



CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bharti AXA Life Wealth Maximizer UIN – 130L121V01	Part A
2.	Policy Number	Proposal Number -	Part A
3.	Type of Insurance Policy	Linked	Part A Policy Preamble
4.	Basic Policy details	1) Instalment Premium 2) Mode of premium payment 3) Sum Assured on death 4) Sum Assured on Maturity 5) Premium payment Term 6) Policy Term	Part A Policy Schedule
5.	Policy Coverage/benefits payable	<p>1. Benefits payable on maturity- If the Life Insured survives till the Maturity Date and all due premiums have been received till the Maturity Date, the Maturity Benefit will be payable. The Maturity Benefit will be equal to the Policy Fund Value as on the Maturity Date. There are no investment guarantees offered under this Policy. The Policy Fund Value is calculated with the respective Unit Prices of the relevant Investment Funds to which the premium/s have been allocated as on their Valuation Dates, coinciding with the Maturity Date of the Policy. On Maturity Date, the Policyholder may also choose to avail the Settlement Option to receive the Maturity Benefit.</p> <p>2) Benefits payable on Death- In case of death of the Life Insured during the Policy Term, the Death Benefit will be payable to the Nominee or the Policyholder as the case may be, subject to Policy being in force and all due premiums till the date of death have been paid.</p> <p>The Death Benefit will be highest of: 1. Sum Assured less all Partial Withdrawals* made during the two-year period immediately preceding the date of death of Life Assured. 2. 105% of all premiums paid as on date of death. 3. Policy Fund Value as on the date of intimation of death of the Life Insured.</p> <p>The Death Benefit shall become payable on/from the date of intimation of death, subject to acceptance of the claim by the Company. The Policy shall terminate upon payment of Death Benefit.</p>	1. Part C Clause 2 2. Part C Clause 1 4. Part D Clause 4(a) Part D Clause 4(b) 5. Part D Clause 5 6. Part C Clause 3(a) Part C Clause 3(b) 7. Part B Clause 1(s)



	<p>For details if Policy is in Grace Period, Discontinuance Status or Settlement Period please refer the Policy Document.</p> <p>3) Survival Benefits excluding that payable on maturity Not Applicable</p> <p>4) Surrender Benefits:</p> <p>a) Complete withdrawal of this Policy within Lock-in period: Upon Your request, Policy can be completely withdrawn during lock-in period of 5 years. On complete withdrawal of the Policy, fund value less applicable discontinuance charges as on the date of discontinuance, shall be credited into the Discontinued Policy Fund maintained by the Company at a minimum guaranteed rate of 4% p.a. or as prescribed by IRDAI of India from time to time. The "Proceeds of the Discontinued Policy" shall be payable to Policyholder immediately after completion of the lock-in period. All benefits in this Policy shall cease on the date of complete withdrawal.</p> <p>b) Complete withdrawal of Policy after Lock-in period: Upon complete withdrawal of the policy after five policy years, the Total Fund Value as on the date of complete withdrawal, shall be payable and the Policy shall terminate.</p> <p>5) Options to policyholders for availing benefits, if any, covered under the policy – Settlement Option The Policyholder may choose to receive the Policy Fund Value as: 1. A lumpsum payment on the date of maturity 2. At regular intervals chosen by the Policyholder, during the Settlement Period as defined below 3. A combination of the above</p> <p>6) Other benefits/options payable, specific to the policy, if any-</p> <p>a) Loyalty Additions: Subject to the Policy being in-force, and all due premiums having been paid till date, Loyalty Additions will be credited to the Fund at the end of each Policy Year starting from the Policy Year falling after the end of the Premium Payment Term up to the Maturity Date. Loyalty Additions will be allocated to the Policy by creating additional Units across Investment Funds, in the same proportion as the Investment Fund Allocation Instruction then in effect. The Loyalty Additions are 0.20% of the Policy Fund Value as at end of each Policy Year. Once added to the Policy, the Loyalty Additions will be payable along with the Policy Fund Value on the Maturity Date. In event of Paid-up status of the Policy, the Loyalty Additions will not be credited after the Policy has attained Paid-Up status.</p> <p>b) Refund of Charges : Subject to Policy being in force (including revived Policies) and all due premiums have been paid, 118% of all charges (total amount of Premium Allocation Charge, Admin charge, Mortality Charge and Fund Management Charge) excluding any extra underwriting charge applicable during the Premium Payment Term will be returned. Return of Charges shall not be credited to the Policy Fund Value in case of Surrender, Discontinued or Paid-up Policy. Return of Charges is applicable to be paid on Reinstated policies</p> <p>7) Lock-in period for Linked Insurance products</p>	
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6.	Options available (in case of Linked Insurance Products)	<p>1. Partial Withdrawal The Policyholder has the option to apply for Partial Withdrawal of funds from the Policy Fund Value in the specified form, at any time after the completion of the Lock-in Period, if Policy is in force or in Reduced Paid Up. The minimum partial withdrawal limit is Rs 5,000.</p> <p>2. SWB (Systematic Withdrawal Benefit): is an automated partial withdrawal facility which can be opted by the Policyholder. Under this facility, a pre-decided amount will be withdrawn from the Policy Fund Value from the end of chosen policy year and paid to Policyholder till the end of the Policy Term. At the time of the written request to effect the SWB, the Policyholder needs to choose the following: a. Systematic Withdrawal amount per annum, Payout will only be annually. b. Policy Year from which the amount under SWB will be payable For further conditions refer to the policy document</p> <p>3. Settlement Option The Policyholder may choose to receive the Policy Fund Value as: 1. A lumpsum payment on the date of maturity 2. At regular intervals chosen by the Policyholder, during the Settlement Period as defined below 3. A combination of the above</p> <p>Settlement Period is the period not exceeding five years commencing from the date of maturity and is an option available to the Policyholder at maturity.</p> <p>4. Premium Redirection:- The Investment Fund Allocation as chosen by Policyholder at the time of Inception of the Policy can be modified only after the first Policy Year by submitting the Investment Fund Allocation Instruction. Units will be created in each of the prevalent Investment Funds for all the future premiums as per the modified Investment Fund Allocation Instruction.</p> <p>For complete and detailed description of benefits, please refer the policy document</p>	<p>1. Part D Clause 3</p> <p>2. Part D Clause 3</p> <p>3. Part D Clause 5</p> <p>4. Part D Clause 6</p>
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	<p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured:</p>	Part A – Policy Schedule



