

POLICY DOCUMENT – IDBI FEDERAL LIFE INSURANCE GUARANTEED WEALTH PLAN

PART B

DEFINITIONS

“Age”

Age is defined as age as on last birthday.

“Assignee”

Assignee is defined as per provisions of section 38 of the Insurance Act, 1938 as amended from time to time.

“Annualized premium”

Annualized premium is the total premium payable each year exclusive of service tax, and underwriting extra premiums loadings for modal premiums, if any.

“Beneficiary”

This means and includes person who is appointed as Nominee or policy holder (who is the assignee in case of assignment of the policy) or legal heir.

“Child policy”

This is an insurance policy that has been issued on the life of a minor, i.e. less than 18 years of age. For such a policy, the policy holder has to be an adult.

“Claimant”

Claimant is the policy holder of the policy.

In case of assignment, the assignee would be the claimant to the extent of his interest in the policy.

If the Insured person is different from the policy holder, in case of death of the insured person the claimant would be the policy holder.

If the Insured person is same as the policy holder, in case of death of the insured person the nominee would be the claimant (where nomination has been effected) or the legal heir.

“Date of commencement of policy”

The date of commencement of policy is as mentioned in the policy schedule.

“Date of commencement of risk”

The date of commencement of risk is the same as the date of commencement of policy for all policies including child policies.

“Death benefit”

Death benefit has the meaning as explained in *section C Policy Benefits*.

“Free-look”

This period shall be as stipulated in sub-regulation 2 of regulation 6 of the Insurance Regulatory and Development Authority (Protection of Policyholders’ Interests) Regulations, 2002. Currently, the free-look period is 15 days from the date of receipt of the policy.

“Grace period”

It is the time granted by us for the payment of premium instalment starting from the due date of the premium. You can pay the premium any time within the grace period without any penalty/late fee. During this period, the policy is considered to be in-force along with the risk cover as per the terms of the policy.

“Insured person”

It means the person on whose life the risk is undertaken as shown in the schedule.

“Lapse”

Lapse has the meaning as explained in *section D Policy terms and conditions* under revival.

“Maturity date”

It is the last day of the policy when the policy ceases as shown in the schedule.

“Nominee”

Nominee is defined as per provisions of section 39 of the Insurance Act, 1938 as amended from time to time.

“Policy”

It means the contractual arrangement as established by the policy document.

“Policy document”

It is a comprehensive document inclusive of statement and warranties as per the proposal form along with amendments. It also includes terms and conditions, general terms and conditions, schedule and premium receipt and any other document provided from time to time for issue of this policy

“Policy holder”

It means the holder of the policy who is eligible to receive the benefits under the policy

“Policy month”

It is the period of one month following the Policy commencement date and every subsequent month.

“Policy term”

It is the number of years for which the policy has been taken.

“Policy year”

It is the first and every subsequent 12-month period from the policy commencement date.

“Premium paying frequency”

It is the frequency option available for making premium payments which is annually,

“Premium payment term”

It is the number of years for which premium has to be paid under the policy by the policy holder.

“Revival”

Revival has the meaning as explained in *section D Policy terms and conditions*

“Schedule”

It means the policy schedule issued by us for this policy containing all relevant details of the policy along with any amendments to the schedule which we may issue from time to time.

“Surrender”

It has the meaning as explained in *section D Policy terms and conditions*

“Survival Benefit”

Survival benefit has the meaning as explained in *section C Policy Benefits*.

“We/Our/Us/The Company” These refer to IDBI Federal Life Insurance Company Limited.

“You/Your” These refer to the policy holder named in the schedule or his/her legal personal representative. In the case of a child policy, these refer to the child once he/she has attained the vesting age of 18 years.

PART C

POLICY BENEFITS

The policy benefit section includes policy benefits which are unique to this policy is part C of your policy document. It includes a detailed description of the following:

<Insert for Lumpsum benefit>

1. Death Benefit
2. Maturity Benefit
3. Premium

1. Death Benefit

On the death of the insured person before the maturity date and while the policy has not been discontinued, surrendered or terminated, we will pay the beneficiary Death Sum Assured as shown below. Once a death claim is paid, the policy will be terminated.

Death benefit is equal to death sum assured.

Death Sum Assured will be highest of:

- a. Guaranteed Sum Assured on maturity (Maturity Sum Assured)¹
- b. 10 times of annualised premium²
- c. 105% of all premiums paid³ as on date of death
- d. Any absolute amount assured to be paid on death which is Basic Sum assured⁴,

Where,

¹ Guaranteed sum assured on maturity is defined under section "Maturity benefit."

² Annualized Premium is the Premium payable in a year chosen by the Policyholder, excluding the underwriting Extra Premiums and loadings for Modal Premiums, if any. Service tax, if any, will not be included in the contractual Premium and will be collected from the Policyholder separately and over and above such Premium.

³ Premiums paid for this purpose is Annualized Premium x Number of years for which premiums have been paid.

⁴ Basic Sum assured is defined as the 10 times the Premiums payable per annum including underwriting loadings, if any, but excluding Service tax.

On the death of the insured person before the maturity date, and while the policy has become paid up but has not been terminated, we will pay the beneficiary the reduced paid up sum assured.

2. Maturity Benefit:

The Maturity Sum Assured (MSA) is paid on survival till maturity. It is defined as percentage of total annualized premiums payable.

Maturity Sum Assured = Maturity Factor x Annualized Premium x PPT

Maturity benefit is equal to Maturity Sum Assured.

On payment of Maturity Sum Assured, the policy will terminate and all rights, benefits and interests under the policy will stand extinguished.

3. Premiums

The amount and frequency of your premium payment are shown in the schedule. The first premium is due on the policy commencement date and your subsequent premiums are due during the premium payment term as shown in the schedule.

<Insert for Regular income benefit>

1. Survival Benefit
2. Death Benefit
3. Maturity Benefit
4. Premium

1. Survival Benefit

We will pay you a Guaranteed Annual Payout (GAP) on survival of the life insured till each of the guaranteed annual payout dates from the end of the 8th policy year up to the end of 14th policy year. The guaranteed amount payable each year is shown in the policy schedule.

GAPs will be paid only on their respective due dates and will not be available as a Lump sum.

2. Death Benefit

On the death of the insured person before the maturity date and while the policy has not been discontinued, surrendered or terminated, we will pay the beneficiary Death Sum Assured as shown below. Survival benefit already paid, if any, will not be deducted from the Death Sum Assured. Once a death claim is paid, the policy will be terminated.

Death benefit is equal to death sum assured.

Death Sum Assured will be highest of:

- a. Guaranteed Sum Assured on maturity (Maturity Sum Assured)¹
- b. 10 times of annualised premium²
- c. 105% of all premiums paid³ as on date of death
- d. Any absolute amount assured to be paid on death which is Basic Sum assured⁴,

Where,

¹Guaranteed sum assured on maturity is nil.

²Annualized Premium is the Premium payable in a year chosen by the Policyholder, excluding the underwriting Extra Premiums and loadings for Modal Premiums, if any. Service tax, if any, will not be included in the contractual Premium and will be collected from the Policyholder separately and over and above such Premium.

³Premiums paid for this purpose is Annualized Premium x Number of years for which premiums have been paid.

⁴Basic Sum assured is defined as the 10 times the Premiums payable per annum including underwriting loadings, if any, but excluding Service tax.

On the death of the insured person before the maturity date, and while the policy has become paid up but has not been terminated, we will pay the beneficiary the reduced paid up sum assured

3. Maturity Benefit:

The guaranteed sum assured on maturity is nil. The last GAP payment will be made on survival to maturity.

4. Premiums

The amount and frequency of your premium payment are shown in the schedule. The first premium is due on the policy commencement date and your subsequent premiums are due during the premium payment term as shown in the schedule.

PART D

POLICY TERMS AND CONDITIONS

The section containing the policy’s terms and conditions is part D of your policy document. It includes detailed description of the following:

1. Surrender
2. Paid up
3. Lapse
4. Revival
5. Loans
6. Alteration to the sum assured
7. Alterations to the premium
8. Participation in profits
9. Vesting rights under a child policy

<Insert for Lumpsum benefit>

1. Surrender

The policy can be surrendered at any time after payment of two full years’ premiums, from the date of commencement of the policy. The surrender value is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

a. Guaranteed Surrender Value (GSV)

GSV = (Total premiums paid[^] * GSV Factor for lumpsum benefit)

[^]Total Premiums paid equals Premium (including underwriting loading, if any) * Number of year for which premiums have been paid.

Policy Year of Surrender	GSV Factor for lumpsum benefit
1	0%
2	30%
3	31%
4	50%
5	51%
6	52%
7	53%
8	54%
9	61%
10	67%
11	74%
12	81%
13	88%
14	95%

b. Special Surrender Value (SSV)

The Company, at its discretion, may also pay a Special Surrender Value which may be higher than the Guaranteed Surrender Value. The SSV is not guaranteed and may be changed at any time, subject to the prior approval of the IRDA.

The surrender value will be paid in a lump sum. The policy terminates on surrender and no further benefits are payable under the policy.

2. Paid up

Paid up values are available only after two full year's premiums have been paid. And thereafter, if any premium, which is due, is not paid before the end of the grace period, the policy will be made paid-up with reduced benefits.

a. Death benefit:

Reduced Death Sum Assured = Death Sum Assured * Number of premiums paid/ Total number of premiums payable

On death during the policy term, Reduced Death Sum Assured will be paid out.

b. Maturity benefit:

Reduced MSA = (Maturity Sum Assured) * (Number of premiums paid/Total number of premiums payable)

At maturity, the Reduced MSA will be paid.

c. Surrender Value:

Surrender Value for a paid-up policy = Maximum (Guaranteed Surrender Value (GSV) for a paid-up policy, Special Surrender Value (SSV) for a paid-up policy)

GSV for a paid up policy = Total Premiums paid x GSV factor for lumpsum benefit

The Company, at its discretion, may also pay a Special Surrender Value for a paid-up policy which may be higher than the Guaranteed Surrender Value. The SSV for a paid-up policy is not guaranteed and may be changed at any time, subject to the prior approval of the IRDA.

<Insert for regular income benefit>

1. Surrender

The policy can be surrendered at any time after payment of two full years' premiums, from the date of commencement of the policy. The surrender value is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

a. Guaranteed Surrender Value (GSV)

GSV = Max [{"Total premiums paid"[^] * GSV Factor for regular income benefit) – Sum of GAPs already paid}, 0]. The GSV will always be non negative.

[^]Total premiums paid equals Premium (including underwriting loading, if any) * Number of years for which premiums have been paid.

Policy Year of Surrender	GSV Factor for regular income benefit
1	0%
2	30%
3	31%
4	50%
5	51%
6	52%
7	53%
8	54%
9	61%
10	67%
11	74%
12	81%
13	88%
14	95%

b. Special Surrender Value (SSV)

The Company, at its discretion, may also pay a Special Surrender Value which may be higher than the Guaranteed Surrender Value. The SSV is not guaranteed and may be changed at any time, subject to the prior approval of the IRDA.

The surrender value will be paid in a lump sum. The policy terminates on surrender and no further benefits are payable under the policy.

2. Paid up

Paid up values are available only after two full year's premiums have been paid. And thereafter, if any premium, which is due, is not paid before the end of the grace period, the policy will be made paid-up with reduced benefits.

a. Death benefit:

Reduced Death Sum Assured = Death Sum Assured * Number of premiums paid / Total number of premiums payable during the entire policy term

On death during the policy term, reduced Death Sum Assured will be paid out

b. Survival benefit:

Reduced GAP = GAP * Number of premiums paid / Total number of premiums payable

On survival of the life insured till each of the guaranteed annual payout dates, reduced GAP will be paid.

c. Surrender Value:

Surrender Value for a paid-up policy = Maximum (Guaranteed Surrender Value (GSV) for a paid-up policy, Special Surrender Value (SSV) for a paid-up policy)

GSV for a paid up policy = Max [{"Total Premiums paid x GSV factor for regular income benefit} – Sum of GAPs already paid], if any, 0]

The Company, at its discretion, may also pay a Special Surrender Value for a paid-up policy which may be higher than the Guaranteed Surrender Value. The SSV for a paid-up policy is not guaranteed and may be changed at any time, subject to the prior approval of the IRDA.

<Common Terms and conditions – to be inserted for both benefits>

3. Lapse

If the policy holder does not pay the premiums due, during the first two years before the end of the grace period from the premium due date, the policy will lapse and we will not pay any benefits during the lapsed state.

4. Revival

If your policy has lapsed or acquired paid-up value, we may revive it subject to the following conditions:

- You must make an application for revival within two years from the due date of the first unpaid premium.
- The insured person must provide satisfactory evidence of health and satisfy other requirements according to the Company's Board approved underwriting policies at that time.
- You must pay all arrears of premium together with interest at such a rate as decided by us from time to time. Interest rate shall be set as 3% + yield on 10 year Government security. Based on this, the interest rate shall be set every 6 months.
- *< Insert if Regular Income Benefit is chosen >* If your policy has acquired a paid up value then the application for revival must be made before the due date of the first guaranteed annual payout

When a policy is revived after payment of all due premiums together with interest, all Benefits will be reinstated as shown in the schedule.

If you have not revived a lapsed policy and where the policy has not acquired a paid up value, the premiums already received by us are forfeited and the policy cannot be revived thereafter.

5. Loans

Loan facility will be available once the policy acquires surrender value.

- a) Loan amount granted will be limited to 85% of Guaranteed Surrender Value available under the policy subject to a minimum loan amount of Rs 5000. The policy will be assigned absolutely to and kept with us as security for the repayment of the loan, interest on the loan and expenses incurred in connection with the loan.
Interest rate applicable for the outstanding loan would be determined from time to time. Interest rate shall be set as 3% + prevailing yield on 10 year Government security. Yield on 10 year Government security is sourced through FIMMDA. Any change in this formula and basis to set interest rates shall be made with prior approval of the Authority. The current rate of interest applicable from 1st August, 2016 is 10.25% per annum basis 10 years G-sec rate as on 30th June, 2016. Based on this, the interest rate shall be set every 6 months.
- b) For policies where all due premium have not been paid and where the amount of loan plus accumulated interest is equal to or greater than the surrender value as specified by us, the policy will be forfeited by us, after intimation to the policy holder by way of notice from the company . We will be entitled to apply the surrender value allowable in respect of the policy towards the payment of loan and interest. For policies where all the seven premiums have been paid or in case of premium paying policies, we will not do any foreclosure for the loans even if the loan plus accumulated interest is equal to or greater than the surrender value.
- c) In the event of death, maturity or surrender on the policy, where the amount of loan or any portion thereof remains outstanding, we will be entitled to deduct the same together with all interest up to the date of claim from the policy proceeds before settling the claim.
- d) *<Insert if Regular Income Benefit is chosen >* In case you have taken a loan, the guaranteed annual payout will be first used to offset the loan amount and accrued interest. In case the guaranteed annual payout in that year is greater than the loan amount and accrued interest, we will pay out the balance amount.

6. Alterations to the sum assured

Any increase/decrease in the sum assured is not applicable.

7. Alterations to the premium

Not applicable.

8. Participation in profits

This policy does not participate in the surplus earnings of our policy holders' fund.

9. Vesting rights under a child policy:

Where minor lives are covered, risk commences on the policy commencement date. Further, on attainment of his\her majority, the policy vests in the name of the insured person.

In the event of the death of the policy holder of a “child policy”, the legal guardian of the child shall act as the policy holder until the child becomes a major. In such case the legal guardian shall then have the following options

- continue to hold the policy, or
- surrender the policy, provided the lock in period of 2 years has been completed.

Assignment will not be permitted in “child policies” during the time that the life insured is a minor.

SAMPLE

PART E

FUNDS AND CHARGES

This section is meant for information on charges, fund names and fund options pertaining to ULIP policies. Since this is a non linked non participating life insurance plan, this section is not applicable.

SAMPLE

PART F

GENERAL TERMS AND CONDITIONS

This policy is subject to our general terms and conditions for conducting business with our policy holders. These are binding on you, and us. We may amend the general terms and conditions with the approval of the IRDAI, where required, for the sake of compliance, good governance, the security of our policy holders, and administrative efficiency. We may also be required by law, rule, regulations, and statute to change the general terms and conditions. We will advise you of any changes to the general terms and conditions which are also available on request at any of our branches and offices.

1. Grace Period:

Grace period is effective from the date of the first unpaid premium. You get a grace period of 30 days for payment of your due premiums. The benefits of the policy remain in force during the grace period.

In case of death claim during the grace period, before the premium due at that time is paid, the premium due shall be deducted from the benefit payable.

If premium is not paid beyond the grace period, the policy shall lapse and have no further value, or acquire paid-up status if it has acquired a paid-up value.

2. Suicide exclusion

In case of death due to suicide within 12 months:

- From the risk commencement date of the policy, the nominee will receive at least 80% of the premiums paid, provided the policy is in force, or
- From the date of revival of the policy, the nominee will receive an amount which is higher of 80% of the premiums paid until the date of death or the surrender value as available on the date of death.

3. Claims requirements

Claims are payable to the policyholder in case of maturity/ survival claims and to the beneficiary (nominee/legal heir) in case of death claim. The following need to be produced in case of a claim:

- The original policy document
- Death certificate in case of a death claim
- A claim discharge form signed by the party to whom the benefits are payable
- Any further documentation or information that we may need before we can process the claim

In exceptional circumstances, we may waive any or all of the above requirements.

We may conduct any investigation that we consider necessary for this purpose.

A claim should be notified to us within 90 days from the date of insured event. If the delay occurs due to events beyond the control of the claimant we may overlook the delay.

We urge you to ensure the safe storage of this policy document for a smooth claim settlement.

4. Nomination

Nomination will be allowed as per provisions of section 39 of the Insurance Act, 1938 as amended from time to time. Please refer to the Annexure for further details.

5. Assignment

Assignment and transfer of insurance policies will be allowed as per provisions of section 38 of the Insurance Act, 1938 as amended from time to time. Please refer to the Annexure for further details.

6. Endorsements

The terms and conditions of this policy cannot be waived or changed except by an endorsement approved and signed by our authorised officials.

7. Travel, residence and occupation

This policy is free from all restrictions as to travel, residence and occupation unless specifically restricted in the schedule.

8. Changes in applicable law

Notwithstanding anything contained in this policy, the provisions herein shall stand altered, amended, modified or superceded to such extent and in such manner as may be required by any change in the applicable law (including but not limited to any regulations made or directions or instructions or guidelines issued by the IRDAI or any other statutory bodies) or as may be necessary under a judgment or order of a court of law.

9. Fraud, Misrepresentation and forfeiture:

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

10. Termination of your policy

This policy will terminate and our obligations will cease in following cases

- On lapse at the end of revival period;
- In case of loan availed, where the amount of loan plus accumulated interest is equal to or greater than the surrender value as specified by us except for premium paying and fully paid up policies
- On payment of surrender value;
- On payment of the death benefit in case of a valid claim in the event of death of the insured person;
- At end of policy term
- In case of fraud or misrepresentation, the provisions of section 45 of the Insurance Act, 1938 as amended from time to time will apply. Please refer to the Annexure for further details

11. Changes in taxes

In the event that any government or authority introduces or changes any form of tax, surcharge, cess, levy, duty, or impost on the premiums, charges, benefits, investment returns of your policy, then we may pass the same to you directly or by adjusting the premiums, charges, fees or benefits payable under your policy.

12. Currency and place of payment

Indian Rupee is the currency of this policy.

We will make or accept payments at any of our offices in India or such other locations as determined by us from time to time.

