



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 Guaranteed Bachat Plan UIN – 130N44V01	Part A						
2.	Policy Number		Part A						
3.	Type of Insurance Policy	Non-Linked, Non-Participating, Individual, Savings, Life Insurance Plan	Part A, Policy Preamble						
4.	Basic Policy details	1) Plan Option 2) Instalment Premium / Total Premium Payable as per Premium Payment mode selected 3) Mode of Premium payment 4) Sum Assured on Death (at Policy inception) 5) Maturity Benefits 6) Premium Payment Term 7) Deferment Period 8) Policy Term 9) Income Period 10) Income Frequency	Part A, Policy Schedule						
5.	Policy Coverage/benefits payable	<p>1. Death Benefit</p> <p>Upon death of the Life Insured during the Policy Term, provided the Policy is in-force and all due Premiums till the date of death have been received, the Death Benefit will be payable to the Beneficiary/Claimant, as per applicable laws, as a lump sum and the Policy will terminate.</p> <p>Death Benefit shall be as per the chosen Plan Option in the following manner:</p> <table><tr><th>Plan Option</th><th>Death Benefit</th></tr><tr><td>Lumpsum</td><td>Death Benefit is higher of: 1. Sum Assured on Death, or 2. 105% of the Total Premiums Paid till date of death; plus accrued Guaranteed Additions plus accrued Loyalty Additions till the date of death (if any).</td></tr><tr><td>Income Plus</td><td>Death Benefit is higher of: 1. Sum Assured on Death, or 2. 105% of the Total Premiums Paid till date of death;</td></tr></table>	Plan Option	Death Benefit	Lumpsum	Death Benefit is higher of: 1. Sum Assured on Death, or 2. 105% of the Total Premiums Paid till date of death; plus accrued Guaranteed Additions plus accrued Loyalty Additions till the date of death (if any).	Income Plus	Death Benefit is higher of: 1. Sum Assured on Death, or 2. 105% of the Total Premiums Paid till date of death;	1) Part C clause 2 2) Part C clause 3 4) Part D clause 2
Plan Option	Death Benefit								
Lumpsum	Death Benefit is higher of: 1. Sum Assured on Death, or 2. 105% of the Total Premiums Paid till date of death; plus accrued Guaranteed Additions plus accrued Loyalty Additions till the date of death (if any).								
Income Plus	Death Benefit is higher of: 1. Sum Assured on Death, or 2. 105% of the Total Premiums Paid till date of death;								

plus accrued Loyalty Income Additions till date of death (if any)

Where, Sum Assured on death= Death Benefit Multiple (DBM) [As specified in the Policy Schedule] multiplied by Annualized Premium.

The Death Benefit Multiple specified in the Policy Schedule is applicable at Policy inception and shall linearly reduce to 11 times towards the end of the Policy Term. The Death Benefit Multiple will be applicable on the Annualized Premium.

The Plan Option has to be selected at inception and can't be changed during the Policy Term.

2. Maturity Benefit

In case the Life Insured survives until the Maturity Date, provided the Policy is in force and all due Premiums have been received till the Maturity Date, the Maturity Benefit will be payable at the end of the Policy Term, as per the Plan Option chosen by the Policyholder, in the following manner:

Plan Option	Maturity Benefit
Lumpsum	<p>Under this plan option, a lump sum benefit equivalent to the sum of following will be payable on maturity:</p> <ul style="list-style-type: none"> • Guaranteed Maturity Benefit; • Guaranteed Additions accrued till the Maturity Date; • Loyalty Additions accrued till the Maturity Date.
Income Plus	<p>Under this plan option, the Maturity Benefit shall be payable in instalments as mentioned below:</p> <ol style="list-style-type: none"> The Income Instalments shall be payable in arrear during the Income Period; The Return of Premium Benefit (ROP) shall be paid along with the last Income Instalment <p>This Income Instalment amount is equal to the Guaranteed Income plus Loyalty Income, if any, as specified in the Policy Schedule and shall be payable as per the Income Frequency opted by the Policyholder.</p> <p>The risk cover under the Policy will terminate immediately and automatically on the Maturity Date.</p>

