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PROMOTED BY



*Tax exemptions are as per applicable tax laws from time to time.

*Bonus rate may vary from time to time based on Company's Investment Performance.

Disclaimer: IndiaFirst Life Insurance Company Limited, 12th and 13th Floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063. Website: www.indiafirstlife.com, Toll Free No.: 1800 209 8700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Little Champ Plan (UIN 143N035V01) is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to M/s Bank of Baroda, and M/s Andhra Bank and used by IndiaFirst Life Insurance Co. Ltd. under license. Advtg. Ref. No.: IndiaFirst Life Little Champ Plan/Policy Document/E/01.

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.

Part A

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 Little Champ Plan - UIN:143N035V01 Non Linked, Participating, Life Insurance 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 your 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 can return your policy document if you disagree with any of the terms and conditions within the first 15 (fifteen) days of receipt of your Policy document. In case you have bought this Policy through distance marketing or electronic mode, then, you may return the Policy within 30 (thirty) days from the date of receipt of your Policy document.

You will need to send us the original Policy document and a written request stating your reasons for cancellation, post which we will cancel the policy and refund your Premium within 15 days of receipt of the request after deducting the pro rata risk Premium and rider premium, if any, stamp duty and medical cost, if any.

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



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.

IndiaFirst Life Little Champ Plan

Non Linked, Participating, Life Insurance Plan

UIN: 143N035V01

The Policyholder and the Life Assured named in the Policy Schedule have submitted the Proposal Form together with a personal statement and paid the first instalment of Premium specified herein to the Company for grant of the benefits specified in the Policy Schedule. It is agreed by the Policyholder, the Life Assured and the Company that the Proposal Form and the personal statement together with any report or other documents shall form the basis for issuance of this Policy and that the grant of the benefits under this Policy is subject to due receipt of subsequent instalments of Premiums and due compliance with the terms and conditions contained in this document.

Subject to the terms and conditions of this Policy, the Company agrees that the benefits under this Policy shall become payable, as the case may be.

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. Plan Details

| | |
|---------------------------|---|
| Company Name: | IndiaFirst Life Insurance Company Limited |
| Product Name: | IndiaFirst Life Little Champ Plan |
| UIN: | 143N035V01 |
| Policy Number: | |
| Proposal Form Number: | |
| Policy Commencement Date: | DD MM YY |
| Risk Commencement Date | DD MM YY |
| Maturity Date: | DD MM YY |

II. Policyholder and Life Assured Details

| | |
|-------------------------------------|-----------------------|
| Policyholder's Name: | |
| Date of Birth: | DD MM YY |
| Relationship with the Life Assured: | |
| Policyholder's Address: | |
| Telephone No./ Mobile No: | |
| Email: | |
| Life Assured's Name: | |
| Date of Birth: | DD MM YY |
| Client ID: | Age (in years): |
| Gender: | Age admitted: Yes/ No |
| Address of the Life Assured: | |
| Telephone No./ Mobile No.: | |
| Email: | |

III. Nominee (as per Section 39 of the Insurance Act as amended from time to time)

| Nominee Name | Percentage Share | Age of Nominee | Relationship of Nominee | Appointee's Name* |
|--------------|------------------|----------------|-------------------------|-------------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

*If any of the Nominees is a minor, then, the Appointee will be the person named as the Appointee in the Proposal Form and shall be entitled to receive the death benefit from us for and on behalf of the Nominee under this Policy.

IV. Premium and Benefit Details

| | | | | | | | | |
|--|------------|---|------------|------------|------------|------------|------------|---------------------|
| Risk Cover Option: | | Sum Assured on Maturity: | | | | | | |
| Pay-out Option: << >> | | Sum Assured on Death: As defined in the PART C | | | | | | |
| Death Benefit Option: Lumpsum / Income | | Income Benefit Term in case of Death (in years): | | | | | | |
| Policy Term (in years): | | Premium Paying Term (in years): | | | | | | |
| Premium Payment Mode: Yearly/ Half Yearly/Quarterly /Monthly | | Premium Due Dates: DD MM YY | | | | | | |
| Due Date for Payment of Last Premium: DD MM YY | | Annualized Premium (in INR): | | | | | | |
| Installment Premium (in INR): | | Extra Premium; if any (in INR): | | | | | | |
| Goods and Service Tax (in INR): | | Total Premium (including Goods and Service Tax) in INR: | | | | | | |
| Payout Option - << 1 >> | | | | | | | | |
| | 1st Payout | 2nd Payout | 3rd Payout | 4th Payout | 5th Payout | 6th Payout | 7th Payout | Maturity Date |
| Payout Date | DD MM YY | DD MM YY | DD MM YY | DD MM YY | DD MM YY | DD MM YY | DD MM YY | DD MM YY |
| Pay-out as a % of Sum Assured on Maturity | << 5% >> | << 5% >> | << 5% >> | << 10% >> | << 10% >> | << 10% >> | << 11% >> | << 45% + Bonuses >> |

