CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY.

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

Sr. 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 Guaranteed Wealth Pro UIN – 130N107V13	Part A
2.	Policy Number	Proposal Number -	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	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	***1)* Benefits payable on maturity** – In case the Life Insured survives until the Maturity Date, provided the Policy is in force and all due Premiums have been received, the Maturity Benefit will be payable as per the Plan Option chosen by the Policyholder in the following manner: A. **Endowment Option** Maturity Benefit will be payable as a lump sum to the Policyholder on the Maturity Date. • For Single Premium Policies: Maturity Benefit is the Sum Assured on Maturity. • For Limited Premium Policies: Maturity Benefit is the Sum Assured on Maturity plus the Loyalty Additions accrued until the Maturity Date. B. **Income Option** Maturity Benefit for the income options will be payable as mentioned in the Policy Document.	1) Part C clause 2 2) Part C clause 1 3) Part C clause 3 4) Part D clause 3

		2) **Benefits payable on death** – Upon death of the Life Insured, provided the Policy is in-force and all due Premiums till the date of death have been received, the Death Benefit will be payable as a lump sum immediately on death. A. **Endowment Option:** • For Single Premium Policies: Death Benefit is the Sum Assured on Death. • For Limited Premium Policies: Death Benefit is the higher of – i. Sum Assured on Death plus accrued Loyalty Additions till date of death, if any; ii. 105% of Total Premiums Paid as on date of death. B. **Income Option**: Death Benefit is the higher of: i. Sum Assured on Death; ii. 105% of Total Premiums Paid as on date of death. Where, Sum Assured on Death is defined as: • For Regular/Limited Premium: Sum Assured Multiple * Annualized Premium • For Single Premium: Sum Assured Multiple * Single Premium For details on Sum Assured multiple please refer the policy document The Death benefit shall be payable subject to the exclusions as mentioned in the Policy Document. 3) **Survival Benefits excluding that payable on maturity** - Survival Benefit Survival Benefit will be payable as per the Plan Option chosen under the Policy in the following manner, provided the Policy is in force and all due Premiums have been received: a. Endowment Option: Limited Pay Option On the Life Insured surviving the Policy Year immediately preceding the third Policy Year from the Maturity Date, Loyalty Additions will commence to accrue under the Policy. Loyalty Additions shall accrue in the last four policy years (at the end of the Policy Year) and shall be paid as a lumpsum either on death of the Life Insured, surrender or on the Maturity Date. Loyalty Additions vary by age, Premium Payment Term / Policy Term chosen and the applicable premium band. Loyalty additions are not applicable in case of Single Pay option. b. Income Option	

		b.1. Short term Income Option Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid, Survival Benefit equal to Guaranteed Income plus Loyalty Booster shall be payable during the Income Payout Period. The Guaranteed Income and Loyalty Booster is payable at the end of the period (monthly, quarterly, half yearly and annually) as per the frequency chosen for the applicable Income Payout Period. b.2. Long Term Income Option Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid, Survival Benefit equal to Guaranteed Income plus Loyalty Booster shall be payable during the Income Payout Period. The Guaranteed Income and Loyalty Booster is payable at the end of the period (monthly, quarterly, half yearly and annually) as per the frequency chosen for the applicable Income Payout Period. b.3. Life Long Income Option Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid, Survival Benefit equal to Guaranteed Income plus Loyalty Booster shall be payable during the Income Payout Period. The Guaranteed Income and Loyalty Booster is payable at the end of the period (monthly, quarterly, half yearly and annually) as per the frequency chosen for the applicable Income Payout Period. b.4. Early Income Option Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid, Survival Benefit in the form of Guaranteed Early Income is the income payable from the beginning of the second year (post payment of second year premium(s), as per the premium mode applicable) in line with the Guaranteed Early Income Payout Period. The Guaranteed Early Income payout frequency available under the Early Income option is annual mode only. Additionally, Guaranteed Income plus Loyalty Booster shall be payable during the Income Payout Period. The Guaranteed Income and Loyalty Booster is payable at the end of the period (monthly, quarterly, half yearly and annually) as per the frequency chosen for the applicable Income Payout Period. b.5. Long Term Early Income Option Upon survival of the Life Insured at the time of income payment provided the Policy is in-force and all due premiums have been paid, Survival Benefit in the form of Guaranteed Early Income is the income payable from the beginning of the second year (post payment of second year premium(s), as per the premium mode applicable) in line with the Guaranteed Early Income Payout Period. The Guaranteed Early Income payout frequency available under the Long Term Early Income option is annual mode only. Additionally, Guaranteed Income plus Loyalty Booster shall be payable during the Income Payout Period. The Guaranteed Income and Loyalty Booster is payable at the end of the period (monthly, quarterly, half yearly and annually) as per the frequency chosen for the applicable Income Payout Period.	