				<p>Once the Income Period has started, the Income Instalments and the ROP Benefit (at the end of the Income Period) will be paid irrespective of the Life Insured being alive or not.</p> <p>In case of death of the Life Insured during the Income Period, the outstanding Maturity Benefits will continue to be paid to the Beneficiary/Claimant.</p> <p>In case of death of both the Life Insured and the Nominee during the Income Period, the outstanding Maturity Benefits will be paid to the Beneficiary/Claimant.</p> <p>The Policyholder or the Beneficiary/Claimant, as the case may be, has the option to take the aforementioned Maturity Benefits as a lumpsum at maturity or anytime during the Income Period. This lumpsum shall be calculated as the higher of [Present Value of future Income Instalments and ROP Benefit discounted at a rate of 8.50% p.a.] and [100.1% of the Total Premiums Paid less sum of the benefits already paid]. The discount rate is not guaranteed. However, any change in discount rate will be subject to prior IRDAI approval.</p>	
		3.	Survival Benefits excluding that payable on maturity Not Applicable		
		4.	Surrender benefits <p>The Policy acquires a Surrender Value after completion of first Policy Year provided one full year's Premium has been received. On Surrender of the Policy, higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) shall be payable to the Policyholder, and the Company shall not be liable to pay any other benefits under the Policy.</p> <p>The SSV shall become payable after completion of first Policy Year provided one full year's Premium has been received.</p> <p>The Policy acquires GSV after the payment of Premium in full for the first two Policy Years.</p> <p>The Surrender Benefit will be payable immediately on Surrender during the Policy Term. The Surrender Value payable will be subject to any statutory or any other restrictions as may be</p>		

applicable. Surrender of the Policy shall extinguish all the rights and benefits of the Policyholder under the Policy.

The GSV and SSV shall be calculated as per Plan Option in the following manner:

Plan Option	GSV	SSV
Lumpsum	<p>(i) GSV Factor x Total Premiums Paid (excluding loading for Modal Premium, if any)</p> <p>PLUS</p> <p>(ii) GSV Factor for Additions x (Guaranteed Additions plus Loyalty Additions accrued till the date of Surrender, if any)</p>	<p>(i) SSV Factor 1 x RPU Factor x Guaranteed Maturity Benefit</p> <p>PLUS</p> <p>(ii) SSV Factor 2 x (Accrued Guaranteed Additions plus accrued Loyalty Additions till the date of Surrender, if any)</p> <p><i>Note: Where, the Guaranteed Additions and Loyalty Additions are to be accrued till Maturity assuming paid-up of the policy at the time of surrender.</i></p>
Income Plus	<p>(i) GSV Factor x Total Premiums Paid (excluding loading for Modal Premium, if any)</p> <p>PLUS</p> <p>(ii) GSV Factor x PV Factor 1 x</p>	<p>(i) SSV Factor 3 x RPU Factor x Guaranteed Maturity Benefit</p> <p>PLUS</p> <p>(ii) SSV Factor 3 x PV Factor 2 x Loyalty Income (LI)(if any)</p>

		<div> <div></div> <div>accrued Loyalty Income Additions at the time of Surrender (if any)</div> <div></div> </div>	
		<p>5. Options to policyholders for availing benefits, if any, covered under the policy Not Applicable</p> <p>6. Other benefits/options payable, specific to the policy, if any. Not Applicable</p> <p>7. Lock-in period for Linked Insurance products Not Applicable</p> <p><i>For complete and detailed description of benefits, please refer the policy document</i></p>	
6.	Options available (in case of Linked Insurance Products)	Not Applicable	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	<p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p>	Part A, Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	In case of death due to suicide within twelve (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 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of	Part D Clause 5

