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PROMOTED BY

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Bank of Baroda

Disclaimer: 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 Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License.

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.

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 - 400063.

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

DD/MM/YYYY

IndiaFirst Life Guaranteed Benefit Plan - UIN: 143N056V05

(A Non-Linked, Non-Participating, Limited Premium, Endowment 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 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 Guaranteed Benefit Plan
(A Non-Linked Non-Participating Limited Premium Endowment Life Insurance Plan)
UIN [143N056V05]

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 on the death of the Life Assured during the Policy Term or on occurrence of the covered event during the Policy Term, 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. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Guaranteed Benefit Plan
UIN:	143N056V05
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	DD MM YY
Risk Commencement Date	DD MM YY
Maturity Date:	DD MM YY

II. Premium and Benefit Details

Benefit Option: <Lumpsum Benefit/ Income Benefit>

<< Only one of the below sections, either for Lumpsum Benefit Option or Income Benefit Option shall be printed, as per the plan option selected by the Policyholder, at policy inception>>

< For Lumpsum Benefit Option>

Guaranteed Sum Assured at Maturity:	Sum Assured on Death:
Policy Term:	Premium Paying Term:
Premium Payment Mode: Annual/ Half Yearly/ Quarterly / Monthly	Premium Due Dates: DD MM YY
Due Date for Payment of Last Regular Premium: DD MM YY	Annualized Premium: Annualized Rider Premium, if any
Installment Premium (in INR): Installment Rider Premium, if any (in INR):	Extra Premium, if any:
Applicable Taxes (in INR):	Total Premium (including Applicable Taxes) in INR:

< For Income Benefit Option>

Sum Assured on Maturity:	Sum Assured on Death:
Monthly Income:	Annual Income:
Policy Term:	Premium Paying Term:
Gap Period:	Income Period:
Premium Payment Mode: Annual/ Half Yearly/ Quarterly / Monthly	Premium Due Dates: DD MM YY
Due Date for Payment of Last Regular Premium: DD MM YY	Annualized Premium: Annualized Rider Premium, if any
Installment Premium (in INR): Installment Rider Premium, if any (in INR):	Extra Premium, if any:
Applicable Taxes (in INR):	Total Premium (including Applicable Taxes) in INR:

III. Policyholder and Life Assured Details

Policyholder's Name:	
Date of Birth:	DD MM YY
Relationship with Life Assured	
Policyholder's Address:	
Telephone No./ Mobile No:	
Email Address:	
Life Assured's Name:	
Date of Birth:	DD MM YY
Client ID:	
Gender:	
Life Assured's Address:	
Telephone No./ Mobile No:	
Email Address:	

IV. Nominee(s) details as per Section 39 of the Insurance Act, 1938 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.

V. Rider Benefit

Rider Name	Rider Sum Assured	UIN	Rider Term	Rider Premium Paying Term	Rider Premium	Applicable Taxes	Total Rider Premium

VI. Insurance Distributor Details

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

VII. Special Conditions

NIL	
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The stamp duty of INR_____ (Rupees in words only) paid by pay order, vide receipt no._____ dated _____, Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004

Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. 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

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.
Annual Income (applicable only if Income Benefit option is selected)	Annual Income refers to the amount payable at the end of each policy year during the Income Period except on maturity, as specified in the Policy Schedule.
Annualized Premium	Annualized Premium shall be the premium amount payable in a year chosen by policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any
Appointee	The person appointed by you to receive 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.
Death Benefit	The benefit payable on Death of the Life Assured, as specified in PART C of this Policy Document.
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 subject to your consent. e.g. we may charge an Extra Premium in case of a Life Assured who is a smoker.
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
Gap Period (applicable only if Income Benefit option is selected)	Gap Period refers to the period post the Premium Paying Term, as specified in the Policy Schedule, at the end of which the Policyholder becomes entitled to receive the survival benefits.
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 Period (applicable only if Income Benefit option is selected)	Income Period refers to the period post Gap Period, as specified in Policy Schedule, during which the Policyholder is entitled to receive the survival benefits.
Income Tax Act	Income Tax Act, 1961, 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. The Premium payable under this Policy will be determined by us on the basis of the Premium payment mode chosen by you and the applicable Modal Factor. Your Premium is specified in the Policy Schedule.
Insurance Act	Insurance Act, 1938 and as amended from time to time

