance Regulatory and Development Authority of India

Key Features

You, the Master Policyholder

- You may now manage your member's liabilities through a transparent and value for money plan
- Enjoy a minimum guaranteed return of 0.5% per annum on your investment.
- Enjoy reasonable returns and watch your investment grow as we declare bonus at the end of every financial year, if any over and above the minimum guaranteed return.
- You may choose to cover the Gratuity benefit of all your Members as per Scheme rules.
- Your contribution is a deductible business expense.
- Gratuity benefits are tax free up to Rs.10,00,000 in the hands of the Member
- Any death benefit under group insurance is tax exempt under Section 10 (10D) of the Income Tax Act 1961.

Risks Factors

- Bonus rate may vary from time to time depending upon the size of the fund.
- Tax benefits are subject to changes in tax laws from time to time.
- You have to form a trust approved by the Income Tax Commissioner to get the tax rebate

Note: We will manage your fund on behalf of your members. However you need to decide on how to utilize the fund available at the time of exit or retirement or death, in consultation with your members.

Interpretation

- This Plan is divided into numbered sections for ease of reference and reading only. Except as otherwise stated, these divisions and the corresponding section headings do not limit the Plan or its interpretation in any way.
- Words of one gender will include the other gender and the singular will include the plural and vice versa, unless the context otherwise requires. Defined words need not appear in the same form.

1. About your Plan In Brief

IndiaFirst New Corporate Benefit Plan for Gratuity is a non linked, participating, yearly renewable group Gratuity Plan that helps you secure your Member's Statutory benefits such as Gratuity. Benefits will be paid from the scheme account as per the scheme rules subject to availability of fund in the scheme account.

The Plan offers a guaranteed return of 0.5% on an annual basis. The return is guaranteed for the entire term of the plan. The guaranteed return will accumulate on a yearly basis and on the account balance at the beginning of each financial year. Additional earnings, if any, will be shared through bonus at the end of the Financial Year after adding the guaranteed return and will depend on the size of the fund. The declared bonus amount will be credited to the Individual/ Scheme Fund. The amount once credited to the fund will be guaranteed and the fund value increases accordingly.

There may be a non zero-positive residual additions, if any, shall be credited to the plan account in order to meet the maximum reduction in yield as mentioned below, at the end of each year starting from fifth plan year.

The maximum reduction in yield for plans from fifth plan anniversary is as follows:

Number of Years elapsed since original inception of the plan	Maximum Reduction in Yield (Difference between Gross and Net Yield (% p.a))
5	4.00%
6	3.75%
7	3.50%
8	3.30%
9	3.10%
10	3.00%
11 and 12	2.75%
13 and 14	2.50%
15 and thereafter	2.25%

Member's Eligibility Criteria

The Member needs to be an employee already associated with the group.

Age	At Entry	At Normal Exit
Minimum	18 years as on last birthday	-
Minimum	70 years as on last birthday	71 years as on last birthday

Application of Contribution

- You may choose to offer your Member's Gratuity benefits as an acknowledgement of their loyalty.
- The gratuity contribution payable under the Plan will be as per the Scheme rules. This depends on the Member's salary, for each completed year of service.
- Gratuity is also payable if the Member retires or leaves the organization due to any reason. It is also payable on death in service due to any cause.
- The past service gratuity liability contribution can be paid either in a lump sum or in installments spread over not more than five years.
- The Gratuity Act allows you the flexibility to pay the gratuity benefit before completion of five years of service of the Member and in excess of the maximum limit set under the Act.

Termination of the Benefit

The Benefit for any Member will terminate/ end immediately and automatically either on payment of the Death Benefit by us or if the Member has exited (retired/ resigned/ service being terminated etc.) from his/ her current job or if the Plan 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 Gratuity benefit is determined by your Scheme rules.

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

2. Benefits under the Plan

Death Benefit

In the unfortunate event of the Member's demise during service, we will pay the Death Benefit to you, the Master Policyholder and /or the Nominee/ Appointee/ Legal Heir through you.

