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## Your IndiaFirst Life Insurance Plan

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PROMOTED BY



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

<sup>#</sup>Bonus rate may vary from time to time based on Company's Investment Performance.

**Disclaimers:** 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. Toll free No - 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst New Corporate Benefit Plan UIN 143N022V02 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 our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License. Adv. Ref. No.: IndiaFirst Employee Benefit Plan/ Leave Encashment Policy Document/E/002.

### BEWARE OF SPURIOUS / FRAUD PHONE CALLS

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

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

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

**IndiaFirst New Corporate Benefit Plan for Leave Encashment -UIN 143N022V02  
(Participating, Non - Linked Plan)**

Dear Customer,

Congratulations! You are now a step closer to helping your employees secure their family's future and we are glad to be a part of this journey with you.

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

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

You the Master Policyholder / Member can return your policy document / certificate of insurance if you disagree with any of the terms and conditions within the first 15 days from receipt of your policy document / certificate of insurance, while stating your reasons for the same.

You are required to send us the original Policy document / Certificate of Insurance and a written request stating the reasons for cancellation, post which we will refund the monies directly to the respective account from where premiums/ contributions was received within 15 days of receipt of the request after deducting stamp duty paid and pro rata risk premium.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. You can also write to Us at [customer.first@indiafirstlife.com](mailto: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

12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center,

Western Express Highway, Goregaon (East), Mumbai - 400 063.

Website: indiafirstlife.com. IRDA Registration No.: 143 Toll Free No.: 1800 209 8700)

IndiaFirst New Corporate Benefit Plan UIN: 143N022V02 (Participating, Non - Linked Plan)

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 Leave Encashment and as per the Scheme Rules of the (.....name of the scheme.....) Scheme of the Master Policyholder (certified copy of which has been furnished to the Insurer by the Master Policyholder) to the Members whose names have been recorded in the Membership Register maintained by the Master Policyholder.

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

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

## Annexure A: Master Policy Schedule

Product Name: <b>IndiaFirst New Corporate Benefit Plan for Leave Encashment</b>	<b>Product UIN : 143N022V02 Policy (Participating, Non - Linked plan)</b>
Policyholder Name: Address:	
Trustees Name	
Employer Name	
Master Policy No	
Type of Scheme	
Date of Commencement of the Policy	
Contribution Paid	
Current Policy Period	
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

Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

## Part B

### Definitions

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

Word/ Expression	Meaning
Age	The age of the Member as on his/her last birthday.
Application Form	The proposal form completed and signed by you, the Master Policyholder based on which we have issued this Policy.
Appointee	The person who receives the proceeds or the benefits under the Policy when the Nominee is less than 18 years of Age.
Annexure	Any Annexure attached to this PlanPolicy as amended/ revised from time to time
Charges	Any fee that may be levied by us from time to time under this Policy with the prior approval of the Regulatory Authority, if required.
Contribution / Premium	The Leave Encashment Contribution payable under this Policy as per Scheme rules.
Cover or Coverage	The Coverage of risk of the Member's unfortunate demise under the Scheme.
Date of Member Risk Commencement	The date from which the Death Benefit for a Member is activated under the Policy.
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, 2013 to 31st March, 2014 is considered as one Financial Year.
Fund	The contributions under this Policy are invested as per non-linked Investment Regulations. The investment pattern of the fund is governed by the IRDA regulation on the controlled fund (Pension & General Annuity Fund)
Master Policyholder	Master Policyholder is the trustee or organization that effects this Policy for the benefit of its Members i.e. employees. The Master Policyholder holds the Master Policy.
Fund	Each specific and separate investment fund established, offered and managed by us as specified in the Plan.
Member	A new or existing employee associated with you, the Master Policyholder and who fulfils the eligibility criteria. The cover is on the Member's life.
Life Cover Premium	Life Cover Premium means the premium for securing the Death Benefit.
Nominee	The person nominated by the Member to receive the Death Benefit, through you the Master Policyholder.
Policy	The IndiaFirst New Corporate Benefit Plan for Leave Encashment. It is the entire insurance contract between the Master Policyholder and us. In this document, Plan will mean Policy and may be used interchangeably.
Policy Commencement Date	The date on which the Policy starts as shown in the Policy Schedule in Annexure A.

<b>Word/ Expression</b>	<b>Meaning</b>
Policy Schedule	The Schedule to this Plan attached as Annexure A
Regulations	The applicable laws as amended from time to time which are applicable to this Policy.
Regulatory Authority	The Insurance Regulatory and Development Authority (IRDA) 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 Leave Encashment, covering employees of the employer/ Master Policyholder or Members of an organized group. In this document, Policy will mean Scheme and may be used interchangeably.
Scheme Commencement Date	The date on which the Scheme starts as specified in the Policy Schedule.
Sum Assured	The life insurance Cover provided on each Member's life.
Surrender	Terminating or cancelling or withdrawing the Policy
We, Us or Our	IndiaFirst Life Insurance Company Limited.
You or Your	The Master Policyholder.