Word	Meaning
Lapse	Non-payment of premium within the expiry of grace period and provided Policy has 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, as specified in PART C of this Policy Document.
Modal Factor	A factor used by us for calculating the instalment Premium payable by You under this Policy, if you have opted to pay the Premium other than yearly mode.
Monthly Income (applicable only if Income Benefit option is selected)	Monthly income refers to the amount as chosen by the Policyholder at inception of the policy, as specified in the Policy Schedule, and payable at the beginning of the each policy month during the Income Period.
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
Nomination	Nomination is as per section 39 of the Insurance Act, 1938 as amended from time to time
Paid-Up Mode	Under this Policy, if we have received all the due Premiums from you for the first 2 (Two) full Policy Years then, this Policy will not terminate on non-payment of due premium(s) but continue under paid up mode.
Policy	This IndiaFirst Life Guaranteed Benefit 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 Policy Commencement Date.
Policy Commencement Date	The date on which this Policy is issued by us. This is specified in the Policy Schedule.
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.
Premium	An amount that you pay us for securing the benefits under this Policy. This is specified in the Policy Schedule.
Premium Paying Term	The time period during which you need to pay your Premiums regularly to us for securing the benefits under this Policy. Your Premium Paying Term is specified in the Policy Schedule.
Proposal Form	The 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 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 all the benefits under the Policy due to the nonpayment of premiums on due dates, resulting in the Policy getting lapsed or paid-up as the case may be.
Revival Period	The period of 5 (Five) consecutive years from the date of first non-payment of premium during which you can pay the due unpaid Premiums with interest/Late fees to us and comply with the conditions specified in Part D, as the case may be for reviving the Policy
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.
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.

Word	Meaning
Total Premiums Paid	The sum of premiums paid during the term of the Policy excluding modal loading factor, applicable tax and underwriting extra premium, rider premiums, if any.
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.

PART C

<< Only one of the below sections, either for Lumpsum Benefit Option or Income Benefit Option shall be printed >>

< For Lumpsum Benefit Option >

1. Benefits under the policy

1.1 Death Benefit

On Death of the Life Assured during the policy term when the policy is in force or fully paid-up, the death benefit will be payable, and the policy will terminate.

Death Benefit is higher of Sum Assured on Death Or 105% of total premiums paid, till date of death.

Where Sum Assured on Death is as mentioned in the Policy Schedule.

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/nominee(s) at any time during policy period or on death of Life Assured. In case of death benefit in instalments; the monthly instalment amount will be calculated by multiplying the death benefit by annuity factor, where annuity factor will be arrived on the basis of prevailing SBI savings bank interest rate as on date of death. Once the instalment payment starts, this payment remains level throughout the instalment period. The prevailing SBI savings bank interest rate is subject to review at the end of every financial year. The prevailing interest rate will be decided on 31st March every year.

Life cover starts immediately for policy issued under minor life (Age at Entry less than 18 years). The policy will vest on life assured on attainment of majority i.e. 18 years.

1.2 Maturity benefit

Maturity benefit will be payable on survival up to the end of policy term provided the policy is in force and fully paid-up. Maturity benefit is the guaranteed sum assured at maturity, as mentioned in the Policy Schedule. In any case, the guaranteed sum assured at maturity shall not be less than the total premiums paid under this policy.

2. Rider benefit

IndiaFirst Life Waiver of Premium Rider will be available under this policy, for Premium Paying Term of 6 and 7 years. This rider will not be offered if the term of the rider exceeds outstanding Premium Paying Term under the base policy.

This rider provides benefit of waving all future premiums due and payable under the Base Policy on the occurrence of the covered event provided you have opted this rider and subject to base policy and rider being in force. Please refer to rider policy document for details.

3. Life Cover Continuance Benefit

- Your policy will have life cover continuance benefit if the policy has acquired paid up value.
- Under this benefit; if you miss to pay premium for one policy year after your policy acquires paid up value; full death benefit under the policy will continue as per the

inforce policy for one year from the date of "First Unpaid Premium (FUP)" and no due premium at FUP date will be deducted from death benefit amount.

- Policyholder will have an option to further extend the benefit of "Life Cover Continuance Benefit" if he pays due premium with applicable interest within one year from date of "First Unpaid Premium." On such payment, Life cover continuance benefit will be applicable, for one year from the revised "Unpaid Premium" date.
- If you do not pay due premium within 12 months from the date of "First Unpaid Premium" then the policy will get converted to reduced paid up policy.

4. Paid-Up benefits

In case of non-payment of premium before the expiry of grace period, policy will acquire paid-up value provided at least two (2) full years premium have been paid.

4.1 Death Benefit under Reduced Paid up policy:

- Within one year from the date of first unpaid premium:**

Full Death benefit as per in-force policy as per terms and conditions mentioned in section 3 above

- If Death happens after One Year from the date of first unpaid premium:**

The death benefit would be the Reduced paid-up Sum Assured on death.

Where Reduced paid-up Sum Assured on death is defined as Sum Assured on Death as on the date of policy being made paid-up * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term)

4.2 Maturity Benefit under the Reduced Paid-up policy:

The maturity benefit would be the Reduced paid-up Sum Assured on maturity.

Where Reduced paid-up Sum Assured on maturity is defined as (Guaranteed Sum Assured on Maturity * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term))

4.3 A Reduced Paid-Up policy can be revived and reinstated (to the original benefits) within five years from the date of first unpaid Premium subject to the conditions.