		<p>Premium Payment Term: Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p>	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>In case of death due to suicide within 12 months from the Date of Commencement of Risk or from the date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to the Fund Value as available on the date of intimation of death, provided the Policy is in force.</p> <p>Any charges recovered, other than Fund Management Charges subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.</p>	Part D Clause 10
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	<p>Fifteen (15) days in case of Monthly Premium Payment Mode Thirty (30) days in case of Non-monthly Premium Payment mode Not Applicable for Single Premium Policies</p>	Part C Clause 4
12.	Free Look Period	30 days from the receipt of Policy Document	Part D Clause 1



13.	Lapse, paid-up and revival of the Policy	<p>1.Lapsation : Lapse is the status of the Policy where the premium due is not paid before the expiry of grace period.</p> <p>2.Paid Up Policy: Not Applicable</p> <p>3.Revival: a)Subject to Clause 2 under Part D (“Discontinuance of Premium provision”), and subject to (i) Your written application for revival is made within three(3) years from the date of first unpaid premium; (ii) production of Insured’s Declaration of Good Health as per Board approved Underwriting policy and other evidence of insurability satisfactory to Us; (iii) payment of all overdue premiums; the Policy may be revived. Any evidence of insurability requested at the time of revival will be based on the prevailing Board approved underwriting policy. b)Any revival shall only cover loss or Insured event which occurs after the Revival Date. c)The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed. The revival will take effect only on it being specifically communicated by the Company. The effective date of revival is the date on which the above conditions are satisfied, and the risk is accepted by the Company. For complete and detailed description of benefits, please refer the policy document</p>	<p>1. Part B Cause 1(q)</p> <p>3. Part D Clause 9</p>
14.	Policy Loan, if applicable	There is no provision of loan on the Policy	Part D clause 12
15.	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure</p> <ul style="list-style-type: none"> i. Settlement (paid, rejected or repudiated) of death claims when investigation is not required is 30 days from date of receipt of all relevant papers and clarifications under death claim ii. Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation <p><u>Easy ways of claim intimation</u> Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p> <ul style="list-style-type: none"> iii. Walk-in to your nearest Bharti AXA Life Branch. Branch Locator: https://www.bharti-axa.com/contact-us iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday v. Intimate Online through Claims Portal*: https://online.bharti-axa.com/OnlineClaims vi. Request for a call back on https://www.bharti-axa.com/contact-us* vii. e-mail us at lifecclaims@bharti-axa.com* 	Part F



		<p>*Claims intimated through these modes will be considered as verbal intimation. Claim will be formally registered only when written intimation is received at branch or directly to Claims team at Service Office</p> <p>2) Helpline/Call Centre number Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>3) Contact details of the insurer</p> <p>Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>4) Link for downloading claim form and list of documents required including bank account details. https://online.bharti.axa.com/OnlineClaims</p> <p>➔ Detailed claim process / document requirement can be checked on https://www.bharti.axa.com/claims</p>	
16.	Policy Servicing	<p>1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bharti.axa.com/service-tats</p> <p>2) Helpline/Call Centre number</p> <p>Bharti AXA Life provides following digital servicing options for the convenience of our valued customers:</p> <ul style="list-style-type: none"> i. Mobile App / Customer portal – access host of digital DIY (Do it Yourself) services on https://bharti.axa.com/customer-service-login/?qr=true ii. WhatsApp – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send "Hi" on 022-48815768 to start a chat <p>Additionally, policy services can also be availed through:</p> <ul style="list-style-type: none"> i. Your sales representative ii. Contact Center – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday iii. IVR – DIY (Do it Yourself) services available on 1800-102-4444 iv. e-mail – write to service@bharti.axa.com v. Request for a call back: on https://www.bharti.axa.com/contact-us vi. Branch – Visit a Bharti AXA Life branch. Locate it on https://www.bharti.axa.com/contact-us vii. Physical letter can be sent on: <p>Policy Servicing Department: Bharti AXA Life Insurance Company Ltd.</p>	Part G



