

## Policy document - Bharti AXA Life Flexi Save

### SCHEDULE I

Bharti AXA Life Flexi Save is a traditional participating policy. Participating policy participates in the performance of participating insurance fund and the surplus is distributed as bonus. The Bonuses (if declared) under this Policy, is accrued from end of 1<sup>st</sup> Policy Year. Annualized Premium payable under the product will be calculated on the basis of age, gender of the life insured and the mode of payment as chosen by you, as per the proposal form and the policy specifications. Only a duly authorized officer of the Company has the power to change the Policy/plan as per the request of the Policyholder, within regulatory parameters. Neither an agent nor anyone other than a duly authorized officer of the Company has the power to waive any of the rights or requirements of the Policy. Any term not otherwise defined in this Policy bond shall have the meaning ascribed to it under Policy as defined hereunder.

#### Definitions:

- a) **Age** is the Age at last birthday in completed years.
- b) **Annualized Regular Premium** is aggregate of the premiums for this Policy in a Policy Year and is payable by You according to the mode of payment chosen by You.
- c) **Death Benefit** means the benefit, agreed at inception of the contract, which is payable on death as specified in section 1 of Schedule I
- d) **Issue Date** is the date of commencement of risk under this Policy and is specified in Policy Specification and in case of any attached supplement or endorsement, is the date of issue of such supplement or endorsement.
- e) **Limited Premium Payment Policy** is a Policy wherein the Premium Payment Term is limited as compared to the Policy Term and where the premium is payable at regular intervals as per the mode of payment chosen by You.
- f) **Life Insured** is the person named in the Policy Specifications whose life is covered under the Policy.
- g) **Maturity Date** is the date on which the Policy Term concludes and is shown as such in the Policy Specifications.
- h) **Maturity Benefit** is the benefit, which is payable on maturity i.e at the end of the term, as specified in section 3 of Schedule I
- i) **Nominee** is the person nominated under the Policy to receive the benefits under the Policy in the event of death of the Life Insured before maturity.
- j) **Policy** means and includes the Policy Bond, the proposal form for insurance submitted by You, the Policy Specifications, the benefit illustration signed by You and any attached endorsements or supplements together with all the addendums provided by The Company from time to time, the medical examiner's report and any other document called for by the Company and submitted by You to enable it to process Your proposal.
- k) **Policyholder** is the owner of the Policy who is mentioned in the proposal form and may be a person other than the Life Insured.
- l) **Policy Date** is the month, day and year the Policy comes into effect and as shown in the Policy Specifications.

## Policy document - Bharti AXA Life Flexi Save

- m) **Policy Year** is measured from the Policy Date and is a period of twelve consecutive calendar months.
- n) **Policy Anniversary Date** is the date which periodically falls after every twelve months starting from the Policy Date whilst the Policy is in force.
- o) **Premium Payment Term** means the number of Policy Years for which You are required to pay the premium.
- p) **Policy Benefit Period/ Policy Term** is the number of Policy Years for which the Policy is in effect, commencing from the Policy Date and ending on the Maturity Date and is mentioned in the Policy Specifications.
- q) **Policy Specifications** is the cover page to the Policy containing amongst others, the brief description of the Policy, the Policyholder, and forms a part of this Policy Bond.
- r) **Sum Assured** is the minimum guaranteed benefit amount payable on Maturity of the policy as specified in Policy Specification.
- s) **The Company** means Bharti AXA Life Insurance Company Limited.
- t) **Total Annual Premium** is the amount that is shown in the Policy Specifications (irrespective of the mode of premium chosen by You) as the premium payable in a Policy Year, provided the chosen mode for premium payment is annual.
- u) **Total Modal Premium** is mentioned in the Policy Specifications and means the premium payable by You on the due dates for payment and in any case not later than the grace period of 30 days from due date, provided the premium payment mode chosen by You is other than annual.
- v) **You/Your/Yours** refers to the Policyholder and shall mean and include the Nominee, upon the death of the Life Insured, where the Policyholder and Life Insured is the same person.

### **Benefits Payable**

#### **1. Death Benefit**

In case of unfortunate event of death of the Life Insured, the following is paid to the nominee, subject to policy being in force.