		death, whichever is higher, provided the Policy is in force as on the date of death.	
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	Fifteen (15) days in case of monthly Premium Payment mode; Thirty (30) days in case of non-monthly Premium Payment mode.	Part C clause 7
12.	Free Look Period	Thirty (30) days from the receipt of Policy Document.	Part D clause 1
13.	Lapse, paid-up and revival of the Policy	<p>1) Lapsation:</p> <p>If Policyholder does not pay the due premiums within the Grace Period allowed and the policy has not acquired Surrender Value, then the Policy will Lapse with effect from the date of such unpaid Premium. Lapsation of the Policy shall immediately and automatically extinguish all the rights and benefits which the Policyholder is entitled to under the Policy.</p> <p>2) Paid Up Benefit:</p> <p>After completion of first policy year provided 1 (one) full year premium has been received, and further premiums have not been paid within the Grace Period, due to any reason, the Policy will automatically be converted into Paid up. Once the Policy becomes Paid Up, all the benefits under the Policy would be reduced and calculated as given in the Policy Document.</p> <p>3) Revival:</p> <p>A Policy which has Lapsed or is in Paid Up status may be Revived for full benefits under the Policy subject to the following conditions:</p> <p>a) The application for Revival is made within the Revival Period</p> <p>b) Satisfactory evidence of insurability of the Life Insured is produced</p> <p>c) Payment of an amount equal to all unpaid Premiums together with interest at such rate as the Company may charge for such Revival, as decided by the Company from time to time, subject to prior approval from IRDAI.</p> <p>The Revival interest rate will be calculated on the 1st of April every year and will be derived as average of last 6 (six) months 10 (ten) year G.Sec* yield of the immediate last financial year plus 2%. The revival rate of interest for FY 2025-2026 is 8.87% p.a.</p> <p>d) Terms and conditions as may be specified by the Company from time to time.</p> <p>For revival in case Policy is in Lapse status or Paid up status, please refer the Policy Document.</p>	<p>1. Part D clause 3(a)</p> <p>2. Part D clause 3 (b)</p> <p>3. Part D clause 4</p>
14.	Policy Loan, if applicable	Loans may be granted by the Company to the Policyholder provided the Policy is in force 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 mentioned in the Policy Document.	Part D clause 7
15.	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure</p> <p>All servicing TATs can be accessed on - https://www.bharti-axa.com/service-tats</p> <p>Easy ways of claim intimation</p>	Part F clause 2

		<p>Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p> <ol style="list-style-type: none"> Walk-in to your nearest Bharti AXA Life Branch. Branch Locator: https://www.bharti.axa.com/contact-us Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday Intimate Online through Claims Portal*: https://online.bharti.axa.com/OnlineClaims Request for a call back on https://www.bharti.axa.com/contact-us* e-mail us at lifecclaims@bharti.axa.com* <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> <ol style="list-style-type: none"> Mobile App / Customer portal – access host of digital DIY (Do it Yourself) services on https://bharti.axa.com/customer-service-login/?qr=true 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> <ol style="list-style-type: none"> Your sales representative Contact Centre – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday 	Part G clause 1

		<p>iii. IVR – DIY (Do it Yourself) services available on 1800-102-4444</p> <p>iv. e-mail – write to service@bharti.axa.com</p> <p>v. Request for a call back: on https://www.bharti.axa.com/contact-us</p> <p>vi. Branch – Visit a Bharti AXA Life branch. Locate it on https://www.bharti.axa.com/contact-us</p> <p>vii. Physical letter can be sent on:</p> <p>Policy Servicing Department: Bharti AXA Life Insurance Company Ltd. 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> <p>i. Lodge your complaint online at www.bharti.axa.com</p> <p>ii. Call us at our toll-free number 1800 102 4444</p> <p>iii. e-mail us at complaints.unit@bharti.axa.com</p> <p>iv. Write to us at:</p> <p>Registered Office: Bharti AXA Life Insurance Company Limited, Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai-400051, Maharashtra.</p> <p>Grievance Redressal Cell Bharti AXA Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064, Maharashtra.</p> <p>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>	Part G clause 2