Calculation of Death Benefit

Death Benefit	In case of death in service, the accumulated Gratuity Benefit
	will be payable to the nominee/appointee/legal heir as per the Scheme rules.
Additional Death Benefit	This is equal to the fixed Sum Assured of Rs.1,000 per Member.
The Life Cover ceases immediately on a Member leaving the Scheme.	

Benefit payable on Retirement/ Resignations/ Early Termination

The lump sum Benefit payable from the Fund, on retirement/ resignation/ early termination of service is the accumulated Gratuity as per the Scheme rules. It will be paid as a lump sum to the Member through you, the Master Policyholder or can be paid directly to Members subject to prior authorization from you subject to availability of the fund in the scheme account.

There is a minimum guaranteed return of 0.5% per annum. This is guaranteed during the entire tenure of the plan. Any additional returns over and above the minimum guaranteed return will be declared at the end of the financial year after adding guaranteed assured returns depending on the size of the fund through bonus. Bonus once declared and credited in the scheme account will be guaranteed and the account value will increase accordingly.

It may be nil, if the employee has served for less than five years (or depending on the Scheme rules). Your scheme rules will lay down the exact details of the benefits.

Discontinuance due to non payment of Contribution/ Premium

Discontinuance of contribution can happen when the fund is overfunded or in surplus as per Actuary's certificate submitted by you in accordance with the AS15(Revised). In such cases, we will allow nil contributions/premiums under the plan and the plan shall not be treated as discontinued. Life cover premium shall be recovered on annual renewal date from the available account value to continue the cover. At any point of time if the fund value falls below life cover premium we will send a notice to you for payment of the contribution. In case you fail to contribute within 30 days from receipt of the notice then plan terminates.

Benefit Payable on Surrender

You can surrender the plan 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 except in case of withdrawals due to death and retirement.

Rider Benefits

There are no riders available under this Plan.

3. Nomination as per section 39 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015

Appointing a Nominee to receive the Death Benefit

- We are totally responsible to ensure that the claim payment is made in the name of the insured member or nominee/appointee/legal heir as the case may be even if the cheque is sent to the group master policyholder for administration convenience or through any other electronic mode of payment to the specific bank account of the insured or nominee.

- The Member, may at any time during the Plan Term and while the Cover is in force, appoint or change a Nominee. You will keep details of all such nominations in your record.
- The Death Benefit will be payable by us to nominee/appointee/legal heir through you, the Master Policyholder.

If the Nominee is a Minor

The Member may appoint an Appointee to receive and hold the Death Benefit until the Nominee attains 18 years of Age.

Making a Nomination

The Member may make or change a nomination by writing to you. You in turn need to keep in your record of any new nomination made or any change in nomination.

4. Contribution/ Premiums Contribution/ Premium structure

This is a non linked participating Group Gratuity Plan. It enables you/ your trustees to secure your Member's Gratuity benefits by investing your Funds kept aside towards your Member's gratuity benefits in a controlled Fund.

Calculating the Contribution/ Premium

The Gratuity contribution payable under the Plan will be determined as per actuarial certificate and paid as per your Scheme rules. Additionally, the life cover premium will be charged at Re. 1 per member per annum and is same irrespective of the age and gender of the member.

5. Loan or Assignmnet

Loan benefits under the Plan

No loans are available under this Plan from us.

Assignment of the Plan

You cannot assign this Plan as a statutory liability cannot be assigned.

6.A. 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
- Surrendering the Plan

6.B Can you cancel your plan?

Yes, you can cancel your plan if you disagree with any of the terms and conditions within the first 15 days (free look period) for all channels except Distance Marketing where it is 30 days from receipt of your plan document. You can return the plan to us, while stating your specific objections.

Do you get any refund when you cancel your plan?

Yes. We will refund an amount equal to the -
Premium/Contributions paid less:
i. Pro-rata risk premium
ii. Any stamp duty paid

7. Surrendering the Plan

You, the Master Policyholder can Surrender the plan at any time. The details has been mentioned in Point No. 2.

Surrender Value

Please refer to section 2 above for detail.

8. 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 Plan.