4.4 If policy in Reduced Paid Up mode is not revived during the revival period, it will continue in the reduced paid up mode until maturity or death or surrender of the policy.

4.5 A Policy becomes fully paid-up provided all due premiums are paid during the term of the policy and the benefits payable will be as per the terms and conditions of the policy.

4.6 In any case the Reduced Paid-up Sum Assured on death or Reduced Paid-up Sum Assured on Maturity as mentioned above shall not be less than the total premiums paid under this policy.

5. Surrender Benefit

You may surrender this Policy during the Policy Term, by submitting a written request to us any time after the Policy has acquired the Surrender Value. Please remember, you cannot revive your Policy once it is surrendered.

Surrender Value is acquired, if you have paid your Premiums for at least two full policy years.

The Guaranteed Surrender Value (GSV) will be GSV factor for premium * total premium paid.

The Special Surrender Value will be Guaranteed Sum Assured on Maturity * SSV factor prevailing at the time of surrender.

For reduced paid-up policy or premium paying policies before completion of Premium Paying Term, the Special Surrender Value will be Paid-up Sum Assured on maturity * SSV factor prevailing at the time of surrender.

Surrender value will be higher of SSV and GSV, where GSV and SSV will be calculated as mentioned above.

For more details on guaranteed surrender value factors, please refer to Annexure I or visit our website, www.indiafirstlife.com or get in touch with your financial advisor.

In case of non-payment of premium within the expiry of grace period and provided policy has not acquired any Surrender Value; the policy will lapse. All the benefits will cease, and no benefit will be payable under the policy.

6. 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 or occurrence of any covered event as per the benefit option chosen during the Grace Period, we will pay the benefit after deducting the unpaid due premiums till date of death or date of the covered event. During this period the policy will be considered to be in-force.

7. Premium Payment

Regular 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 the due dates 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.

We will offer discount on renewal premium amount if you pay the premium at least one month prior to premium due date till 12 months prior to premium due date, provided this period falls within the same financial year as the premium due date. The premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium to be eligible for discount. No discount will be offered if premium is paid within one month prior to premium due date.

< For Income Benefit Option >

1. Benefits under the policy

1.1 Death Benefit

On Death of the Life Assured during the policy term when the policy is in force or fully paid-up, the death benefit will be payable, and the policy will terminate.

Death Benefit is higher of Sum Assured on Death Or 105% of total premiums paid, till date of death.

Where Sum Assured on Death is as mentioned in the Policy Schedule.

In case of death of the Life Assured during the Income Period, Death Benefit shall be payable without deducting any monthly or annual income already paid under the policy.

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/nominee(s) at any time during policy period or on death of Life Assured. In case of death benefit in instalments; the monthly instalment amount will be calculated by multiplying the death benefit by annuity factor, where annuity factor will be arrived on the basis of prevailing SBI savings bank interest rate as on date of death. Once the instalment payment starts, this payment remains level throughout the instalment period. The prevailing SBI savings bank interest rate is subject to review at the end of every financial year. The prevailing interest rate will be decided on 31st March every year.

Life cover starts immediately for policy issued under minor life (Age at Entry less than 18 years). The policy will vest on life assured on attainment of majority i.e. 18 years.

1.2 Survival Benefit

On survival of the Life Assured whilst the policy is in force or fully paid-up, the following benefits will be payable during the Income Period, which will commence after the completion of Gap period.

- i. **Monthly Income** – Monthly Income amount as mentioned in the Policy Schedule and as chosen by the Policyholder at the inception of the policy will be payable on monthly basis, at the beginning of each policy month during the Income Period.
- ii. **Annual Income** – Annual Income amount as mentioned in the Policy Schedule, will be payable to the Policyholder at the end of each policy year during the Income Period (falling before maturity). Annual Income will not be payable at the end of the Policy Term i.e. on maturity.

1.3 Maturity benefit

Maturity benefit will be payable on survival up to the end of policy term provided the policy is in force and fully paid-up. Maturity benefit is the guaranteed sum assured at maturity, as mentioned in the Policy Schedule. In any case, guaranteed sum assured at maturity including the monthly and annual income benefits paid as mentioned above shall not be less than the total premiums paid under this policy.

2. Rider benefit

IndiaFirst Life Waiver of Premium Rider will be available under this policy, for Premium Paying Term of 6 and 7 years. This rider will not be offered if the term of the rider exceeds outstanding Premium Paying Term under the base policy.

This rider provides benefit of waving all future premiums due and payable under the Base Policy on the occurrence of the covered event provided you have opted this rider and subject to base policy and rider being in force. Please refer to rider policy document for details.

