

Your Happy Family Policy Pack



BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS.

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

A Joint Venture of



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Part A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 301, 'B' Wing, The Qube, Infinity Park, Dindoshi, Film City Road, Malad (East),
Mumbai - 400 097.

To,
xxxx
Add 1,
Add 2.
Pin code - xxx xxx

DD/MM/YYYY

IndiaFirst Immediate Annuity Plan - Plan No.: 143N027V01

Dear Customer,

Congratulations! You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you.

All our products have been designed to be simple and easy to understand, providing true value for your money. Along with this Annuity Plan pack which contains all the details of your Plan, we are also sending you the Plan Schedule and the Premium Receipt.

We have provided you the relevant information about your Plan in this Plan Document. This document is simple to understand and carries important information about your Plan and its features. Please read it carefully to ensure that this is the right plan for your financial needs.

You can cancel this Plan if you disagree with any of the terms and conditions within the first 15 (fifteen) days of receipt of your Plan document. In case you have bought this Plan through distance marketing mode, then, you may cancel the Plan within 30 (thirty) days from the date of receipt of your Plan document. In case of a contract of compulsory annuity purchase from IndiaFirst Life Insurance Company, the money will not be refunded if the free look option is availed with in free look period however they can choose to avail another annuity option as available in the product within the free look period.

You will need to send us the original Plan Document and a written request stating your reasons for cancellation, post which we will return your Premium after deducting the pro rata risk premium if any, stamp duty and expenses incurred on medical examination, if any.

Please contact us on 1800 209 7800 for any information or assistance. Our customer care executives will be happy to help you.

Thank you once again for choosing IndiaFirst.

Yours truly, gain for choosing IndiaFirst.

Yours truly,

Managing Director & CEO
IndiaFirst Life Insurance



IndiaFirst Immediate Annuity Plan
Non Linked, Non Participating, Immediate Annuity Plan
UIN: 143N027V01

The Policyholder and the Annuitant named in the Plan Schedule have submitted the Proposal Form together with a personal statement and paid the Premium specified herein to the Company for grant of the benefits specified in the Plan Schedule. It is agreed by the Policyholder, the Annuitant and the Company that the Proposal Form and the personal statement together with any report or other documents shall form the basis for issuance of this Plan and that the grant of the benefits under this Plan is subject to due compliance with the terms and conditions contained in this document.

Subject to the terms and conditions of this Plan, the Company agrees to provide for annuity payments either monthly / quarterly / half-yearly / yearly basis in arrears of a stated amount as per the annuity option chosen by the annuitant.

It is further hereby declared that every endorsement issued on this Plan by the Company shall be deemed to be a part of this Plan.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited



Managing Director & CEO
IndiaFirst Life Insurance



Annexure A - Plan Schedule

I. Plan Details

Company Name	IndiaFirst Life Insurance Company Limited
Product Name	IndiaFirst Immediate Annuity Plan
Product UIN	143N027V01
Plan Number	
Proposal Form Number	
Plan Commencement Date	

II. Benefits

Annuity Option Chosen	
Annuity Installment Amount	
Date of first annuity installment	
Purchase Price	
Annuity Frequency	Yearly/Half-Yearly/Quarterly/Monthly(tick only one)

III. Personal Details of Annuitant / First Annuitant

Client ID	
Name of Annuitant	
Date of birth of the Annuitant	
Age of Annuitant	
Age verified	
Gender	
Address of the policyholder	

Personal Details of Second Annuitant (Joint Life); if any

Name of Annuitant	
Date of birth of the Annuitant	
Age of Annuitant	
Age verified	
Gender	
Address of the policyholder	
Telephone No./ Mobile No.	
Email	

Date of plan issue:	Place:
The stamp duty of <Rs.> paid by Pay Order, vide Receipt No. <.....> dated <.....>	

Annexure A - Plan Schedule

IV. Nominee (as per Section 39 of the Insurance Act as amended from time to time)

Name of Nominee	
Date of birth of the Nominee	
Relationship with Life to be Assured	
Address	
Telephone No./ Mobile No.	
Appointee's Name	

*If any of the Nominees is a minor, then, the Appointee will be the person named as the Appointee in the Proposal Form and shall be entitled to receive the death benefit from us for and on behalf of the Nominee under this Plan.

V. Insurance Agent/ Insurance Broker Details

Name	
License Number	
Telephone Number	
Address	
Email Id	

Date of plan issue:	Place:
The stamp duty of <Rs.> paid by Pay Order	vide Receipt No. <.....> dated <.....>

Note: ON EXAMINATION OF THIS PLAN, if you notice any mistake, then, you may contact us for correction of the same.