V. Insurance Distributor Details

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

VI. Special Conditions

| | |
|-----|--|
| NIL | |
|-----|--|

The stamp duty of INR_____ (Rupees in words only) has been 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.

The Premium payable under this Policy may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

1. Definitions

We have listed below a few words, terms and phrases which have been used in this Policy along with their meaning for your easy reference.

| Word | Meaning |
|----------------------------|--|
| Age | Age of the Life Assured as at the last birthday on the Policy Commencement Date and on any subsequent Policy Anniversary |
| Annexure | Any annexure, endorsement attached to this Policy as changed/ modified and issued by us from time to time |
| Annualized Premium | An amount which is payable in a Policy Year, excluding Extra Premium, loadings for modal premiums and applicable taxes, cesses or levies, if any. The Annualized Premium payable under this Policy will be determined by us on the basis of the applicable premium table based on Age, Sum Assured, Policy Term and Premium Payment Term chosen when applying for the Policy. |
| Appointee | The person nominated by you to receive the proceeds or the benefits under this Policy, if the Nominee is less than 18 (Eighteen) years of Age |
| Assignment | Assignment is the process through which Policyholder can assign the rights and benefits under the policy to any other person / entity by virtue of an assignment clause under section 38 of the Insurance Act, 1938 as amended from time to time. |
| Bonus | This is an amount, which is determined at the end of every financial year and declared as Simple Reversionary Bonus, if any, and/ or Terminal Bonus, if any, as the case may be. |
| Distance Marketing | Distance Marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling; (ii) Short Messaging service (SMS); (iii) Electronic mode which includes e-mail, internet and interactive television (DTH); (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts; and, (v) Solicitation through any means of communication other than in person. |
| Extra Premium | An additional amount payable by you, which is determined by us in accordance with our Board approved underwriting policy. This is determined on the basis of information provided by you in the Proposal Form or on the basis of any other information submitted to us or through medical examination of the Life Assured. |
| Free Look Period | A period of 15 days (30 days if the policy is sourced through distance marketing or electronic mode) from the date of receipt of the Policy, during this period you can return the policy if you disagree to any of the terms and conditions of your policy. |
| First Unpaid Premium Date | Date from where the premium is due however not paid by the policyholder |
| Grace Period | A period of one month but not less than 30 (Thirty) days from the due date for payment of Premium for yearly, half yearly and quarterly Premium payment mode and 15 (Fifteen) days for monthly Premium payment mode. During this period the policy will be considered to be in-force. |
| Guaranteed Surrender Value | The minimum amount payable by us on Surrender of this Policy. |
| Income Tax Act | Income Tax Act, 1961 as amended from time to time |
| Insurance Act | Insurance Act, 1938 as amended from time to time |
| Installment Premium | An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy.. Your Premium is specified in the Policy Schedule. |
| Lapse | Non-payment of premium within the expiry of grace period and provided Policy is not acquired any Paid-Up value. |
| Life Assured | The person on whose life this Policy has been issued by us |
| Maturity Benefit | This is the amount you receive on the Maturity Date, provided the Life Assured is alive and all the due Premiums have been paid to us. |
| Modal Factor | A factor used by us for calculating the Premium payable by you under this Policy, if you have opted to pay the Premium through half yearly Premium payment mode or quarterly Premium payment mode or monthly Premium payment mode. |
| Nominee | Nominee is the person nominated by the Life Assured under this Policy who is authorized to receive the claim benefit payable under this Policy and to give a valid discharge to the Company on settlement of the claim |