3. Life Cover Continuance Benefit

- Your policy will have life cover continuance benefit if the policy has acquired paid up value.
- Under this benefit; if you miss to pay premium for one policy year after your policy acquires paid up value; full death benefit under the policy will continue as per the inforce policy for one year from the date of "First Unpaid Premium (FUP)" and no due premium at FUP date will be deducted from death benefit amount.
- Policyholder will have an option to further extend the benefit of "Life Cover Continuance Benefit" if he pays due premium with applicable interest within one year from date of "First Unpaid Premium." On such payment, Life cover continuance benefit will be applicable, for one year from the revised "Unpaid Premium" date.
- If you do not pay due premium within 12 months from the date of "First Unpaid Premium" then the policy will get converted to reduced paid up policy.

4. Paid-Up benefits

In case of non-payment of premium before the expiry of grace period, policy will acquire paid-up value provided at least two (2) full years premium have been paid.

4.1 Death Benefit under Reduced Paid up policy:

- Within one year from the date of first unpaid premium:**
Full Death benefit as per in-force policy as per terms and conditions mentioned in section 3 above
- If Death happens after One Year from the date of first unpaid premium:**
The death benefit would be the Reduced paid-up Sum Assured on death.
Where Reduced paid-up Sum Assured on death is defined as Sum Assured on Death as on the date of policy being made paid-up * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term)

In case of death of the Life Assured during the Income Period whilst the policy is in reduced paid-up status, the death benefit will not be reduced to the extent of paid-up Monthly Income and paid-up Annual Income already paid under the policy, if any.

4.2 Survival Benefit under the Reduced Paid-up policy:

On survival of the Life Assured whilst the policy is in reduced paid-up status, the following benefit will be payable during the Income Period which will commence after the completion of Gap period.

- Paid-up Monthly Income – Paid-up Monthly Income will be payable on monthly basis, at the beginning of each policy month during the Income Period.

Where Paid-up Monthly Income is defined as Monthly Income * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term)

- Paid-up Annual Income – Paid-up Annual Income will be payable to the Policyholder at the end of each policy year during the Income Period (falling before maturity). Paid-up Annual Income will not be payable at the end of the policy term i.e. on maturity.

Where Paid-up Annual Income is defined as Annual Income * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term)

4.3 Maturity Benefit under the Reduced Paid-up policy:

The maturity benefit would be the Reduced paid-up Sum Assured on maturity.

Where Reduced paid-up Sum Assured on maturity is defined as (Guaranteed Sum Assured on Maturity * (Total numbers of premiums paid)/ (Total Number of premiums payable over the policy term))

4.4 A Reduced Paid-Up policy can be revived and reinstated (to the original benefits) within five years from the date of first unpaid Premium subject to the conditions.

4.5 If policy in Reduced Paid Up mode is not revived during the revival period, it will continue in the reduced paid up mode until maturity or death or surrender of the policy.

4.6 A Policy becomes fully paid-up provided all due premiums are paid during the term of the policy and the benefits payable will be as per the terms and conditions of the policy.

4.7 In any case the Reduced Paid-up Sum Assured on death or Reduced Paid-up Sum Assured on Maturity including the Paid-up Monthly and Annual Income as mentioned above shall not be less than the total premiums paid under this policy.

5. Surrender Benefit

You may surrender this Policy during the Policy Term, by submitting a written request to us any time after the Policy has acquired the Surrender Value. Please remember, you cannot revive your Policy once it is surrendered.

Surrender Value is acquired, if you have paid your Premiums for at least two full policy years.

The Guaranteed Surrender Value (GSV) will be GSV factor for premium * total premium paid less sum of all monthly income and annual income benefits already paid under the policy

The Special Surrender Value will be Guaranteed Sum Assured on Maturity * SSV factor prevailing at the time of surrender.

For reduced paid-up policy or premium paying policies before completion of Premium Paying Term, the Special Surrender Value will be Paid-up Sum Assured on maturity multiplied by the SSV factor prevailing at the time of surrender.

Surrender value will be higher of SSV and GSV, where GSV and SSV will be calculated as mentioned above.

For more details on guaranteed surrender value factors, please refer to Annexure I or visit our website, www.indiafirstlife.com or get in touch with your financial advisor.

In case of non-payment of premium within the expiry of grace period and provided policy has not acquired any Surrender Value; the policy will lapse. All the benefits will cease, and no benefit will be payable under the policy.

6. 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 or occurrence of any covered event as per the benefit option chosen during the Grace Period, we will pay the benefit after deducting the unpaid due premiums till date of death or date of the covered event. During this period the policy will be considered to be in-force.

7. Premium Payment

Regular 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 the due dates 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.

We will offer discount on renewal premium amount if you pay the premium at least one month prior to premium due date till 12 months prior to premium due date, provided this period falls within the same financial year as the premium due date. The premium due in one financial year may be collected in advance in earlier financial year for a maximum period of three months in advance of the due date of the premium to be eligible for discount. No discount will be offered if premium is paid within one month prior to premium due date.

PART D

8. Reviving your Lapsed Policy

You may revive the lapsed Policy within 5 years from the due date of first unpaid regular premium but before the Maturity Date by:

- i. submitting a written request for revival of the lapsed Policy;
- ii. paying all unpaid due Premiums along with interest; and
- iii. providing a declaration of good health and undergoing a medical examination at your own cost, if needed.