PART B

1. Definitions

Below are some words/ expressions used in this Plan along with their meaning for your easy reference.

Word	Meaning
Age	It is calculated based on Age as on Annuitant's last birthday.
Annuity Installment	A person who is entitled to receive Annuity. The First Annuitant will be the primary person entitled to receive the payments, while the Second Annuitant will be entitled in the event of the death of the First Annuitant, if applicable.
Plan Commencement Date	The date on which the plan begins as shown in the schedule in Annexure A.
Plan	This IndiaFirst Immediate Annuity Plan which includes this Plan wording (as may be changed/ modified from time to time), the Application Form, Annexures, the Plan Schedule and any tables which form a part of this Plan. The Plan is the entire contract of insurance between you and us and is governed by the laws of India and is subject to terms and conditions specified in this plan document.
Purchase Price	Means the price at which the annuity plan is purchased as mentioned in the schedule in Annexure A.
Guaranteed Addition Period	It is the period when you accrue Guaranteed Additions in your policy depending upon the Premium Paying Term as mentioned in Plan Schedule. This is not applicable under single premium.
Regulations	The applicable laws as amended from time to time which are applicable to this Plan
Regulatory Authority	The Insurance Regulatory and Development Authority of India or such other authority or authorities, as may be designated/appointed under the applicable laws and regulations as having the authority to oversee and regulate life insurance business in India.
Schedule	Plan schedule issued by us for this plan attached as Annexure A.
We/Us	Is the IndiaFirst Life Insurance Company Limited.
You/Your	Means the person who is entitled to receive the benefits of the plan (Annuitant).

PART C

2. Interpretations

- i. This Plan is divided into numbered sections for ease of reference and reading only
- ii. Except as otherwise stated, these divisions and the corresponding section headings do not limit the Plan or its interpretation in any way
- iii. Words of one gender will include the other gender and the singular will include the plural and vice versa, unless the context otherwise requires
- iv. Days mean calendar days, unless stated otherwise
- v. Reference to any statutory enactment includes any subsequent amendment to that statutory enactment
- vi. Please refer to the Plan Schedule for understanding the Annuity Option, Annuity Installment, Purchase Price, Annuity Frequency and other terms as mentioned in the below terms and conditions of this Plan

3. Executive Summary

Key Features

- You will receive a definite regular monthly / quarterly / half-yearly / yearly income, as per frequency opted
- You can choose for your spouse to receive the

annuity in case of your unfortunate demise under the Joint Life option.

- You can receive your regular annuity payments and your nominee can simply get your investment back in case of your unfortunate demise. Simply choose the Return of Purchase Price option
- You can get guaranteed comfortable retirement for a defined time under the option to choose annuity certain for a period and life thereafter.

Risk Factors

- Annuity amount is fixed and guaranteed throughout the life. Survival certificate to be submitted by the Annuitant to Insurance Company at the beginning of every plan year.

4. About the IndiaFirst Immediate Annuity Plan

In A Nutshell

This Plan is a non-participating non-linked Immediate Annuity Plan, which is available for a Purchase Price as mentioned in the Plan Schedule. The following Annuity Options are available under this plan.

Annuity Option	To whom Annuity is payable	Annuity ceases on
Life Annuity	Annuitant	Death of the Annuitant
Life Annuity with Return of Purchase Price	Annuitant	Death of the Annuitant
Joint Life Last Survivor Annuity for Life	Annuitant In case of death of the First Annuitant; annuity is payable to the surviving spouse	On the death of the last survivor
Annuity Certain for a period of 5, 10 and 15 years and Life thereafter	Annuitant In case of death of the Annuitant during the guaranteed period which is annuity Certain period, annuity is payable to the nominee till the end of the guaranteed period	Death of the Annuitant

Purchase Price

This Plan comprises of a single premium payment only. The amount paid as the single premium is called the Purchase Price of the Plan and is mentioned in the schedule.

Beneficiary under the Plan

The beneficiary under this plan is the person who gets the benefits of plan.

Annuity Payment

The Plan provides you a series of fixed payments as per the annuity option chosen at a regular interval.

5. Benefits

We will pay the benefits as per the attached plan schedule to the Annuitant/ Policyholder.

You need to -

- Produce satisfactory proof that the Annuitant is alive on a regular basis
- Submit a satisfactory identity proof.