Higher of:

- a) Basic Sum Assured or
- b) 105% of premiums paid till date of death or
- c) A multiple of Annual Base 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

Plus the accrued reversionary bonus and terminal bonus, (if any)

In case of the death of the Life Insured during the grace period allowed for payment of due premium, the Death Benefit, after deducting the unpaid due Premium shall be payable.

## 2. Maturity Benefit

Sum Assured along with Accrued Simple Reversionary bonus and Terminal bonus, (if any) is paid at the end of Policy term, subject to policy being in force.

### **Flexibility to modify your policy term:**

Anytime during the Flexi benefit period, you can decide to terminate the policy and avail the benefits (100% of Sum Assured plus accrued bonus till date plus terminal bonus (if any)).

Premium Paying Term	5 pay	7 pay	12 pay
<b>Flexi Benefit Period</b>	Any time between 10 to 20 years	Any time between 15 to 25 years	Any time between 20 to 30 years

## 3. Surrender Benefit

The policy acquires a surrender value provided that the Premiums have been paid for at least first two Policy Years (for policy term of 20 and 25 years) and for first three years (for policy term of 30 years), the Policy acquires a minimum guaranteed Surrender Value. On surrender of the policy a lumpsum amount equal to higher of Special Surrender Value and Guaranteed Surrender Value as defined in Section 4 of Schedule II will be paid to the policyholder and the contract gets terminated.

## 4. Non- Guaranteed Benefits

The Company may declare *Annual Simple Reversionary Bonus* rate at the end of every financial year in accordance with its internal guidelines.

The rate of the *Annual Bonus* is not guaranteed. *Annual Simple Reversionary Bonuses* are payable if all premiums due up to the date of declaration of Bonus are paid.

The *Annual Simple Reversionary Bonus* is declared as a percentage of Sum Assured of your Policy and is calculated at a simple rate of interest. The Annual Simple Reversionary Bonus (if declared) shall be attached to the Policy on the Policy Anniversary Date immediately following the date of its declaration and will be payable on Maturity or on death of the Life Insured, whichever is earlier.

Terminal bonus, (if any), will be payable on Death or on Maturity of the policy.

In case of surrender of the policy, the surrender value calculated on the vested bonuses will be payable.

**SCHEDULE II**

**Terms and conditions**

**1. Misstatement of Age and Gender:**

Without prejudice to Section 45 of the Insurance Act, 1938, if the Life Insured's Age or gender has been misstated, as declared in the proposal, one of the following actions shall be taken:

- a) If the correct Age is higher than the Age declared in the Proposal, the Annualised Regular Premium payable under the Policy shall be altered corresponding to the correct Age of the Life Insured, from the Policy Date and the Policyholder shall pay to the Company the accumulated difference between the original premium as mentioned in the Proposal and such altered premium from the Policy Date up to the date of such payment with interest at such rate and in such manner as per the then prevailing internal guidelines of the Company. If the Policyholder fails to pay the difference of premium with the interest thereon as mentioned above, subject to such other terms and conditions, the Sum Assured will be changed on the basis of correct Age, gender and the premium paid.
- b) If the correct Age of the Life Insured is lower than the Age declared in the Proposal, the Annualised Regular Premium payable under the Policy shall be altered corresponding to the correct Age of Life Insured from the Policy Date and the Company may, at its discretion, refund the accumulated difference between the original premium paid and the altered premium.
- c) If in accordance with the correct Age, it is not possible for the Company to alter the terms and conditions of the Policy or the Life Insured does not consent to any alterations proposed by the Company as mentioned above, the Policy shall stand cancelled from the Policy Date and the premium paid shall be refunded subject to the deduction of expenses incurred and payments already made by the Company under the Policy.

**2. Grace Period**

Grace period is the period, which shall be applicable to you to pay all the unpaid premiums, in case you do not pay Your premiums as on the Premium Due date. You get 30 days Grace Period to pay your due premiums, your benefits under the policy remain unaltered during this period.