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 9.50% p.a. which may be revised from time to time. Any change in revival interest rate is subject to prior approval from IRDAI.

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.

9. 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.

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

10. Loan

You can avail a loan upto 70% of the acquired Surrender Value, if any. The minimum loan amount which can be availed is INR 1000. We will charge interest at a rate of 9% per annum which may be revised by us from time to time subject to IRDAI approval. Any change in loan interest rate is subject to prior approval from IRDAI.

On availing loan, this Policy will be assigned to us. We will reassign this Policy to you provided you have repaid the entire loan amount along with interests. We will recover any unpaid loan amount along with interest before paying the death benefit to the Nominee(s) / Appointee/ legal heir(s) or the maturity benefit to the Policyholder. If this Policy is under Paid-Up Mode, then, this Policy will be compulsorily surrendered by us and the outstanding loan amount along with the interest will be recovered from the Surrender Value or paid-up benefit in case the loan amount along with interest exceeds the Surrender Value. Compulsory surrender will not apply for premium paying policies. For policies during the premium payment term, if the premium is not paid and policy become paid-up post taking loan, the policy will get compulsory surrendered, if the loan plus interest is greater than the surrender value and policy is not revived.

For in force policies or fully paid-up policies

In case the policy becomes due for any survival benefit or income benefit or maturity benefit or surrender benefit or becomes a claim by death, insurer shall become entitled to deduct the amount of the loan or any portion thereof which is outstanding, together with all interest from the policy proceeds

PART E

11. Charges

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

PART F

12. 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 Life Assured during the Policy Term. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

Death Claim:

Incase of natural death

- 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. Original Policy document.
- v. 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.
- vi. 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.)
- vii. Self-attested copy of first page of bank pass book of Nominee(s)/Claimant along with cancelled cheque.
- viii. Any other document or information that we may need for validating and processing the claim

Incase of un natural death

- 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 first page 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 / Policy Holder.
- ii. Original Policy Document(s)
- iii. Self-Attested Copy of PAN Card of the Policy Holder/ Form no.60 if PAN is not available
- iv. Cancelled Cheque or Self Attested Copy of first page 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.

13. 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.

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

- (1) The holder of a policy of life insurance on his own life may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:

Provided that, where any nominee is a minor, it shall be lawful for the policyholder to appoint any person in the manner laid down by the insurer, to receive the money secured by the policy in the event of his death during the minority of the nominee.
- (2) Any such nomination in order to be effectual shall, unless it is incorporated in the text of the policy itself, be made by an endorsement on the policy communicated to the insurer and registered by him in the records relating to the policy and any such nomination may at any time before the policy matures for payment be cancelled or changed by an endorsement or a further endorsement or a will, as the case may be, but unless notice in writing of any such cancellation or change has been delivered to the insurer, the insurer shall not be liable for any payment under the policy made bona fide by him to a nominee mentioned in the text of the policy or registered in records of the insurer.
- (3) The insurer shall furnish to the policyholder a written acknowledgement of having registered a nomination or a cancellation or change thereof, and may charge such fee as may be specified by regulations for registering such cancellation or change.

- (4) A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination:

Provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its reassignment on repayment of the loan shall not cancel a nomination, but shall affect the rights of the nominee only to the extent of the insurer's interest in the policy:

Provided further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policyholder, shall not cancel the nomination but shall affect the rights of the nominee only to the extent of the interest of the transferee or assignee, as the case may be, in the policy:

Provided also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment, the same nomination shall stand automatically revived when the policy is reassigned by the assignee or retransferred by the transferee in favour of the policyholder on repayment of loan other than on a security of policy to the insurer.

- (5) Where the policy matures for payment during the lifetime of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policyholder or his heirs or legal representatives or the holder of a succession certificate, as the case may be.
- (6) Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.
- (7) Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents, or his spouse, or his children, or his spouse and children, or any of them, the nominee or nominees shall be beneficially entitled to the amount payable by the insurer to him or them under sub-section (6) unless it is proved that the holder of the policy, having regard to the nature of his title to the policy, could not have conferred any such beneficial title on the nominee.
- (8) Subject as aforesaid, where the nominee, or if there are more nominees than one, a nominee or nominees, to whom sub-section (7) applies, die after the person whose life is insured but before the amount secured by the policy is paid, the amount secured by the policy, or so much of the amount secured by the policy as represents the share of the nominee or nominees so dying (as the case may be), shall be payable to the heirs or legal representatives of the nominee or nominees or the holder of a succession certificate, as the case may be, and they shall be beneficially entitled to such amount.
- (9) Nothing in sub-sections (7) and (8) shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of life insurance.

- (10) The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.

- (11) Where a policyholder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.

- (12) The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women's Property Act, 1874, applies or has at any time applied:

Provided that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.