4) **Surrender benefits** –

Single Premium Policies acquire Surrender Value immediately on receipt of the Single Premium. In case of policies other than single premium, the policy acquires a surrender value after completion of first policy year provided one full year premium has been paid. On Surrender of the Policy, higher of the Special Surrender Value (SSV) and the Guaranteed Surrender Value (GSV) shall be payable to the Policyholder, and the Company shall not be liable to pay any benefits under the Policy.

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

A. Guaranteed Surrender Value: The policy acquires GSV after the payment of premium for at least two consecutive years. The surrender benefit will be payable immediately on surrender.

Endowment Option:
• For Single Premium Policies:

On Surrender, the Guaranteed Surrender Value equal to GSV Factor * Total Premiums Paid.

• For Limited Premium Policies:

On Surrender, the Guaranteed Surrender Value equal to GSV Factor * Total Premiums Paid plus GSV Factor for Loyalty Additions * Loyalty Additions accrued till date of Surrender (if any) will be paid.

Income Option:
On Surrender, the Guaranteed Surrender Value equal to GSV Factor * Total Premiums Paid till the date of surrender minus Incomes paid till the date of Surrender plus GSV Factor* PV Factor for Loyalty Booster *Earned Loyalty Booster will be paid.

B. Special Surrender Value: The SSV shall become payable after completion of first policy year provided one full year premium has been paid
Endowment Option:
• For Single Premium Policies:

On Surrender, the Special Surrender Value equal to SSV Factor * Sum Assured on Maturity.

• For Limited Premium Policies:

The Special Surrender Value is equal to SSV factor * [(Paid up Factor *(Sum Assured on Maturity)] plus SSV Factor *[Total Loyalty Additions payable under the policy * Earning Factor* Paid-up factor].

Income Option:
Short Term Income and Early Income: SSV Factor (1) * [Guaranteed Income * Paid-up Factor plus Earned Loyalty Booster]

Long Term Income, Life Long Income : SSV Factor (1) * [Guaranteed Income * Paid-up Factor plus Earned Loyalty Booster] plus SSV Factor (2) * Total Premiums Payable * Paid-up Factor.

		Long Term Early Income: SSV Factor (1) * [Guaranteed Income * Paid-up Factor plus Earned Loyalty Booster] plus SSV Factor (2) * Total Premiums Payable * Paid-up Factor plus Earned Terminal Booster]. Where Paid up factor and Earning factor are as defined in the policy document 5) **Options to policyholders for availing benefits, if any, covered under the policy –** 6) **Other benefits/options payable, specific to the policy, if any.** 7) **Lock-in period for Linked Insurance products** Not Applicable ***For complete and detailed description of benefits, please refer the policy document***	
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	Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term: Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term: Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term: Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:	Part A

9.	Exclusions (events where insurance coverage is not payable), if any.	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.	Part D Clause 5
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 Not Applicable for Single Premium Policies	Part C clause 6
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	**1) Lapsation:** 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. **2) Paid Up Benefit:** After completion of first policy year provided one full year premium has been received, and further premiums have not been paid 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. **3) Revival:** A Policy which has Lapsed or Paid Up may be Revived for full benefits under the Policy subject to the following conditions: a) The application for Revival is made within the Revival Period b) Satisfactory evidence of insurability of the Life Insured is produced 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. The revival interest rate will be calculated on the 1st of April every year and will be derived as average of last six months 10 year G.Sec* yield of the immediate last financial year plus 2%. The revival rate of interest for FY 26 – 27 is 8.72% p.a.	1. Part D clause 2(a) 2. Part D clause 2 (b) 3. Part D clause 4