13. Loss of policy document

If the policy document is lost, we will, pursuant to a written request duly signed by you addressed to our registered office and upon us being satisfied as to the fact and cause of the loss, provide a duplicate copy of the policy document. If a duplicate copy is issued, the original policy document will cease to be of any legal effect. You agree to keep us indemnified and hold us harmless from any costs, expenses, claims, awards or judgments arising out of or howsoever connected with the original policy document. We do not levy any charges for providing a duplicate copy of the policy document.

14. Governing law and jurisdiction

Indian law shall govern this policy and the relationship between you and us. The parties shall be subject to the exclusive jurisdiction of the courts in India for all matters and disputes arising from, relating to or concerning the policy.

PART G

GRIEVANCES

1. Notices

All notices meant for us, whether under this policy or otherwise, must be in writing and delivered to us at the registered address mentioned below, or such other address as we may notify to you from time to time.

All notices meant for you will be in writing and will be sent by us to the most recent address of the policyholder as shown in the schedule. If you change your address, you must notify us immediately.

2. Grievances

In case you have any query, request or complaint/grievance, you may approach our office at the following address:

Manager-Customer & Sales Support
IDBI Federal Life Insurance Company Limited
22nd Floor, A Wing, Marathon Futurex,
N. M. Joshi Marg, Lower Parel – East,
Mumbai – 400013
Contact No:
Toll free Nos 1800 209 0502
Email ID: support@idbifederal.com

- 2.1** In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

Chief Operating Officer
IDBI Federal Life Insurance Company Limited
22nd Floor, A Wing, Marathon Futurex,
N. M. Joshi Marg, Lower Parel – East,
Mumbai – 400013
Contact No: 022 2490 8109
Email ID: grievance@idbifederal.com

- 2.2** If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO:155255
Email ID: complaints@irda.gov.in

You can also register your complaint online at <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:
Consumer Affairs Department
Insurance Regulatory and Development Authority
9th floor, United India Towers, Basheerbagh
Hyderabad – 500 029, Andhra Pradesh
Fax No: 91- 40 – 6678 9768

- 2.3** In case you are not satisfied with the decision/resolution of IRDA of India, you may approach the Insurance Ombudsman at the address given below if your grievance pertains to:
- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy;

- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

<p>Office of The Governing Body of Insurance Council (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz(West), Mumbai – 400054. Tel no: 26106671/6889. Email id: inscoun@gbic.co.in website: www.gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Ashram Rd, AHMEDABAD-380 014. Tel.:- 079-27545441/27546840 Fax : 079-27546142 Email: bimalokpal.ahmedabad@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, BHOPAL-462 003. Tel.:- 0755-2769201/9202 Fax : 0755-2769203 Email: bimalokpal.bhopal@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455/2596003 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, SCO No.101-103,2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468/2772101 Fax : 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /24335284 Fax : 044-24333664 Email: bimalokpal.chennai@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg.,Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5th Floor, S.S. Road, GUWAHATI-781 001 . Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email: bimalokpal.guwahati@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123/23312122 Fax: 040-23376599 Email: bimalokpal.hyderabad@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759/2359338 Fax : 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, C.R.Avenue, KOLKATA - 700072 Tel No: 033-22124339/22124346 Fax: 22124341 Email: bimalokpal.kolkata@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road,Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331/2231330 Fax : 0522-2231310 Email: bimalokpal.lucknow@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106960/26106552 Fax : 022-26106052 Email: bimalokpal.mumbai@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, JAIPUR – 302005. Tel: 0141-2740363 Email: bimalokpal.jaipur@gbic.co.in</p>

<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayanpet <u>PUNE – 411030.</u> Tel: 020-32341320 Email: Bimalokpal.pune@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg., JP Nagar, 1st Phase, Ground Floor <u>BENGALURU – 560025.</u> Tel No: 080-26652049/26652048 Email: bimalokpal.bengaluru@gbic.co.in</p>
<p>Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, <u>NOIDA – 201301.</u> Tel: 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in</p>	<p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, <u>PATNA – 800006</u> Tel No: 0612-2680952 Email id : bimalokpal.patna@gbic.co.in.</p>

- a) The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of the complainant.
- b) As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:
 - Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
 - Within a period of one year from the date of rejection by the insurer
 - If it is not simultaneously under any litigation