| Word | Meaning |
|---------------------------------|--|
| Paid-Up Mode | Under this Policy, if we have received all the due Premiums from you for the first 2 (Two) Policy Years then, this Policy will not terminate but continue under paid up mode. |
| Payouts | This is the guaranteed amount that will be payable at specific intervals as mentioned in Part C as per the Payout Option chosen as mentioned in Policy Schedule |
| Policy | This IndiaFirst Life Little Champ Plan, which includes this Policy wording (as may be changed/ modified by us subject to receipt of prior approval of the Regulatory Authority, from time to time), the Proposal Form, Annexures, the Policy Schedule, any tables, information and documents which form a part of this Policy. This Policy includes the entire contract of insurance between you and us. |
| Policy Anniversary | The annual anniversary of the Risk Commencement Date |
| Policy Commencement Date | The date on which this Policy is issued by us |
| Policy Schedule | The schedule attached to this Policy as Annexure A and if we have issued a revised Policy Schedule, then, such revised Policy Schedule |
| Policy Term | The period which starts on the Policy Commencement Date and ends on the Maturity Date |
| Policy Year | A period of 12 (Twelve) consecutive months starting from the Policy Commencement Date and ending on the day immediately preceding its annual anniversary and each subsequent period of 12 (Twelve) consecutive months thereafter during the Policy Term. Example: If the Policy Commencement Date is January 1, 2017, then, the first Policy Year will be January 1, 2017 to December 31, 2017. |
| Premium | An amount that you pay us during the Premium Paying Term at regular intervals for securing the benefits under this Policy. This is specified in the Policy Schedule. |
| Premium Paying Term | The period during which you need to pay your Premiums to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule. |
| Proposal Form | The application/ proposal form completed and submitted by you based on which we have issued this Policy to you. |
| Risk Commencement Date | The date on which the insurance coverage starts under this Policy. This is specified in the Policy Schedule |
| 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 |
| Revival | Revival is the process of restoring the benefits under the Policy which are otherwise not available due to the nonpayment of premiums on due dates, resulting in the Policy getting lapsed |
| Revival Period | The period of 5 (Five) consecutive years from the date of first nonpayment of premium during which you can pay the due unpaid Premiums along with interest to us and comply with the conditions specified in Part D, as the case may be, for reviving the Policy |
| Simple Reversionary Bonus | This is the Bonus we pay you, which is a percentage of the Sum Assured on Maturity. |
| Special Surrender Value | The Special Surrender Value will be used by us for determining the Surrender Value payable under this Policy upon Surrender of this Policy. |
| Special Surrender Value Factors | The factors on the basis of which the Special Surrender Value is determined by us. These factors are not guaranteed and are determined by us from time to time, subject to receipt of prior approval of the Regulatory Authority. |

| Word | Meaning |
|--|---|
| Sum Assured on Maturity | It is the Basic Sum Assured chosen by the policyholder at inception of the policy |
| Sum Assured on Death | Sum Assured on Death will be the highest of: 1. 10 times of annualized premium 2. Sum Assured on Maturity 3. Any absolute amount assured to be paid on death |
| Surrender | Termination or cancellation of this Policy prior to the Maturity Date |
| Surrender Value | The amount payable by us on Surrender of this Policy before the Maturity Date, which is higher of the Guaranteed Surrender Value or the Special Surrender Value |
| Terminal Bonus | This is a Bonus payable on the Maturity Date or Surrender Date provided surrender take place after paying all premiums and completion of premium paying term, if declared by us. It is calculated as a percentage of the Sum Assured on Maturity. |
| We or Us or Our or Insurer or Company | IndiaFirst Life Insurance Company Limited |
| You or Your or Policyholder or Proposer | The person named as the Policyholder in the Policy Schedule, who has taken this Policy from us and is the owner of the Policy at any point of time |
| Accident | It is a sudden, unforeseen and involuntary event caused by external and visible means. |
| Bodily Injury | It is accidental bodily harm excluding illness or disease solely and directly caused by external, violent means which is verified and certified by a Medical Practitioner |
| Accidental Total and Permanent Disability (ATPD) | <p>Total and Permanent Disability refers to a disability, which:</p> <ol style="list-style-type: none"> is caused by Bodily Injury resulting from an accident, and occurs due to the said bodily injury, directly and independently of any other causes, and occurs within 180 days of the occurrence of such accident, provided date of accident is within the policy term, <p>For the purposes of this benefit, The loss of both arms, or of both legs, or of one arm and one leg, or of both eyes, shall be considered total and permanent disability, without prejudice to other causes of total and permanent disability.</p> <p>“Loss of an arm or a leg” shall mean physical severance of the arm at or above the wrist or physical severance of the leg at or above the ankle which:</p> <ol style="list-style-type: none"> is caused by bodily injury resulting from an accident, and occurs due to the said bodily injury, directly and independently of any other causes, and occurs within 180 days of the occurrence of such accident provided date of accident is within the policy term. <p>“Loss of an eye” shall mean total and irrevocable loss of sight of an eye which:</p> <ol style="list-style-type: none"> is caused by bodily injury resulting from an accident, and occurs due to the said bodily injury, directly and independently of any other causes, and occurs within 180 days of the occurrence of such accident provided date of accident is within the policy term. |
| Accidental Death | <p>Accidental Death shall mean death:</p> <ol style="list-style-type: none"> which is caused by Bodily Injury resulting from an Accident and which occurs due to the said Bodily Injury solely, directly and independently of any other causes and which occurs within 180 days of the occurrence of such Accident provided date of accident is within the policy term |