		d) Terms and conditions as may be specified by the Company from time to time. For revival in case Policy is in Lapse status or Paid up status, please refer the policy document.	
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	**1) Turn Around Time (TAT) for claims settlement and brief procedure** 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 **Easy ways of claim intimation** Claim can be conveniently intimated at any of the following customer servicing touchpoints: iii. Walk-in to your nearest Bharti AXA Life Branch. **Branch Locator: https://www.bhartiaxa.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.bhartiaxa.com/OnlineClaims vi. Request for a call back on https://www.bhartiaxa.com/contact-us* vii. e-mail us at lifeclaims@bhartiaxa.com* *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 **2) Helpline/Call Centre number** Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday **3) Contact details of the insurer** Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra **4) Link for downloading claim form and list of documents required including bank account details.**	Part F clause 2

		https://online.bhartiaxa.com/OnlineClaims ➔ Detailed claim process / document requirement can be checked on https://www.bhartiaxa.com/claims	
1 6.	Policy Servicing	**1) Turn Around Time (TAT)** All servicing TATs can be accessed on - https://www.bhartiaxa.com/service-tats **2) Helpline/Call Centre number** Bharti AXA Life provides following digital servicing options for the convenience of our valued customers: **i. Mobile App / Customer portal** – access host of digital DIY (Do it Yourself) services on https://bhartiaxa.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 Additionally, policy services can also be availed through: **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@bhartiaxa.com v. **Request for a call back:** on https://www.bhartiaxa.com/contact-us vi. **Branch** – Visit a Bharti AXA Life branch. Locate it on https://www.bhartiaxa.com/contact-us **vii. Physical letter can be sent on:** **Policy Servicing Department:** Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra 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 4) Link for downloading applicable forms and list of documents required including bank account details Policy servicing form can be downloaded from "Key Services" tab on https://www.bhartiaxa.com/customer-service	Part G clause 1

<table>
<tr>
<td>17.</td>
<td>Grievances/Complaints</td>
<td>1) Contact details of Grievance Redressal Officer:
https://www.bhartiaxa.com/sites/default/files/Files/go-list-june-2024.pdf

2) Link for registering the grievance with the insurer's portal
Detailed Grievance Redressal process can be accessed on
https://www.bhartiaxa.com/grievance-redressal

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:
i. Lodge your complaint online at www.bhartiaxa.com
ii. Call us at our toll-free number 1800 102 4444
iii. e-mail us at complaints.unit@bhartiaxa.com
iv. Write to us at:

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

Grievance Redressal Cell
Bharti AXA Life Insurance Company Limited
Spectrum Towers, 3rd Floor,
Malad link road, Malad (west),
Mumbai–400064

v. Visit our nearest branch (Locate it on https://www.bhartiaxa.com/contact-us) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.

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@bhartiaxa.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

<table>
<tr><td>State</td><td>Ombudsman Details</td></tr>
<tr><td>Gujarat</td><td>AHMEDABAD
Office of the Insurance Ombudsman,
Jeevan Prakash Building, 6th floor,
Tilak Marg, Relief Road,
AHMEDABAD – 380 001</td></tr>
</table>
</td>
<td>Part G clause 2</td>
</tr>
</table>

			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	BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, BENGALURU – 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	
		Madhya Pradesh	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	
		Chattisgarh	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	
		Odisha	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674- 2596461/2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in	
		Punjab	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		
		Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh)	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		
		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	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		
			Lakshadweep	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		
		Mahe-a part of Union Territory of Puducherry	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		
		West Bengal	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		
		Sikkim	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		
		Andaman & Nicobar Islands	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		
		Uttar Pradesh 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,	LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in		

		Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.			
		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.	MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in		
		Uttarakhand	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- 4027589 Email: oio.noida@cioins.co.in		
		Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, 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.	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- 4027589 Email: oio.noida@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	PATNA Office of the Insurance Ombudsman,		

	2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: oio.patna@cioins.co.in
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

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

Contact details:
gro@bhartiaxa.com
022 48815678

IRDAI Grievance Call Centre (IGCC)
Toll-free number:155255 or 18004254732
e-mail ID: 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
Sy no.115/1, Financial District,
Nanakramguda, Gachibowli, Hyderabad – 500032

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

UIN: 130N107V13