		<p>Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>3) Contact details of the insurer Policy Servicing Department: Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>4) Link for downloading applicable forms and list of documents required including bank account details</p> <p>Policy servicing form can be downloaded from “Key Services” tab on https://www.bharti.axa.com/customer-service</p>	
17.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: https://www.bharti.axa.com/sites/default/files/Files/go-list-june-2024.pdf</p> <p>2) Link for registering the grievance with the insurer’s portal Detailed Grievance Redressal process can be accessed on https://www.bharti.axa.com/grievance-redressal</p> <p>Level 1 of Grievance Redressal: In case you have any grievance, you may approach our Grievance Redressal Cell at any of the below-mentioned helplines:</p> <ol style="list-style-type: none"> i. Lodge your complaint online at www.bharti.axa.com ii. Call us at our toll-free number 1800 102 4444 iii. e-mail us at complaints.unit@bharti.axa.com iv. Write to us at: <p style="padding-left: 40px;">Registered Office: Bharti AXA Life Insurance Company Limited Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, BandraKurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai-400051</p> <p style="padding-left: 40px;">Grievance Redressal Cell Bharti AXA Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064</p> <ol style="list-style-type: none"> v. Visit our nearest branch (Locate it on https://www.bharti.axa.com/contact-us) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint. <p>Level 2 of Grievance Redressal: → In case you are not satisfied with the decision provided by Level 1 or if you have not received any response post completion of 14 days, you may write to our Head Customer Service at head.customerservice@bharti.axa.com</p>	Part G



Level 3 of Grievance Redressal:

→ In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.

3) Contact details of Ombudsman:
<https://www.cioins.co.in/Ombudsman>

State	Ombudsman details
Gujarat	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001 Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in
Dadra & Nagar Haveli	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001 Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in
Daman and Diu	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001 Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in
Karnataka	BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, BENGALURU – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in



		<p>BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	
	Madhya Pradesh	<p>BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	
	Chattisgarh	<p>BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	
	Odisha	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674- 2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	
	Punjab	<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	
	Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)	<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	
	Himachal Pradesh	<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	



		<p>Union Territories of Jammu & Kashmir</p> <p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	
		<p>Ladakh & Chandigarh</p> <p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	
		<p>Tamil Nadu</p> <p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24335284 Email: bimalokpal.chennai@cioins.co.in</p>	
		<p>Puducherry Town and Karaikal (which are part of Puducherry)</p> <p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24335284 Email: bimalokpal.chennai@cioins.co.in</p>	
		<p>Delhi & following Districts of Haryana - Gurugram</p> <p>DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	
		<p>Faridabad</p> <p>DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	



			<p>DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	
		Sonepat & Bahadurgarh	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	
		Assam	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	
		Meghalaya	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	
		Manipur	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	
		Mizoram	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	
		Arunachal Pradesh	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	
		Nagaland and Tripura	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	



		Andhra Pradesh	<p>HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	
		Telangana	<p>HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	
		Yanam and part of Union Territory of Puducherry	<p>HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	
		Rajasthan	<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR – 302 005 Tel: 0141-2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	
		Kerala	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :</p>	



		Lakshadweep	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :</p>
		Mahe-a part of Union Territory of Puducherry	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :</p>
		West Bengal	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in</p>
		Sikkim	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in</p>
		Andaman & Nicobar Islands	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in</p>
		Uttar Pradesh	<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in</p>



			<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>
	Goa		
	Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>
		Uttarakhand	<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Distt. Gautam Buddh Nagar,U.P – 201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>
		Uttar Pradesh	<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Distt. Gautam Buddh Nagar,U.P – 201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>
		Bihar	<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in</p>
		Jharkhand	<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in</p>



		<p>Maharashtra Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)</p>	<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	
			<p>Data Privacy Complaints: Can be sent to: Data Privacy Officer: 1)Pankaj Gupta Bharti AXA Life Insurance Company Ltd. Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai -400051, Maharashtra</p> <p>Contact details: gro@bhartiata.com 022 48815678</p> <p>IRDAI Grievance Call Centre (IGCC) Toll-free number:155255 or 18004254732 e-mail ID: complaints@irda.gov.in</p> <p>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 Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032</p>	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail