

# Bharti AXA Life Flexi Save – A Non-Linked Participating Individual Life Insurance Savings Plan

Life's needs and desires grow at every stage. It can be the desire for a bigger house, holiday with your family, buying your dream car or better educational for your children. Thus it becomes important that your savings build up the same way your desires do. However, it is most important that your savings are available to you when you require them the most.

At Bharti AXA Life we have decided to act. We bring to you, Bharti AXA Life Flexi Save that offers you the choice to withdraw your savings when you want to and helps you achieve your goals at all life stages.

## What are my advantages with Bharti AXA Life Flexi Save?

**1. Option to choose Premium Payment term:** There are three premium payment terms / policy terms to choose from.

Premium Paying Term	5 pay	7 pay	12 pay
Policy Term	20 years	25 years	30 years

**2. Potential upside through Bonus:** Non Guaranteed Simple reversionary bonus (if any) is declared at the end of each year, starting from the first policy year. This bonus gets accrued to your policy and is paid out along with Maturity benefit or Death benefit (whichever is earlier). Terminal bonus may also be declared, which will be paid out in case of death or maturity, whichever is earlier.

**3. Basic Life Insurance Cover:** In case of death of the Life Insured, the nominee will get Higher of Base Sum Assured or 105% of premiums paid or a multiple of the Annualized Premium as stated in 'Death Benefit' section below, plus non guaranteed accrued bonus plus terminal bonus (if declared), in case of an unfortunate event of death of the life insured.

**4. Maturity Benefit:** On maturity of the policy, get 100% of your Sum Assured along with non guaranteed accrued bonus and terminal bonus (if declared).

**5. Flexibility to modify your policy term:** Anytime during the Flexi benefit period, you can decide to pre-pone your maturity benefit of the policy and avail the full benefits due in the policy (i.e.100% of Sum Assured plus accrued bonus till date plus terminal bonus (if declared)).

Premium Paying Term	5 pay	7 pay	12 pay
Flexi Benefit Period	Any time between the end of 10 to 20 years	Any time between the end of 15 to 25 years	Any time between the end of 20 to 30 years

Please also note that once the policy completes 10 policy years, 15 policy years and 20 policy years for 5, 7 and 12 year premium payment term respectively, the policy would have acquired the full Maturity Benefit and therefore Surrender and Paid-up benefits will not be applicable

**6. Tax Benefits:** You may be eligible for tax benefits on the premiums paid and on the benefits received subject to the prevailing tax laws The tax benefits are subject to change as per change in Tax laws from time to time.

## Your key benefits with Bharti AXA Life Flexi Save

### 1. Maturity Benefit:

On Maturity of the policy you will get

- 100% of Sum Assured; plus
- Accrued Reversionary and Terminal bonus ,(if declared)

Please also note that once the policy completes 10 policy years, 15 policy years and 20 policy years for 5, 7 and 12 year premium payment term respectively, the policy would have acquired the full Maturity Benefit and therefore Surrender and Paid-up benefits will not be applicable.

### 2. Death Benefit:

In the unfortunate event of death of life insured, provided all due premiums till the date of death have been paid and the policy is in-force, the policyholder or nominee shall receive Higher of

1. Sum Assured or
2. 105% of premiums paid till date of death or

3. A multiple of Annualized Premium as provided below

Multiple of Annual Premium		
Premium payment term/Age	Less than 45 years	45 years and above
5 years	11	7
7 years	11	11
12 years	11	11

Along with the above, the nominee receives the accrued reversionary bonus and terminal bonus, (if declared)

In case of death during the Grace period, the Death Benefit after deducting the unpaid due premium shall be paid.

In case of death after the policy is converted into paid-up the Paid up value will be paid to the nominee. In case the policy is Lapsed, no Death benefit is payable.

### What is the frequency of premium payment?

- **Premium payment mode:**

You can choose Monthly, Quarterly, Semi-annual or Annual Premium. Monthly Premium\* = 0.09 of Annual Premium, Quarterly Premium\* = 0.27 of Annual Premium, Semi-annual Premium = 0.52 of Annual Premium.

\* Through Auto Pay only

Applicable taxes(if any) & cess will be levied as per prevailing rates

Please note that the premiums applicable will be different for standard and substandard lives.