Documents required at the time of making a death claim

- Identity and proof of the Member's Age
- Member's last month salary statement
- Date of joining and leaving the organization
- Death certificate issued by the local health and medical authority

Payment of Benefits in Indian Rupees

All Benefits and other sums under this Plan are paid in India and in Indian Rupees.

9. Charges

Charge	Charge Details	Description
Life Cover Premium	Re. 1 per member per annum irrespective of the age and gender of the member	This will be charged annually from the available account value.

10. Taxes

This Plan 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.

Tax benefits on Premium/Contribution paid

Premium/ Contribution paid by the Master Policyholder	
You, the Master Policyholder	May be able to claim deduction under section 36(1)(v) of the Income Tax Act 1961, for the entire amount paid as Premium/ Contribution
Member	Gratuity Benefits are tax free up to Rs.10,00,000 in the hands of the employee under Section 10(10) of Income Tax Act, 1961.

Tax benefits on Death Benefit

Death Benefit is tax free under Section 10(10)D of the Income Tax Act, 1961.

Tax Charges

Goods and Service Tax will be levied on the Premium/ Contribution or applicable Charges. The level of this Charge will be as per the rate of goods and service tax declared by the Government from time to time.

Note: We reserve the right to deduct any other applicable taxes, duties and surcharges on Premiums/Contributions and benefits, as per the applicable rate imposed by the Government authorities from time to time.

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 & conditions of this Plan 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

14.1. 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.

Section 45 of Insurance Act, 1938 as amended from time to time:

- No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival, of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:
Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

- Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
 - A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:
 - Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:
Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
 - Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.
- 14.2 Prohibition of Rebate: Section 41 of the Insurance Act as amended from time to time
- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 prospectus or tables of the insurer.
Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.
Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

14.2. Prohibition of Rebate: Section 41 of the Insurance Act as amended by Insurance Laws (Amendment) Act, 2015

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 prospectus or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakhs rupees.

15. General Conditions

Our rights to review, revise, delete or alter the terms & conditions of the Plan

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

Issuing notices

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

16. Governing Laws and Jurisdiction

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

18. Grievance Redressal

- You may contact us at any of the following touch points in case of any grievance or complaint - Customer Care
IndiaFirst Life Insurance Company Limited
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 written communication giving reasons of either redressing or rejecting the grievance/ complaint will be sent to you within 14 (Fourteen) days from the date of receipt of the grievance/ complaint. 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.
- However, if you are not satisfied with our resolution provided or have not received any response within 14 (Fourteen) days, then, you may email us at grievance.redressal@indiafirstlife.com or write to our 'Grievance Officer' at the above mentioned address.
- An acknowledgment to all grievances/ complaints received will be sent within 3 (Three) working days of receipt of the complaint/ grievance. 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
- If you are not satisfied with our decision/

resolution, and if your grievance is related to the below mentioned issues, then, you may approach the nearest Ombudsman. The list of Ombudsmen is as attached below as Annexure B. The Ombudsman may receive complaint under Rule 13 of Insurance Ombudsman Rules, 2017 ("Rules") relating to:

- i. Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
 - ii. any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
 - iii. disputes over premium paid or payable in terms of insurance policy;
 - iv. misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
 - v. legal construction of insurance policies in so far as the dispute relates to claim;
 - vi. policy servicing related grievances against insurers and their agents and intermediaries;
 - vii. 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;
 - viii. 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 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.
- f. 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.
 - g. 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.

Annexure B – List of Ombudsmen

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Ahmedabad	Office of the Insurance Ombudsman, 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
Bengaluru	Office of the Insurance Ombudsman, 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	Karnataka
Bhopal	Office of the Insurance Ombudsman, 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, 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, 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, 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, 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, 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, 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

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	Rajasthan
Ernakulam	Office of the Insurance Ombudsman, 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, 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
Lucknow	Office of the Insurance Ombudsman, 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	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, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
Mumbai	Office of the Insurance Ombudsman, 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 Email: bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe - a part of Pondicherry
Pune	Office of the Insurance Ombudsman, 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
Noida	Office of the Insurance Ombudsman, 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

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Patna	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Rajasthan



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