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

- 1) A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or by the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.
- (2) An insurer may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-section (1), where it has sufficient reason to believe that such transfer or assignment is not bona fide or is not in the interest of the policyholder or in public interest or is for the purpose of trading of insurance policy.
- (3) The insurer shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policyholder not later than thirty days from the date of the policyholder giving notice of such transfer or assignment.
- (4) Any person aggrieved by the decision of an insurer to decline to act upon such transfer or assignment may within a period of thirty days from the date of receipt of the communication from the insurer containing reasons for such refusal, prefer a claim to the Authority.
- (5) Subject to the provisions in sub-section (2), the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of the insurer, shall not be operative as against an insurer, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice in writing of the transfer or assignment and either the said endorsement or

instrument itself or a copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer:

Provided that where the insurer maintains one or more places of business in India, such notice shall be delivered only at the place where the policy is being serviced.

(6) The date on which the notice referred to in sub-section (5) is delivered to the insurer shall regulate the priority of all claims under a transfer or assignment as between persons interested in the policy; and where there is more than one instrument of transfer or assignment the priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-section (5) are delivered:

Provided that if any dispute as to priority of payment arises as between assignees, the dispute shall be referred to the Authority.

(7) Upon the receipt of the notice referred to in sub-section (5), the insurer shall record the fact of such transfer or assignment together with the date thereof and the name of the transferee or the assignee and shall, on the request of the person by whom the notice was given, or of the transferee or assignee, on payment of such fee as may be specified by the regulations, grant a written acknowledgement of the receipt of such notice; and any such acknowledgement shall be conclusive evidence against the insurer that he has duly received the notice to which such acknowledgement relates.

(8) Subject to the terms and conditions of the transfer or assignment, the insurer shall, from the date of the receipt of the notice referred to in sub-section (5), recognize the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation- Except where the endorsement referred to in sub-section (1) expressly indicates that the assignment or transfer is conditional in terms of subsection (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

(9) Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this section.

(10) Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the condition that-

(a) the proceeds under the policy shall become payable to the policyholder or the nominee or nominees in the event of either the assignee or transferee predeceasing the insured; or

(b) the insured surviving the term of the policy, shall be valid: Provided that a conditional assignee shall not be entitled to obtain a loan on the policy or surrender a policy.

(11) In the case of the partial assignment or transfer of a policy of insurance under sub-section (1), the liability of the insurer shall be limited to the amount secured by partial assignment or transfer and such policyholder shall not be entitled to further assign or transfer the residual amount payable under the same policy.

16. Policy Ceases/ Ends/ Terminates

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

- i. on the date of payment of the claim benefit; or
- ii. on the date of intimation of rejection of claim by us; or
- iii. on the payment of Maturity benefit; or
- iv. on the date of payment of Surrender Value; or
- v. on the date of payment of free look cancellation amount; or
- vi. on the expiry of the revival period provided we have not received the due unpaid regular Premiums along with interest from you till the expiry of such period and policy has not acquired any paid-up value

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

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 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.

- 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.

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, by sending a prior written notice of 30 (Thirty) days, with prior approval of the IRDAI.

20. Governing Law and Jurisdiction

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

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

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

PART G

22. Grievance Redressal

You may contact us in case of any grievance or complaint 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, Toll Free Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com.

a. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 15 (Fifteen) days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of Your receipt of Our response, We will treat the complaint as closed.

b. However, if you are not satisfied with our resolution provided or have not received any response within 15 (Fifteen) days, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com.

An acknowledgment to all such grievances received will be sent within 3 (Three) working days of receipt of the grievance.

c. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

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

Email ID: complaints@irda.gov.in

You can also register your complaint online at

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

Address for communication for complaints by fax/paper:

Consumer Affairs Department,

Insurance Regulatory and Development Authority of India,

Sy. No. 115/1, Financial District, Nanakramguda

Gachibowli, Hyderabad- 500032, Telangana

IRDAI TOLL FREE NO: 18004254732

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.

Annexure I: Guaranteed Surrender Value Factors applicable for Total Premiums Paid

<< Only one of the below sections, either for Lumpsum Benefit Option or Income Benefit Option shall be printed, as per the plan option selected by the Policyholder, at policy inception >>