### Other Features:

- **Grace period:** Grace period is the period given to you from your premium due date, to pay the premium without any impact on the benefits in your policy. Grace Period is 15 days for monthly mode and 30 days for annual/ semi-annual/ quarterly premium payment modes..
- **Lapsation:** If the Premium is not paid on the due date Policyholder gets Grace Period to pay due premiums, Benefits under the policy remain unaltered during this period.

### If Policy has not acquired a Surrender Value:

If policyholder does not pay the due premiums within the Grace Period, the policy shall lapse with effect from the date of such unpaid premium ('lapse date'). Policyholder will get five (5) years to revive the Policy from the date of the first unpaid premium.

If the policyholder does not revive the Policy within the period allowed for revival, the Policy shall be terminated on the completion of the period allowed for revival and no benefits shall be payable.

### If Policy has acquired a Surrender Value:

If policyholder does not pay the due premiums within the Grace Period, the Policy shall be converted into paid up, with effect from the date of such unpaid premium ('lapse date'). Policyholder will get five (5) years to revive the Policy from the date of the first unpaid premium.

If the policyholder does not revive the Policy or surrender the Policy within the period allowed for revival, the Policy shall continue in paid up status and the paid up value along with Vested Simple Reversionary Bonuses (if any) as on the date the policy becomes Paid Up, shall be payable either on death or on maturity of the policy.

If the policyholder revive the policy during the revival period then all benefits will be revived.

- **Loans under Policy:**

Financial burdens cannot be predicted and may arise at any time. Hence this Policy offers you the flexibility to take a loan from the Company.. Loans may be granted by the Company to the Policyholder provided all Premiums due till date of loan application stand paid and has acquired Surrender Value. The loan which may be granted shall always be within the applicable Surrender Value of the Policy and shall be subject to the terms and conditions as applicable from time to time:

- The minimum amount of loan for a Policy is Rs.15, 000.
- The maximum amount of loan will not exceed 70% of the acquired Surrender Value.
- The loan shall carry interest at the rate specified by the Company at the time of advancing the loan and as may be modified by the Company from time to time;
- The Policyholder shall assign the Policy absolutely to and be held by the Company as security for repayment of the loan and interest thereon;

- The loan shall carry interest at the rate specified by the Company at the time of advancing the loan. The interest rate in a policy loan is not fixed and could be reviewed by the Company on 1st of July every year. This interest rate shall not exceed more than the sum of the Base lending rate of State Bank of India at the time of declaration and 5%. The rate of interest on policy loan as on 1st July 2018 is 10.40% pa.
- In case the policy is in paid up status, then the outstanding loan amount together with the interest shall not be equal to or exceed the Surrender Value of the Policy at any point of time.
- In case the outstanding loan amount with interest is greater than or equal to the surrender value, the policy shall stand terminated and all future benefits will cease to exist.
- Other terms and conditions as prescribed by the Insurer from time to time.

• **Revival :**

You have a flexibility to revive all the benefits under your policy within five years (subject to policy term) if your policy has lapsed or is in paid up status after the due date of the premium in default. However, the Company would require:

- a) A written application from you for revival;
- b) Satisfactory evidence of insurability;
- c) Payment of all overdue premiums with interest as specified by company from time to time, subject to prior approval from IRDAI.

The revival rate of interest for FY 19-20 is 8.04%.

• **Reduced Paid up Value:**

If the policy has acquired a Surrender Value and has thereafter lapsed due to any reasons then the policy will be converted into paid up. Once the policy becomes paid up, the base benefits shall be reduced to a paid up value.

The Policy shall cease to participate in any future bonuses (if any) that may be declared by the Company. The Policyholder shall be entitled to Paid Up Value including the Vested Simple Reversionary Bonuses (if any) as on the date the policy becomes Paid Up and these will be paid either on death or on maturity of the policy. In case of surrender of a paid up policy, the surrender value will be as per policy provisions.

$\text{Paid Up Value} = \text{Number of Premiums paid} \times \text{Sum Assured} + \text{Accrued Bonus (till date of policy becoming paid up)} \times \text{Premium Payment Term}$

In Case of Death or Maturity, Paid up value as shown above will be paid to the nominee/policyholder

In case of a paid up policy, the benefits payable on Surrender will be the Surrender Value plus the vested reversionary bonuses as on the date the policy become paid up. The Surrender Value will be calculated as follows

$\text{Surrender Value on Paid Up} = \text{Paid Up Value} \times \text{Base Surrender Value Factor}$

$\text{Surrender Value of Bonus on Paid Up} = \text{Accrued Bonus till the date of Paid Up} \times \text{Surrender Value Factor for Bonuses} / 1000$

**Can I surrender my policy?**

We would want you to pay premiums regularly till the end of premium payment term and stay invested till maturity to get maximum benefits under the policy. However in case you are not able to pay all premiums and want to exit the policy earlier then only surrender value (if acquired) will be payable to you.

**Surrender Value:** The policy acquires a surrender value after the payment of two annualized regular premiums. Guaranteed Surrender value is calculated as a percentage of all premiums paid excluding any extra premium

The minimum guaranteed Surrender Values rates at different policy years are as defined in the table below:

Premium Payment Term/ Policy Year	5 years	7 years	12 years
1	0	0	0
2	30%	30%	30%
3	35%	35%	35%

4	50%	50%	50%
5	55%	50%	50%
6	65%	50%	55%
7	65%	50%	55%
8	75%	55%	60%
9	90%	55%	60%
10	90%	60%	60%
11	90%	65%	60%
12	90%	70%	60%
13	90%	75%	60%
14	90%	90%	60%
15	90%	90%	65%

Premium Payment Term/ Policy Year	5 years	7 years	12 years
16	90%	90%	65%
17	90%	90%	70%
18	90%	90%	75%
19	90%	90%	90%
20	90%	90%	90%
21		90%	90%
22		90%	90%
23		90%	90%
24		90%	90%
25		90%	90%
26			90%
27			90%
28			90%
29			90%
30			90%

The Guaranteed Bonus Surrender Value Rates (per 1000 of Accrued Bonus) are as defined in the table below:

Policy Term/ Policy Year	20 years	25 years	30 years
1	0	0	0
2	150	62	23
3	242	100	37
4	348	143	53
5	471	192	71
6	543	248	91
7	629	312	115
8	731	357	142
9	852	410	173
10	1000	471	208
11	1000	543	249
12	1000	629	296

13	1000	731	340
14	1000	852	392
15	1000	1000	453
16	1000	1000	526
17	1000	1000	613
18	1000	1000	718
19	1000	1000	844
20	1000	1000	1000
21	-	1000	1000
22	-	1000	1000
23	-	1000	1000
24	-	1000	1000
25	-	1000	1000
26	-	-	1000
27	-	-	1000
28	-	-	1000
29	-	-	1000
30	-	-	1000

The Company may allow surrender values at such other rates not less than the Guaranteed Surrender Value specified above. These rates will be declared by the company from time to time, subject to prior approval from IRDAI. There will be an additional non guaranteed surrender value payable, calculated as per 1000 of the vested reversionary bonuses.

**Do I get the flexibility to enhance my protection through additional features?**

Yes. To enhance your protection, you may customize your policy by opting for the following rider.

**Bharti AXA Life Hospi Cash Rider (UIN 130B007V03):** This rider allows payment of a fixed benefit for each day of hospitalization and also provides lump sum benefit in case of surgery.

**Bharti AXA Life Accidental Death Benefit Rider (UIN 130B008V02):** Under this rider you will receive additional sum assured as chosen in case of unfortunate event of death due to an accident.

**Bharti AXA Life Premium Waiver Rider (UIN 130B005V04):** Under this rider in case of the unfortunate event of death, Total Permanent Disability or critical illness (in case of Policyholder) and Critical Illness (in case of Life Insured) the future premiums are waived off and the benefits under the policy will continue.

**Bharti AXA Life Term Rider (UIN 130B009V02):** Under this rider the policyholder can increase the life insurance coverage for a nominal premium.

Please refer rider brochure for complete details on terms and conditions and exclusions before opting for the rider. The Premium pertaining to health related or critical illness riders shall not exceed 100% of premium under the Base Policy, the Premiums under all other life insurance Riders put together shall not exceed 30% of premiums under the Base Policy and any benefit arising under each of the above mentioned Riders shall not exceed the Sum Assured under the Base Policy.

Riders are optional and are available at an extra cost.

**Boundary Conditions**

Parameter	Eligibility Criteria
Minimum age at entry	8 years for 20 years policy term 3 years for 25 years policy term 0 years for 30 years policy term
Maximum age at entry	65 years for 20 years policy term 60 years for 25 years policy term 55 years for 30 years policy term
Maximum Maturity Age	85 years
Minimum Sum Assured	Depends on the minimum premium

Minimum Annual Premium	Rs 30,000 for 20 year term Rs 24,000 for 25 year term Rs 15,000 for 30 year term
Policy Term	20, 25 and 30 years
Premium Payment Term	5 years for 20 years policy term 7 years for 25 years policy term 12 years for 30 years policy term
Premium Payment Modes	Annual, Semi annual, Quarterly*, Monthly*

**\*Through Auto Pay only**

### Case Study (For illustration purpose only):

Siddharth is 35 years old. He is married and has a 1 year old daughter. His wife is a homemaker.

#### Concerns:

1. He is concerned about expenses which he would incur when his daughter grows up. For e.g. her education, her marriage expenses etc
2. Siddharth is looking for a product that provides him guarantee of benefits and flexibility of withdrawing his money in case of an emergency.
3. He also wants to secure his family by ensuring they are protected incase of an unfortunate event

#### Proposed solution:

Siddharth purchases Bharti AXA Life Flexi Save and invests Rs 30,000 (exclusive of taxes) as annual premium for 5 years. Assuming that Siddharth is in good health, his sum assured as per his age is Rs 1,69,943

<b>Life Insured</b>	Siddharth, Age 35 Years
<b>Sum Assured</b>	Rs 169943
<b>Annual Premium (exclusive of tax)</b>	Rs 30,000
<b>Sum Assured at Maturity</b>	Rs 169943
<b>Accrued Bonuses + Terminal Bonus at Maturity</b>	Rs 132300
<b>Total Maturity benefit</b>	Rs 302243

#### Needs met:

1. He will receive the maturity benefit when his daughter requires it for her higher education
2. Incase of an unfortunate event of his death before maturity of the policy, his family will get higher of Sum Assured or 105% of the Premiums paid or 11 times Annualized premium, plus accrued reversionary bonus and terminal bonus ,(if declared).

#### Terms and conditions

- 1. Free-look option:** If You disagree with any of the terms and conditions of the Policy, You have the option to return the original Policy Bond along with a letter stating reasons for the objection within 30 days of receipt of the Policy. The Policy will accordingly be cancelled and an amount equal to premiums paid less stamp duty and medical costs, if any incurred by the Company will be refunded to the Policyholder. All Your rights under this Policy shall stand extinguished immediately on the cancellation of the Policy under the free look option.

If the Policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:- For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.

For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the free look period.

2. 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.

3. Flexi Year is the year in which the Policyholder chooses to avail the maturity benefit. The Flexi Year can only be chosen as per the Flexi Benefit Period.
4. This is a participating traditional Life Insurance policy
5. **Vesting of Ownership:** In case the Life Insured is a minor, the ownership of Policy will automatically vest on the Life Insured on attainment of majority. In case of death of the Policyholder while the Life Insured is a minor, surrender and any other such options available under the policy cannot be exercised during the period of minority of the Life Insured.

## **Grievance Redressal**

### **1. Customer Service**

You can seek clarification or assistance on the Policy from the following:

- The Advisor through whom the Policy was bought
- The Customer Service Representative of the Company at toll free no. 1800 102 4444
- WhatsApp us 'Hi' at 02248815768
- SMS "SERVICE" to 56677
- Email: service@bhartiata.com
- Mail to: Customer Service

Bharti AXA Life Insurance Company Ltd.

Spectrum tower, 3rd Floor,  
Malad link road, Malad (west),  
Mumbai 400064. Maharashtra

### **2. Grievance Redressal Procedure**

#### **Step 1: Inform us about your grievance**

In case you have any grievance, you may approach our Grievance Redressal Cell at any of the below-mentioned helplines:

- Lodge your complaint online at [www.bhartiata.com](http://www.bhartiata.com)
- Call us at our toll free no. 1800 102 4444
- Email us at [complaints.unit@bhartiata.com](mailto:complaints.unit@bhartiata.com)
- Write to us at:

Registered Office:

Bharti AXA Life Insurance Company Ltd.  
Unit No. 1902, 19th Floor, Parinee Crescenzo  
'G' Block, Bandra Kurla Complex, BKC Road,  
Behind MCA Ground, Bandra East,  
Mumbai -400051, Maharashtra

Grievance Redressal Cell

Bharti AXA Life Insurance Company Ltd.  
Spectrum tower, 3rd Floor,  
Malad link road, Malad (west),  
Mumbai 400064. Maharashtra'

- Visit our nearest branch and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.