PART C

1. Benefits Payable under this Policy

a. Death / Accidental Benefit

This policy provides various risk cover benefit options which has to be opted by the policyholder at the inception of the policy. Upon the Life Assured's death or accidental total permanent disability; on or after the Risk Commencement Date but before the Maturity Date, the benefit as below will be payable:

| Risk Cover Option | Risk | Benefits |
|-------------------|---|--|
| 1 | Death (Death Cover) | <p>In case of death of the life assured, death benefit is the Higher of Sum Assured on Death or 105% of the total premiums paid excluding applicable tax and underwriting extra premium, if any, as on date of death of the life assured.</p> <p>Sum Assured on death is defined as the Highest of 10 times of annualized premium or sum assured on maturity or any absolute amount assured to be paid on death.</p> <p>Absolute amount assured to be paid on death is the Sum Assured on Maturity.</p> <p>The benefit that will be paid to the nominee is as follows:</p> <ol style="list-style-type: none"> Above death benefit will be paid either as lump sum amount or in monthly instalments over the period of 5,10 or 15 years as opted by the policyholder at inception of the policy. <p>In case of death benefit in instalments; the monthly instalment amount will be calculated by multiplying the death benefit by factor, where factor will be arrived on the basis of prevailing SBI savings bank interest rate subject to review at the end of every financial year.</p> <ol style="list-style-type: none"> No more future premiums will be payable and policy will be continued along with participation in profit and make guaranteed pay-outs as per pay out option selected by the policyholder |
| 2 | Death and Accidental Death (Accidental Death Cover) | <ul style="list-style-type: none"> In case of death of life assured, the benefit will be as mentioned above under risk cover option 1. In case of Accidental death an additional benefit will be paid as a lumpsum which is Sum Assured on Maturity. |
| 3 | Death and Accidental Total Permanent Disability(ATPD) (Accidental Disability Cover) | <ul style="list-style-type: none"> In case of death of life assured before occurrence of ATPD, the benefit on death will be as mentioned above under risk cover option 1 In case of death of life assured after occurrence of ATPD, the benefit will be the sum assured on death as defined under risk cover option 1 On occurrence of accidental total permanent disability within the expiry of premium payment term, no more future premiums will be payable and policy will be continued as per the existing terms and conditions of the policy. All guaranteed payouts and maturity benefit will be paid as per the schedule |

| Risk Cover Option | Risk | Benefits |
|-------------------|--|--|
| 4 | Death and Accidental Total Permanent Disability and Accidental Death (Comprehensive Cover) | <ul style="list-style-type: none"> In case of death of life assured before occurrence of ATPD, the benefit on death will be as mentioned above under risk cover option 1 In case of death of life assured after occurrence of ATPD, the benefit will be the sum assured on death as defined under risk cover option 1 On occurrence of accidental total permanent disability within the expiry of premium payment term, no more future premiums will be payable and policy will be continued as per the existing terms and conditions of the policy. All guaranteed payouts and maturity benefit will be paid as per the schedule In case of accidental death an additional benefit will be paid which is Sum Assured on Maturity in addition to above death benefit under risk cover option 1 |

The aforesaid benefit will become payable to the Nominee/ Appointee/ legal heir (as applicable), provided this Policy is in force and we have received the due Premiums.

b. Maturity Benefit

On the maturity of the policy, following benefits shall become payable:

- Last installment of guaranteed Payout;
- accumulated Simple Reversionary Bonus, if any; and
- Terminal Bonus, if any