**3. Discontinuance of due premiums**

**Lapsation of Policy**

If the premium is not paid on the due date or during the grace period (during first two years for 20 and 25 years policy term and during first three years for 30 years policy term), the Policy shall lapse with effect from the date of such unpaid premium ('lapse date'). The Company shall notify You of the lapse of the Policy. Lapsation of the Policy shall extinguish all Your rights and benefits under the Policy.

**Paid Up Policy**

If you have paid premiums for at least first two policy years (for 20 and 25 year policy term) and for first three policy years (for 30 year policy term) and you have not paid any further premiums due to any reason then your policy will automatically be converted to paid up. Once the policy becomes paid up the base benefits will be reduced to paid up value which will be payable either on death or on maturity of the policy.

## Policy document - Bharti AXA Life Flexi Save

The paid up value will be calculated as follows:

Paid Up Value =

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

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

Surrender Value on Paid Up = Paid Up Value \* Base Surrender Value Factor

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

### 4. Surrender Benefit

#### 4.A Guaranteed Surrender Value:

Guaranteed Surrender Value: Provided that the Premiums have been paid for at least first two Policy Years (for policy term of 20 and 25 years) and for first three years (for policy term of 30 years), the Policy acquires a minimum guaranteed Surrender Value.

The minimum guaranteed Surrender Values 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%	0
3	30%	30%	30%
4	50%	50%	50%
5	55%	50%	50%
6	65%	50%	55%
7	65%	50%	55%
8	75%	55%	60%
9	85%	55%	60%
10	90%	60%	60%
11	90%	65%	60%
12	90%	70%	60%
13	90%	75%	60%
14	90%	80%	60%
15	90%	90%	65%
16	90%	90%	65%
17	90%	90%	70%
18	90%	90%	75%
19	90%	90%	85%
20	90%	90%	90%
21		90%	90%
22		90%	90%
23		90%	90%

**Policy document - Bharti AXA Life Flexi Save**

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:

Premium Paying Term /Policy Year	5 years	7 years	12 years
1	0	0	0
2	150	62	0
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 Values specified above. These rates will be declared by the company from time to time. There will also be additional non guaranteed surrender values that will be declared on the accrued annual bonuses.

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

#### 4.B Special Surrender Value:

Subject to the Minimum Guaranteed Surrender Value, the company may however pay a Special Surrender Value calculated according to the basis and method in use from time to time

The Surrender Value payable will be subject to any statutory or any other restrictions as may be applicable.

#### 5. Reinstatement:

A Policy which has lapsed or is in paid up status may be reinstated for full benefits subject to the following conditions;

- a) The application for reinstatement is made within two (2) years from the date of first unpaid premium
- 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 Reinstatement, as decided by the Company from time to time;
- d) Terms and conditions as may be specified by the Company from time to time.

The effective date of reinstatement is the date on which the above conditions are met and approved by the Company.

**If the policy is in lapse status:** - In case of death during the reinstatement period, No benefit is payable to the nominee.

In case of survival at the end of reinstatement period, and if the policy is not reinstated, no benefit is payable

**If the policy is in paid up status:** - In case of death during the reinstatement period, Paid up value will be payable. If the Paid up Policy is not reinstated within the period allowed for reinstatement, the Policy shall continue to be in the paid up status and Paid up Value will be paid on maturity or on death. Paid Up Value will be calculated in the manner as shown in Schedule II, Section 3.

#### 6. Termination:

The Policy will terminate on the earliest of the following:

- a) The date of confirmation of termination of contract by Company against Your application for surrender of the Policy or
- b) The Maturity Date of the Policy or availing maturity proceeds during the Flexi Benefit Period.
- c) Upon Intimation of Death or
- d) The outstanding loan with interest thereon is equal to the Surrender Value of the Policy

#### 7. Loan:

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

## Policy document - Bharti AXA Life Flexi Save

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 current rate of interest on policy loan is 13.38% 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.

### 8. Assignment and Nomination

The Policyholder can assign the Policy to another person and in that event the Policyholder will be referred to as Assignor and the person to whom the Policy is assigned will be referred to as the Assignee. Any request for assignment shall be done in accordance with section 38 of the Insurance Act 1938.