**Abbreviation**

IRDA: Insurance Regulatory and Development Authority

## Part C

### 1. Benefits under the Policy

#### 1. Benefits under the Policy

##### 1.1 Death Benefit

In case of death in service, the accumulated Leave Encashment Benefit will be payable to the nominee/ appointee/ legal heir as per the Scheme rules.

Calculation of Death Benefit	
Death Benefit	In case of death in service, the accumulated Leave Encashment 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 ₹5,000 per Member.

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

##### 1.2 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 Leave Encashment 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 Policy. 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.

##### 1.3 Benefit payable on Surrender

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

### 2. Rider Benefits

There are no riders available under this Policy.

### 3. Grace Period

Not applicable

## Part D

### 4. Contribution/ Premiums Contribution/ Premium structure

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

#### Calculating the Contribution/ Premium

The Leave Encashment contribution payable under the Policy 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 1000, per member per annum i.e. Rs. 5 and is same irrespective of the age and gender of the member.

#### 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 Policy and the Policy 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 Policy terminates.

### 5. Reviving your Lapsed Policy

Not applicable

### 6. Free Look Period

You the Master Policyholder / Member can return this Policy document / Certificate of Insurance if you disagree with any of the terms and conditions of this Policy within the first 15 days from receipt of your Policy document / Certificate of Insurance. You are required to send us the original Policy document / Certificate of Insurance and a written request stating the reasons for cancellation, post which we will refund the monies directly to the respective account from where premiums/ contributions was received within 15 days of receipt of the request after stamp duty paid and pro rata risk premium.

### 7. Loan

No Loan available under this policy.

## PART E

### 8. Charges

This is a Leave Encashment policy for members of a Group. There are no charges applicable under this policy.

## PART F

### 9. Making a Claim

#### Steps to be followed while making a Claim

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

- Claim intimation Form duly filled and signed by Master policyholder.
- Letter from the Master Policyholder mentioning the amount of benefit required due to Death/ Resignation/ Retirement
- Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured).
- Attested copy of Pan card of the Master policyholder
- Attested copy of Bank pass book or Cancelled cheque of the Master policyholder.

Any other document or information that we may need for validating and processing the claim.

### 10. Suicide Exclusion

Suicide exclusion is not applicable under this policy.

### 11. 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.

### 12. 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

### 13. 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.

### 14. Disclosures

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

- 1) 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.
- 2) 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.

- 3) 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 misstatement 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 misstatement 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.
- 4) 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.
- 5) 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.

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

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

### 15. Force Majeure

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

### 16. Governing Law and Jurisdiction

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



### 17. Turn Around Time for various servicing request and claims processing are as mentioned below:

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

### 18. Insurance Cover Ceases/ Ends

There is an insurance Coverage under this Policy. As long as your account value is more than life cover premium, the Policy will continue.

Your Member benefit ceases 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 Policy

## PART G

### 19. Grievance Redressal

You may contact us in case of any grievance or complaints at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063, Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

- 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.
- 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](mailto:grievance.redressal@indiafirstlife.com).  
An acknowledgment to all such grievances received will be sent within 3 (Three) working days of receipt of the 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](mailto:complaints@irda.gov.in)

You can also register your complaint online at

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

Address for communication for complaints by fax/paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Sy. No. 115/1, Financial District

Nanakramguda, Gachibowli

Hyderabad - 500032, Telangana

IRDAI TOLL FREE NO: 18004254732

## Insurance Ombudsman

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

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
- disputes over premium paid or payable in terms of insurance policy;
- misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and intermediaries;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;

- non issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and

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

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

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

## List of Ombudsmen

<p>Office of the Insurance Ombudsman - Ahmedabad Jeevan Prakash Building, 06th Floor, Tilak Marg, Relief Road, AHMEDABAD - 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in Area of Jurisdiction - Gujarat, Dadra &amp; 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 &amp; 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 &amp; 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 &amp; 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 &amp; 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>

<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 &amp; 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>	



Twins or  
a single child,  
parenthood  
is a certainty

Arranged or love,  
marriage  
is a certainty.



Because life is full  
of certainties.



**Customer Care**

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Voluntary or  
compulsory,  
retirement  
is a certainty.

Graduation or  
post-graduation,  
education  
is a certainty.