The aforesaid Maturity Benefit will become payable at the end of the Policy Term, provided this Policy is in force and we have received the due Premiums.

c. Payout Option

Payout is the series of the periodic payments that are payable at the end of the policy year. These payouts are calculated as a percentage of Sum Assured on Maturity. The payout options are as mentioned in the table below:-

| Policy Year | N-7 | N-6 | N-5 | N-4 | N-3 | N-2 | N-1 | Maturity Benefit (N) | Total Guaranteed Payout |
|-------------|-----|-----|-----|-----|-----|-----|-----|----------------------|-------------------------|
| 1 | 5% | 5% | 5% | 10% | 10% | 10% | 11% | 45% + Bonuses** | 101% |
| 2 | | 10% | 10% | 10% | 10% | 10% | 12% | 40% + Bonuses** | 102% |
| 3 | - | - | 16% | 16% | 16% | 16% | 16% | 25% + Bonuses** | 105% |
| 4 | - | - | - | 20% | 20% | 20% | 20% | 27% + Bonuses** | 107% |
| 5 | - | - | - | - | 25% | 25% | 30% | 30% + Bonuses** | 110% |
| 6 | - | - | - | - | - | 35% | 35% | 45% + Bonuses** | 115% |
| 7 | - | - | - | - | - | - | 50% | 70% + Bonuses** | 120% |
| 8 | - | - | - | - | - | - | - | 125% + Bonuses** | 125% |

Where N is the policy term.

**Bonuses - Accrued Bonuses + Terminal Bonus (if any)

d. Rider Benefits

There are no rider benefits with this Policy.

2. Paid-Up Benefits

- In case of non-payment of premium within the expiry of grace period policy will acquire paid-up value provided at least two (2) full year's premium have been paid
- Policy will lapse without acquiring paid-up value and risk cover ceases on expiry of grace period provided
 - at least two (2) full years premium have not been paid
 - Paid-up value during the policy term will be calculated as follows:
 - Paid-up value payable on maturity is $X\%$ (where X is total guaranteed pay-out as per pay-out option chosen) of Sum Assured on maturity* (Total numbers of premiums paid)/(Total Number of premiums payable) plus accrued bonuses, if any, till the date of paid-up.
 - Paid-up value payable on Death is Sum Assured on Death* (Total numbers of premiums paid)/(Total Number of premiums payable) plus accrued bonuses, if any, till the date of paid-up
- Once all due premiums are paid at the end of premium payment term, the policy becomes fully paid up.
- Once the policy acquires paid up value the policy would continue as a paid up policy in case of further non-payment of premiums and no future guaranteed pay-outs will be paid under paid-up policies. However, this is not applicable in case where all premiums are paid.
- The policy stops accruing any bonus once it becomes paid-up policy, however, this is not applicable in case of fully paid-up policies.
- The Policyholder can revive the policy within the period of 5 years from date of first unpaid premium.
- Upon revival of the policy within the revival period all due simple reversionary bonuses, if any, including those bonuses during period of lapse will be added as per in-force policy.
- In case of lapse or paid up, Accidental Total Permanent Disability Benefit and Accidental Death Benefit ceases. Hence there is no benefit payable in the event of occurrence of these two risks once the policy becomes paid-up or lapse.

3. Bonuses

a. Simple Reversionary Bonus

The Simple Reversionary Bonus will be declared as a percentage of Sum Assured on Maturity at the end of each financial year. The Simple Reversionary Bonus rates are not fixed or guaranteed and may change from time to time. However, once declared, they are then guaranteed.

If the Policy is under Paid-Up Status, no future Simple Reversionary Bonus will be added.

b. Terminal Bonus

Terminal Bonus, if declared by us, is payable at the end of the Policy Term or surrender after premium payment term provided all premiums are paid. We may declare the Terminal Bonus based on our investment experience and discretion.

No Terminal Bonus is payable in case of the Life Assured's death during the Policy Term or if the Policy is under Paid-Up Status.

4. Surrender Benefit

- You may surrender this Policy during the Policy Term, by submitting a written request to us any time.
- You cannot revive your Policy once it is surrendered.
- The policy can be surrendered at any time after acquiring paid up value. Policy can be surrender any time after payment of first 2 full year's premium. The amount payable on surrender will be higher of guaranteed surrender value (GSV) and special surrender value (SSV).
- Guaranteed Surrender Value (GSV) = GSV factor for premium * total premium paid excluding extra premium, if any + GSV factor reversionary bonus * accrued reversionary bonus, if any less sum of all guaranteed pay outs, if any, till the date of surrender.
- SSV in case surrender happens during premium payment term and before paying all due premiums
 - The SSV will be paid up value payable on maturity multiplied by the SSV factor at the time of surrender .
- SSV in case surrender happens on or after premium payment term and after paying all due premiums
 - The SSV will be paid up value payable on maturity less sum of all guaranteed pay outs till the date of surrender multiplied by the SSV factor at the time of surrender plus terminal bonus, if any.
- The GSV factors are dependent upon policy year of surrender and policy term. The GSV factors will be applicable on total premium paid and any subsisting guaranteed addition/simple reversionary bonus accrued till date of surrender.
- Special Surrender Value (SSV) will be paid up value multiplied by the SSV factor at the time of surrender. The SSV factor will be determined by the Company from time to time having regard to the asset share of the policy.

**Guaranteed Surrender Value Factors are as shown below:-
GSV Factor applicable for Total Premium paid**

| GSV as % of total premiums paid | | | | | | | | | | | |
|--|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year of Surrender/ Policy Term | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% | 30% |
| 3 | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% | 35% |
| 4 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 5 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 6 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 7 | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| 8 | 56% | 55% | 54% | 54% | 54% | 53% | 53% | 53% | 53% | 53% | 52% |
| 9 | 61% | 60% | 59% | 58% | 57% | 57% | 56% | 56% | 55% | 55% | 55% |
| 10 | 67% | 65% | 63% | 62% | 61% | 60% | 59% | 59% | 58% | 58% | 57% |
| 11 | 73% | 70% | 68% | 66% | 65% | 63% | 62% | 61% | 61% | 60% | 59% |
| 12 | 79% | 75% | 72% | 70% | 68% | 67% | 65% | 64% | 63% | 63% | 62% |
| 13 | 84% | 80% | 77% | 74% | 72% | 70% | 68% | 67% | 66% | 65% | 64% |
| 14 | 90% | 85% | 81% | 78% | 75% | 73% | 72% | 70% | 69% | 68% | 66% |
| 15 | 90% | 90% | 86% | 82% | 79% | 77% | 75% | 73% | 71% | 70% | 69% |
| 16 | NA | 90% | 90% | 86% | 83% | 80% | 78% | 76% | 74% | 73% | 71% |
| 17 | NA | NA | 90% | 90% | 86% | 83% | 81% | 79% | 77% | 75% | 74% |
| 18 | NA | NA | NA | 90% | 90% | 87% | 84% | 81% | 79% | 78% | 76% |
| 19 | NA | NA | NA | NA | 90% | 90% | 87% | 84% | 82% | 80% | 78% |
| 20 | NA | NA | NA | NA | NA | 90% | 90% | 87% | 85% | 83% | 81% |
| 21 | NA | NA | NA | NA | NA | NA | 90% | 90% | 87% | 85% | 83% |
| 22 | NA | NA | NA | NA | NA | NA | NA | 90% | 90% | 88% | 85% |
| 23 | NA | NA | NA | NA | NA | NA | NA | NA | 90% | 90% | 88% |
| 24 | NA | NA | NA | NA | NA | NA | NA | NA | NA | 90% | 90% |
| 25 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | 90% |

GSV Factor applicable for Accrued Bonuses

| GSV as % of total Accrued Bonus | | | | | | | | | | | |
|-----------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Year of Surrender/ Policy Term | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 1 | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| 2 | 4% | 3% | 3% | 3% | 3% | 3% | 3% | 2% | 2% | 2% | 2% |
| 3 | 5% | 5% | 5% | 4% | 4% | 4% | 4% | 4% | 3% | 3% | 3% |
| 4 | 7% | 7% | 6% | 6% | 6% | 5% | 5% | 5% | 5% | 4% | 4% |
| 5 | 9% | 9% | 8% | 8% | 7% | 7% | 6% | 6% | 6% | 6% | 5% |
| 6 | 11% | 10% | 10% | 9% | 9% | 8% | 8% | 7% | 7% | 7% | 6% |
| 7 | 13% | 12% | 11% | 11% | 10% | 10% | 9% | 9% | 8% | 8% | 8% |
| 8 | 15% | 14% | 13% | 12% | 12% | 11% | 11% | 10% | 10% | 9% | 9% |
| 9 | 17% | 16% | 15% | 14% | 13% | 13% | 12% | 11% | 11% | 10% | 10% |
| 10 | 19% | 18% | 17% | 16% | 15% | 14% | 13% | 13% | 12% | 12% | 11% |
| 11 | 21% | 20% | 19% | 17% | 16% | 16% | 15% | 14% | 13% | 13% | 12% |
| 12 | 23% | 22% | 20% | 19% | 18% | 17% | 16% | 15% | 15% | 14% | 13% |
| 13 | 26% | 24% | 22% | 21% | 20% | 19% | 18% | 17% | 16% | 15% | 15% |
| 14 | 28% | 26% | 24% | 23% | 21% | 20% | 19% | 18% | 17% | 17% | 16% |
| 15 | 30% | 28% | 26% | 24% | 23% | 22% | 21% | 20% | 19% | 18% | 17% |
| 16 | NA | 30% | 28% | 26% | 25% | 23% | 22% | 21% | 20% | 19% | 18% |
| 17 | NA | NA | 30% | 28% | 26% | 25% | 24% | 22% | 21% | 20% | 20% |
| 18 | NA | NA | NA | 30% | 28% | 27% | 25% | 24% | 23% | 22% | 21% |
| 19 | NA | NA | NA | NA | 30% | 28% | 27% | 25% | 24% | 23% | 22% |
| 20 | NA | NA | NA | NA | NA | 30% | 28% | 27% | 26% | 24% | 23% |
| 21 | NA | NA | NA | NA | NA | NA | 30% | 28% | 27% | 26% | 25% |
| 22 | NA | NA | NA | NA | NA | NA | NA | 30% | 29% | 27% | 26% |
| 23 | NA | NA | NA | NA | NA | NA | NA | NA | 30% | 29% | 27% |
| 24 | NA | NA | NA | NA | NA | NA | NA | NA | NA | 30% | 29% |
| 25 | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | 30% |

5. Grace Period

You are provided a Grace Period of 15 days under monthly mode and one month but not less than 30 days for other premium payment modes, in case you miss your due premium on the due dates. In case of the Life Assured's death during the Grace Period, we will pay the death benefit after deducting the unpaid due premiums till such date. During this period the policy will be considered to be in-force.

In case of ATPD during grace period, no more future premiums along with any due premium before occurrence of ATPD will be payable and policy will continue along with participation in profit with all other benefits as per terms and conditions.

PART D

6. Premium Payment

This is a limited premium payment policy. The premiums can be paid to us either by monthly/ quarterly /half yearly/ yearly payment mode, as selected by you in the Proposal Form. The Premiums should be paid on or before due dates or within grace period to avoid any lapsation. You are provided a Grace Period of 15 days under monthly mode and 30 days for other premium payment modes, in case you miss your due premium on the due dates.

7. Reviving your Lapsed Policy

You may revive the lapsed Policy within 5 (Five) consecutive years from the due date of first unpaid Premium but before the Maturity Date by:

- i. Submitting a written request for revival of the Policy;
- ii. Paying all unpaid due Premiums along with interest which may vary from time to time; ; and
- iii. Providing a declaration of good health and undergoing a medical examination, if needed. The underwriting/ medicals, if any will be as per Board approved Underwriting policy.

A lapsed Policy will only be revived along with all its benefits in accordance with our board approved underwriting policy. The current interest charged for delay in premium payment is 9% p.a. which may be revised from time to time. The Policy will terminate and you will not be entitled to receive any benefits, if the lapsed Policy is not revived till the expiry of the revival period.

8. Free Look Period

You can return your policy document if you disagree with any of the terms and conditions 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. You are required to send us the original Policy document and a written request stating the reasons for cancellation, post which we will refund your Premium within 15 days of receipt of the request after deducting the pro rata risk Premium, pro rata rider risk premium, if any, stamp duty and charges for medical examination, if any.

9. Loan

- a. No loans are offered under the Policy.

PART E

10. Charges:

This is a non linked, participating, individual limited premium life insurance plan. There are no charges under this policy.