Nominee is the person nominated under the Policy to receive the benefits under the Policy in the event of death of the Life Insured. Nomination or any change in nomination shall be done in accordance with section 39 of the Insurance Act 1938. Any notice of assignment or change in nomination must be notified in writing to the Company and shall take effect only after it is registered by the Company. The request for assignment shall be accompanied with the original policy document. The Company will not express any opinion on the validity or legality of the Assignment. Assignment can be done only for the entire Policy.

### 9. Incorrect information and Non Disclosure

The Policyholder and the Life Insured under the Policy have an obligation to disclose every fact material to assessment of the risk of issuing the Policy. However, if any of the information provided is incomplete or incorrect, the Company reserves the right to vary the benefits, at the time of payment of such benefit or during the term of the Policy and further if there has been non disclosure of a material fact then the Company may treat your Policy as void from inception.

### 10. Suicide

The Policy shall be void if the Life Insured, whether sane or insane, commits suicide resulting in death directly or indirectly as a result of such suicide within

- A) one year of the Issue Date; or
- B) one year of the date of the latest reinstatement of the Policy.

In the above cases, the Company shall make the following payouts:

- in the event of A) above, refund the Premium paid towards the Policy as on the date of death .
- in the event of B) above, pay the Surrender Value as on the date of death.

### 11. Claims

The Company would require the following primary documents in support of a claim at the claim intimation stage under the Policy:

**For Surrender/ Maturity Benefit:** the original Policy Bond;

**For Death Benefit:** Original Policy Bond, Death Certificate of the Life Insured and Claimant's Statement



## Policy document - Bharti AXA Life Flexi Save

The Company is entitled to call for additional documents based on the conditions among others during the duration of the Policy, the circumstances of the death, accident or illness and such other factors.

### **12. Free Look Period**

If you disagree with any of the terms and conditions of the Policy, then you have the option to return the original Policy Bond along with a letter stating reasons for the objection within 15 days of receipt of the Policy Bond (“the free look period”). The Policy will accordingly be cancelled and an amount equal to the Premium paid less stamp duty and medical expenses (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.

### **13. Taxation:**

The tax benefits, if any, on the Policy would be as per the prevailing provisions of the tax laws in India. If required by the relevant legislations prevailing from time to time, the Company will withhold taxes from the benefits payable under the Policy. The Company reserves the right to recover statutory levies including service tax by way of adjustment of the premiums paid by You.

### **14. Notices**

Any notice to be given to You under the Policy will be issued by post or electronic mail or telephone facsimile transmission to Your last available address/es updated in the records of the Company.

### **15. Currency and Place of Payment**

All payments to or by the Company will be in Indian rupees and shall be in accordance with the prevailing Exchange Control regulations and other relevant laws of India.

### **16. 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.bharti-axalife.com](http://www.bharti-axalife.com)
- Call us at our toll free no. 1800 102 4444
- Email us at [complaints.unit@bharti-axalife.com](mailto:complaints.unit@bharti-axalife.com)
- Write to us at:
  - Grievance Redressal Cell
  - Bharti AXA Life Insurance Company Ltd.
  - Unit No. 601 & 602, 6th floor, Raheja Titanium,
  - Off Western Express Highway,
  - Goregaon (E), Mumbai-400 063
- 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 of the above office you may contact our Grievance Officer within 8 weeks of receipt of the resolution communication at any of the below-mentioned helplines:

## Policy document - Bharti AXA Life Flexi Save

- Write to our Grievance Officer at:  
Bharti AXA Life Insurance Company Ltd.  
Unit No. 601 & 602, 6th floor, Raheja Titanium,  
Off Western Express Highway,  
Goregaon (E), Mumbai-400 063
- Email us at [cro@bharti-axalife.com](mailto:cro@bharti-axalife.com)

You are requested to inform us about your concern within 8 weeks of receipt of resolution, failing which we will deem the complaint to be satisfactorily resolved.