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 Fourteen (14) days, You may write to Our Head Customer Service at head.customerservice@bhartiata.com

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 Email: oio.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 Email: oio.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 Email: oio.ahmedabad@cioins.co.in

		Karnataka	<p>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: oio.bengaluru@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- 2769201/2769202/2769203 Email: oio.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- 2769201/2769202/2769203 Email: oio.bhopal@cioins.co.in</p>		
		Odisha	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674- 2596461/2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in</p>		
		Punjab	<p>CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in</p>		
		Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)	<p>CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in</p>		

		Himachal Pradesh	CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in	
		Union Territories of Jammu & Kashmir	CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in	
		Ladakh & Chandigarh	CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: - 0172- 2706468 Email: oio.chandigarh@cioins.co.in	
		Tamil Nadu	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24333678 Email: oio.chennai@cioins.co.in	
		Puducherry Town and Karaikal (which are part of Puducherry)	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24333678 Email: oio.chennai@cioins.co.in	
		Delhi & following Districts of Haryana - Gurugram	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	

		Faridabad	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in		
		Sonepat & Bahadurgarh	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in		
		Assam	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in		
		Meghalaya	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in		
		Manipur	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in		
		Mizoram	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in		
		Arunachal Pradesh	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in		

		Nagaland and Tripura	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 / 2631307 Email: oio.guwahati@cioins.co.in		
		Andhra Pradesh	HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in		
		Telangana	HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in		
		Yanam and part of Union Territory of Puducherry	HYDERABAD. Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in		
		Rajasthan	JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR – 302 005 Tel: 0141-2740363 Email: oio.jaipur@cioins.co.in		

		Kerala	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH', Opp to Maharaja's College Ground, M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: oio.ernakulam@cioins.co.in</p>		
		Lakshadweep	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH', Opp to Maharaja's College Ground, M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: oio.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', Opp to Maharaja's College Ground, M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759 Email: oio.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.: 033-22124339/22124341 Email: oio.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.: 033-22124339/22124341 Email: oio.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.: 033-22124339/22124341 Email: oio.kolkata@cioins.co.in</p>		

		<p>Uttar Pradesh</p> <p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	<p>LUCKNOW</p> <p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001.</p> <p>Tel.: 0522 - 4002082 / 3500613</p> <p>Email: oio.lucknow@cioins.co.in</p>	
		<p>Mumbai Metropolitan Region : Wards covered: A,B,C,D,E,F/N,F/S, G/N,G/S,H/E,H/W,K/ E,K/W,L,P/N,P/S,R/ C,R/N,R/S.</p>	<p>MUMBAI</p> <p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054.</p> <p>Tel.: 022 - 69038800/27/29/31/32/33</p> <p>Email: oio.mumbai@cioins.co.in</p>	
			<p>NOIDA</p> <p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Distt. Gautam Buddh Nagar, U.P – 201301.</p> <p>Tel.: 0120- 2514252 / 2514253</p> <p>Email: oio.noida@cioins.co.in</p>	
		<p>Uttarakhand</p> <p>Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah,</p>	<p>NOIDA</p> <p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Distt. Gautam Buddh Nagar, U.P – 201301.</p> <p>Tel.: 0120- 2514252 / 2514253</p> <p>Email: oio.noida@cioins.co.in</p>	

		Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.		
			PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: oio.patna@cioins.co.in	
		Bihar		
			PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: oio.patna@cioins.co.in	
		Jharkhand		
		PUNE State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region	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.: 020-24471175 Email: oio.pune@cioins.co.in	
		Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.	THANE 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West). Tel.: 022-20812868/69 Email : oio.thane@cioins.co.in	
		<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:</p>		



		Consumer Affairs Department Insurance Regulatory and Development Authority of India Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032	
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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