< For Lumpsum Benefit Option >

A. For Premium Paying Term of 5 years

Age	Policy Year															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
8	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	141.55%	150.07%	158.90%	168.32%	178.24%	188.47%
9	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	141.55%	150.07%	158.90%	168.32%	178.24%	188.47%
10	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	141.55%	150.07%	158.90%	168.32%	178.24%	188.47%
11	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	141.45%	150.07%	158.90%	168.22%	178.14%	188.37%
12	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	141.35%	149.97%	158.80%	168.12%	178.04%	188.27%
13	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	141.25%	149.87%	158.70%	168.02%	177.94%	188.17%
14	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	141.15%	149.77%	158.60%	167.92%	177.84%	188.07%
15	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	141.05%	149.67%	158.50%	167.82%	177.74%	187.97%
16	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.95%	149.57%	158.40%	167.72%	177.64%	187.87%
17	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.85%	149.47%	158.29%	167.62%	177.54%	187.77%
18	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.75%	149.37%	158.19%	167.52%	177.44%	187.67%
19	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.65%	149.27%	158.09%	167.42%	177.34%	187.57%
20	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.55%	149.17%	157.99%	167.32%	177.24%	187.47%
21	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.45%	149.17%	157.99%	167.32%	177.14%	187.37%
22	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.35%	149.07%	157.89%	167.22%	177.04%	187.27%
23	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.25%	148.97%	157.79%	167.12%	176.94%	187.17%
24	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.15%	148.97%	157.79%	167.12%	176.94%	187.07%
25	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	140.05%	148.87%	157.69%	167.02%	176.84%	186.97%
26	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.95%	148.67%	157.49%	166.82%	176.64%	186.77%
27	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.85%	148.57%	157.29%	166.62%	176.44%	186.57%
28	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.75%	148.47%	157.19%	166.42%	176.24%	186.36%
29	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.65%	148.27%	156.99%	166.21%	176.04%	186.16%
30	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.55%	148.07%	156.79%	166.01%	175.84%	185.96%
31	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.45%	147.87%	156.59%	165.81%	175.64%	185.76%
32	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.35%	147.77%	156.49%	165.71%	175.44%	185.56%
33	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.25%	147.57%	156.29%	165.51%	175.24%	185.36%
34	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.15%	147.47%	156.19%	165.41%	175.14%	185.16%
35	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	139.05%	147.17%	155.89%	165.11%	174.84%	184.86%
36	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	138.95%	147.47%	155.59%	164.81%	174.54%	184.56%
37	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	138.85%	146.97%	155.09%	164.21%	173.93%	183.96%
38	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	138.75%	146.67%	154.69%	163.81%	173.43%	183.36%
39	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	138.65%	146.06%	154.08%	163.21%	172.83%	182.76%
40	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	138.55%	145.56%	153.58%	162.61%	172.23%	182.15%
41	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	138.45%	145.56%	152.98%	162.00%	171.53%	181.35%
42	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	138.04%	144.76%	152.18%	161.20%	170.73%	180.55%
43	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	137.64%	144.36%	151.68%	160.60%	170.02%	179.75%
44	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	137.24%	143.56%	150.88%	159.60%	169.02%	178.75%
45	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	136.84%	142.86%	150.17%	158.80%	168.12%	177.74%
46	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	136.44%	142.56%	149.37%	157.99%	167.12%	176.74%
47	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	135.44%	141.85%	148.67%	157.19%	166.21%	175.74%
48	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	134.44%	140.95%	147.67%	156.19%	165.21%	174.74%
49	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	133.43%	140.05%	146.77%	155.19%	164.11%	173.53%
50	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	132.43%	139.05%	145.76%	154.18%	163.01%	172.33%
51	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	131.40%	138.02%	144.73%	153.15%	161.98%	171.30%
52	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	130.37%	136.99%	143.70%	152.12%	160.95%	170.27%
53	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	129.34%	135.96%	142.67%	151.09%	159.92%	169.24%
54	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	128.31%	134.93%	141.64%	150.06%	158.89%	168.21%
55	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	127.28%	133.90%	140.61%	149.03%	157.86%	167.18%
56	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	126.25%	132.87%	139.58%	148.00%	156.83%	166.15%
57	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	125.22%	131.84%	138.55%	146.97%	155.80%	165.12%
58	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.19%	130.81%	137.52%	145.94%	154.77%	164.09%
59	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.16%	129.78%	136.49%	144.91%	153.74%	163.06%
60	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	122.13%	128.75%	135.46%	143.88%	152.71%	162.03%