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

In case you are not satisfied with the decision/ resolution of the Company, you may approach the Insurance Ombudsman. The complete list of Insurance Ombudsmen is appended below in Appendix I or please visit:

- [www.bharti-axalife.com](http://www.bharti-axalife.com)
- [www.irdaindia.org/ombudsmenlist](http://www.irdaindia.org/ombudsmenlist)

### **17. Governing Laws & Jurisdiction:**

The terms and conditions of the Policy shall be governed by and be subject to the laws of the Republic of India. The parties shall be subject to the jurisdiction of the law courts situated within the Republic of India for all matters and disputes arising from or relating to or concerning the proposal and declaration and the Policy.

### **18. Customer Service**

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

- The Agent from whom the Policy was bought
- The Customer Service Representative of The Company at toll free no. 1800 102 4444
- SMS "SERVICE" to 56677
- Email: [service@bharti-axalife.com](mailto:service@bharti-axalife.com)
- Mail to: Customer Service  
Bharti AXA Life Insurance Company Ltd.  
Unit No. 601 & 602, 6th Floor Raheja Titanium,  
Off Western Express Highway,  
Goregaon (E), Mumbai-400 063

The relevant clauses of the Insurance Act, 1938 are reproduced below for your reference:

#### **Section 41 of the 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 or property 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:.

**Provided** that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a *bona fide* insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees."

#### **Section 45 of Insurance Act, 1938:**

## Policy document - Bharti AXA Life Flexi Save

No Policy of Life Insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an Insurer on the ground that the statement made in the proposal or in any report of a medical officer, or referee, or friend of the Life Insured, or in any document leading to the issue of the Policy, was inaccurate or false, unless the Insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Life Insured and that the Life Insured knew at the time of making it that the statement was false or that it suppressed facts which was material to disclose.

Provided that nothing in this section shall prevent the Insurer from calling for proof of Age at any time if he/she is entitled to do so, and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the Age of the Life Insured was incorrectly stated in the proposal.

## Appendix I

### List of Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
<b>AHMEDABAD</b> Ambica House, 2nd floor, Near C U Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014	Tel.: 079- 27546150 Fax: 079-27546142 E-mail: insombahd@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b> Janak Vihar Complex, 2nd floor, Malviya Nagar, Bhopal - 462 011	Tel.: 0755-2769201/02 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b> 62, Forest Park, Bhubaneswar - 751 009	Tel.: 0674-2596461(Direct) Secretary No.: 0674-2596455 Tele Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
<b>CHANDIGARH</b> S.C.O. No.101, 102 & 103, Batra Building, 2nd floor, Sector 17-D , Chandigarh - 160 017	Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
<b>CHENNAI</b> Fatima Akhtar Court , 4th floor, 453 (old 312), Anna Salai, Teynampet, Chennai - 600 018	Tel.: 044-24333678 Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT – Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
<b>NEW DELHI</b> 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002	Tel.: 011-23239611 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajasthan
<b>GUWAHATI</b> Jeevan Nivesh, 5th floor, Near Panbazar Overbridge , S.S. Road, Guwahati - 781 001	Tel.: 0361-2131307 Fax: 0361-2732937 E-mail: omb_ghy@sify.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b> 6-2-46 , 1st floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, Hyderabad - 500 004	Tel.: 040-23325325 Fax: 040-23376599 E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
<b>ERNAKULAM</b> 2nd Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyards, M.G. Road , Ernakulam - 682 015	Tel.: 0484-2358734 Fax: 0484-2359336 E-mail: iokochi@asianetglobal.com	Kerala , UT of Lakshadweep and Mahe – a part of UT of Pondicherry
<b>KOLKATA</b> Hindusthan Building Annexe, 4, C R Avenue, 4th Floor, Kolkata - 700 002	Tel.: 033-22124346/39 Fax: 033-22124341 E-mail: insombudsmankolkata@gmail.com	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim



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### Policy document - Bharti AXA Life Flexi Save

<b>LUCKNOW</b> Jeevan Bhawan, Phase 2, 6th floor, Nawal Kishore Road, Hazratganj, Lucknow - 226 001	Tel.: 0522-2201188 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
<b>MUMBAI</b> 3rd floor, Jeevan Seva Annexe, S.V.Road, Santacruz(W), Mumbai - 400 054	Tel.: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net	Maharashtra , Goa