#### **Step 2: Tell us if you are not satisfied**

In case you are not satisfied with the decision provided or if you have not received any response post completion of 14 days, you may write to Head - Customer Service for resolution at the above mentioned address or email at: [head.customerservice@bhartiata.com](mailto:head.customerservice@bhartiata.com):

You are requested to inform us about your concern (if any) within 8 weeks of receipt of resolution as stated above, failing which it will be construed that the complaint is satisfactorily resolved.

If you are not satisfied with the response or do not receive a response from us within 14 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority (IRDA of India) of India on the following contact details:



IRDA of India Grievance Call Centre (IGCC) TOLL FREE NO:155255 or 18004254732

Email ID: [complaints@irda.gov.in](mailto:complaints@irda.gov.in)

You can also register your complaint online at <https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Survey no.115/1, Financial District,

Nanakramguda, Gachibowli, Hyderabad – 500032

### **Step 3: If you are not satisfied with the resolution provided by the Company**

Where the redressal provided by the Company is not satisfactory despite the escalation above, the customer may represent the case to the Ombudsman for Redressal of the grievance.

For preferring a complaint before the Insurance Ombudsman, you may prefer to Insurance Ombudsman Rule, 2017(as may be amended from time to time).

To locate the nearest Ombudsman office, please visit <https://www.cioins.co.in/Ombudsman> or you may also locate the list our website - <https://www.bharti-axa.com>

### **SECTION 41 OF INSURANCE ACT 1938**

1. “No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ten lakh rupees.”

### **SECTION 45 OF INSURANCE ACT 1938**

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

A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in appendix – I for reference]

### **About Us**

Bharti AXA Life Insurance is a joint venture between Bharti, one of India’s leading business groups with interests in telecom, agri business and retail, and AXA, one of the world’s leading organisations with interests in financial protection and wealth management. The joint venture company has a 51% stake from Bharti and 49% stake of AXA.

As we further expand our presence across the country with a large network of distributors, we continue to provide innovative products and service offerings to cater to specific insurance and wealth management needs of customers. Whatever your plans in life, you can be confident that Bharti AXA Life will offer the right financial solutions to help you achieve them.

### **Disclaimers**

- Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Flexi Save is only the name policy and does not in any way represent or indicate the quality of the policy or its future prospects.
- This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond
- Life Insurance Coverage is available under this policy
- Registered Office: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra. UIN: 130N055V03 , CIN: U66010MH2005PLC157108 , Advt. No.: II-Mar-2021-2690-Vr02

### **Appendix I: Section 45 – Policy shall not be called in question on the ground of mis-statement after three years**

Provisions regarding Policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended



from time to time are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from:
  - a. the date of issuance of Policy or
  - b. the date of commencement of risk or
  - c. the date of reinstatement of Policy or
  - d. the date of rider to the Policy whichever is later.
2. On the ground of fraud, a Policy of Life Insurance may be called in question within 3 years from:
  - a. the date of issuance of Policy or
  - b. the date of commencement of risk or
  - c. the date of reinstatement of Policy or
  - d. the date of rider to the Policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance Policy:
  - a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
  - b. The active concealment of a fact by the insured having knowledge or belief of the fact;
  - c. Any other act fitted to deceive; and
  - d. Any such act or omission as the law specifically declares to be fraudulent.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured/beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the Policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which Policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured as applicable, mentioning the ground and materials on which decision to repudiate the Policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on Policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance Policy would have been issued to the insured.
9. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

**[Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Ordinance, 2014 and only a simplified version prepared for general information. Policyholders are advised to refer to Original Ordinance Gazette Notification dated December 26, 2014 for complete and accurate details. ]**

**BEWARE OF SPURIOUS/FRAUD PHONE CALLS!**

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