B. For Premium Paying Term of 6 years

Age	Policy Year															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
8	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.91%	135.19%	150.48%	159.20%	168.37%	177.94%
9	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.91%	135.19%	150.43%	159.15%	168.32%	177.89%
10	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.91%	135.19%	150.38%	159.10%	168.27%	177.84%
11	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.86%	135.19%	150.38%	159.00%	168.17%	177.74%
12	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.81%	135.14%	150.27%	158.90%	168.07%	177.64%
13	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.76%	135.09%	150.17%	158.80%	167.97%	177.54%
14	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.71%	135.04%	150.07%	158.75%	167.87%	177.44%
15	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.66%	134.99%	149.97%	158.65%	167.82%	177.34%
16	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.61%	134.94%	149.92%	158.55%	167.72%	177.24%
17	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.56%	134.89%	149.82%	158.50%	167.67%	177.19%
18	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.51%	134.84%	149.77%	158.45%	167.57%	177.14%
19	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.46%	134.79%	149.72%	158.34%	167.52%	177.04%
20	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.41%	134.74%	149.67%	158.29%	167.47%	176.99%
21	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.36%	134.74%	149.67%	158.29%	167.42%	176.94%
22	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.31%	134.69%	149.62%	158.24%	167.37%	176.89%
23	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.26%	134.64%	149.57%	158.19%	167.32%	176.84%
24	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.21%	134.64%	149.57%	158.19%	167.32%	176.79%
25	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.16%	134.59%	149.52%	158.14%	167.27%	176.74%
26	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.11%	134.49%	149.37%	158.04%	167.17%	176.64%
27	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.06%	134.44%	149.27%	157.94%	167.02%	176.54%
28	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	124.01%	134.39%	149.22%	157.79%	166.92%	176.39%
29	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.96%	134.28%	149.07%	157.69%	166.82%	176.29%
30	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.91%	134.18%	148.97%	157.54%	166.67%	176.14%
31	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.86%	134.08%	148.82%	157.44%	166.52%	175.99%
32	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.81%	134.03%	148.77%	157.34%	166.36%	175.89%
33	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.76%	133.93%	148.62%	157.19%	166.21%	175.74%
34	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.71%	133.88%	148.52%	157.09%	166.11%	175.54%
35	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.66%	133.73%	148.27%	156.89%	165.91%	175.34%
36	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.61%	133.88%	148.07%	156.64%	165.71%	175.14%
37	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.56%	133.63%	147.77%	156.29%	165.31%	174.74%
38	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.51%	133.48%	147.47%	155.99%	164.96%	174.33%
39	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.46%	133.18%	147.07%	155.59%	164.56%	173.88%
40	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.41%	132.93%	146.72%	155.14%	164.11%	173.48%
41	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.36%	132.93%	146.26%	154.69%	163.61%	172.93%
42	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	123.16%	132.53%	145.71%	154.13%	163.06%	172.33%
43	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	122.96%	132.33%	145.26%	153.63%	162.51%	171.73%
44	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	122.76%	131.93%	144.66%	152.93%	161.75%	170.98%
45	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	122.56%	131.58%	144.11%	152.28%	161.05%	170.22%
46	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	122.36%	131.43%	143.41%	151.63%	160.25%	169.42%
47	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	121.85%	131.08%	142.76%	150.88%	159.50%	168.57%
48	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	121.35%	130.63%	141.95%	150.02%	158.60%	167.67%
49	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	120.85%	130.17%	141.10%	149.12%	157.64%	166.62%
50	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	120.35%	129.67%	140.20%	148.17%	156.64%	165.51%
51	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	119.84%	129.16%	139.28%	147.20%	155.62%	164.50%
52	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	119.32%	128.64%	138.27%	146.19%	154.56%	163.38%
53	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	118.81%	128.13%	137.30%	145.17%	153.49%	162.26%
54	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	118.29%	127.61%	136.23%	144.05%	152.38%	161.15%
55	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	117.78%	127.10%	135.17%	142.94%	151.21%	159.93%
56	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	116.75%	126.07%	134.14%	141.91%	150.18%	158.90%
57	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	115.72%	125.04%	133.11%	140.88%	149.15%	157.87%
58	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	114.69%	124.01%	132.08%	139.85%	148.12%	156.84%
59	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	113.66%	122.98%	131.05%	138.82%	147.09%	155.81%
60	0.00%	35.00%	35.00%	50.00%	57.00%	66.00%	75.00%	85.00%	95.00%	100.00%	112.63%	121.95%	130.02%	137.79%	146.06%	154.78%

< For Income Benefit Option >

Policy Year	For Premium Paying Term of 5 years	For Premium Paying Term of 6 years	For Premium Paying Term of 7 years
1	0.00%	0.00%	0.00%
2	30.00%	30.00%	30.00%
3	40.00%	40.00%	40.00%
4	50.00%	50.00%	50.00%
5	55.00%	55.00%	55.00%
6	60.00%	60.00%	60.00%
7	65.00%	65.00%	65.00%
8	70.00%	70.00%	70.00%
9	75.00%	75.00%	75.00%
10	80.00%	80.00%	80.00%
11	85.00%	85.00%	85.00%
12	90.00%	90.00%	90.00%
13	95.00%	95.00%	95.00%
14	100.00%	100.00%	100.00%
15	110.00%	105.00%	105.00%
16	NA	110.00%	110.00%
17	NA	115.00%	115.00%
18	NA	120.00%	120.00%
19	NA	NA	125.00%
20	NA	NA	130.00%
21	NA	NA	140.00%

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 Buddh Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in Area of Jurisdiction - State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>

<p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: 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, 1st Phase, BENGALURU - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in Area of Jurisdiction - Karnataka</p>	<p>Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in Area of Jurisdiction - Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>Office of the Insurance Ombudsman - Patna 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA - 800006 Tel No: 0612-2680952 Email id : bimalokpal.patna@ecoi.co.in. Area of Jurisdiction - Bihar, Jharkhand</p>	



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