PART F

11. Making a Death Claim

In order to process a death claim under this Policy, we will need a written intimation, upon the death of the Life Assured during the Policy Term. This is the first step towards processing the death claim. The written intimation should also be accompanied with all the required documents as mentioned below:

Death Claim:

- i. Proof of Age of the Life Assured, if the Age of the life assured has not been admitted by us.
- ii. Claimant's statement and claim intimation report duly filled and signed by claimant/nominee.
- iii. Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
- iv. Copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report and post mortem report (Only if Death), duly attested by the police (only in case of Accident leading to unnatural death or Permanent Disability of the Life Assured).
- v. All Hospitalization documents including discharge summary, Admission Notes and all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death).
- vi. Original Policy document.
- vii. A self attested copy of Pan Card of Nominee/Claimant. In case Nominee/Claimant does not have a pan card issued on his/her name then please submit duly filled and signed Form 60.
- viii. Self-attested copy of photo-identity proof and address of the Nominee(s)/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- ix. Self-attested copy of bank pass book of Nominee(s)/Claimant along with cancelled cheque.
- x. Any other document or information that we may need for validating and processing the claim

Maturity Claim:

- i. Maturity Claim Intimation form duly filled and signed by claimant/ Policy Holder.
- ii. Original Policy Document(s)
- iii. Self-Attested Copy of Pan Card of the Policy Holder.
- iv. Cancelled Cheque or Self Attested Copy of Pass book of the Policy Holder.
- v. Self-Attested Copy of Address Proof (if change in Address).
- vi. Duly filled and signed NRI Declaration form applicable only for NRIs.
- vii. Any other document or information that we may need for validating and processing the claim.

12. Suicide Exclusion

In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

13. Exclusions for Accidental Total and Permanent Disability

A. Exclusions for Accidental Total and Permanent Disability

If any claim for Accidental Total and Permanent Disability or Accidental Death is caused directly or indirectly due to or arises from any of the following circumstances, the benefit will not be payable -

1. Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane;
2. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
4. Participation by the insured person in any flying activity, except as a bona fide, passenger in a commercially licensed aircraft;
5. Participation by the insured person in a criminal or unlawful act;
6. Any disability due to an Accident that occurred before the effective date of the cover
7. Any disability due to any kind of sickness, disease or congenital anomalies before and/or after the effective date of the cover;
8. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
9. Nuclear Contamination; the radio-active, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;

B. Exclusions for Accidental Death

Accidental Death benefit shall not be paid on death of the insured person occurring directly or indirectly as a result of any of the following:

1. Intentional self-inflicted injury, suicide or attempted suicide, while sane or insane;
2. Insured person being under the influence of drugs, alcohol, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner;
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, rebellion, terrorist act, revolution, insurrection, military or usurped power, riot or civil commotion, strikes;
4. Participation in any flying activity, except as a bonafide passenger in a commercially licensed aircraft;
5. Participation by the insured person in a criminal or unlawful act;
6. Any injury incurred before the effective date of the cover;
7. Engaging in or taking part in professional sport(s) or any hazardous pursuits, including but not limited to, diving or riding or any kind of race; underwater activities involving the use of breathing apparatus or not; martial arts; hunting; mountaineering; parachuting; bungee-jumping;
8. Nuclear Contamination; the radioactive, explosive or hazardous nature of nuclear fuel materials or property contaminated by nuclear fuel materials or accident arising from such nature;

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. Policy Ceases/ Ends/ Terminates

This Policy will cease immediately and automatically on the happening of the earliest of any of the following:

- on the date of intimation of rejection of claim by us; or
- on the date of payment of Surrender Value of this Policy; or
- on the payment of Maturity benefit; or
- on the date of receipt of free look request in accordance with Part D; or
- on the expiry of the revival period provided we have not received the due unpaid regular Premiums along with late fee from you till the expiry of such period and this Policy is not under the Paid-Up Status.

17. 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.

18. 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 as well as available on our website www.indiafirstlife.com

19. 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 subject to receipt of the prior approval of the Regulatory Authority. We will intimate you by sending a prior written notice of 30 (Thirty) days, before revising, deleting and/or altering any of the terms and conditions of this Policy.

20. 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, which restricts performance of our obligations under this Policy, then, this Policy will be wholly or partially suspended only for such period.

21. Governing Law 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 shall be subject to the jurisdiction of the Indian Courts.

22. 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 |
| 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

23. Grievance Redressal

You may contact us in case of any grievance at any of our branches or at Customer Care, 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.

- 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, Telangana- 500032

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 heir(s), nominee(s) 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.

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.

Annexure of 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, aizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, ultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, 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 Buddha 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 Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p> |

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| <p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bBimalokpal.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, I st 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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