Events	How and when Benefits are payable	Size of such Benefits/Policy monies
Death of the Annuitant	<p>a) Life Annuity: On death of the Annuitant.</p> <p>b) Life Annuity with Return of Purchase Price (Single Life): On death of the Annuitant.</p> <p>c) Joint Life Last Survivor Annuity for Life: On death of last survivor Annuitant</p> <p>d) Annuity Certain for a period of 5, 10 and 15 years and Life thereafter: On death of the Annuitant.</p>	<p>a) Outstanding annuity installments up to the date of death will be paid and all future annuity payment ceases immediately.</p> <p>b) Purchase price to be paid on death of Annuitant and all future annuity payment ceases immediately</p> <p>c) Outstanding installments will be paid up to the date of death of last survivor annuitant and all future annuity payment ceases immediately</p> <p>d) Before expiry of chosen certain period: Annuity amount as per chosen frequency will be paid to the nominee till the end of the certain period chosen by the Annuitant.</p> <p>After expiry of chosen certain period outstanding annuity installments up to the date of death of the Annuitant will be paid and all future annuity payment ceases immediately.</p>
Survival during the annuity payment period.	An annuity payable yearly/half-yearly/quarterly/monthly depending on the annuity mode chosen by the Policyholder.	Annuity amount as per mode and option chosen at inception will be paid.
Surrender Value	No Surrender value available.	Nil

6. Non – Participating Plan

The Plan benefits are restricted to the promised annuity. It does not participate in the surplus earnings of our fund, or in any profits of the company.

7. Surrendering Your Plan

You can surrender the Plan. This plan does not have any surrender value. So it is advisable not to surrender the plan.

PART D

8. Premium Payment

The premium is required to be paid only once i.e. by paying a lump sum amount at inception. The single premium paid is called as the Purchase Price.

9. Free Look Period

- i. You can cancel this Plan if you disagree with any of the terms and conditions of this Plan within the first 15 (Fifteen) days of receipt of your Plan document. In case you have bought this plan through distance marketing mode, you may cancel the Plan within 30 (Thirty) days from the date of receipt of your Plan document. You will need to send us the original Plan Document and a written request stating the reasons for cancellation, post which we will refund your Purchase Price after deducting the pro rata risk premium if any, stamp duty and expenses incurred on medical examination, if any.
- ii. In case of existing individual deferred pension policyholder/ member/ beneficiaries of IndiaFirst Life Insurance Company, the money will not be refunded, however, they can choose to avail another annuity option as available in the product within the free look period.
- iii. In case of a new customer, you can avail the refund under the free look option during the applicable period.

10. Loan facility

You cannot avail for loan under this Plan from IndiaFirst Life Insurance.

PART E

11. Charges

This is a non-participating non linked immediate annuity plan. There are no charges applicable under this plan.

PART F

12. Nomination

i. Appointing a Nominee

Nomination should be in accordance with provisions of Section 39 of the Insurance Act 1938, as amended by Insurance Laws (Amendment) Act, 2015.

If the Nominee is a Minor

If the Nominee is a minor, then, you may appoint an Appointee to receive and hold the benefits for the benefit of the Nominee until the Nominee attains the age of 18 (Eighteen) years.

ii. Making/ Changing a Nomination

You can also nominate a person or change a nomination at any time during the Plan Term and while this Plan is in force, by submitting a written request to us. The nomination or change in nomination will become effective only after it is recorded by us in accordance with Section 39 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015.

iii. Our Liability in a Nomination

In accepting or recording a nomination or a change of nomination, we do not accept any responsibility or express any opinion as to its validity or legality.

13. Assignment

Assignment is not allowed under your policy

14. Death Claim Documentation

This requirement applies in case the option exercised is for i) Life Annuity with Return of Purchase Price, ii) Joint Life Last Survivor Annuity for Life iii) Annuity certain for a period of 5, 10 or 15 years and Life thereafter and in case death of the annuitant happens during the guaranteed period

Steps involved in making a claim

In order to process a claim under this Plan, we will need a written intimation about the claim, upon the death of the Life Assured during the Plan Term. This is the first step towards processing your claim.

The written intimation should also be accompanied with all the required documents as mentioned below:

- Proof of Age of the Life Assured, if the Age of the Life Assured has not been admitted by us
- Claimant's statement and claim intimation report
- Death certificate issued by the local health and medical authority
- Copy of Bank Pass book of nominee/claimant along with cancelled cheque
- A copy of photo-identity proof of the claimant and documents establishing the rights of claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- Any other document or information that we may need for validating and processing the claim

15. Suicide Exclusion

- i. Under all types of annuity options (except joint life last survivor and single life return of purchase price option) where the life assured has committed suicide within 12 months from the date of inception of the policy, the company will pay 80% of total premium paid to the nominee.
- ii. Under joint life last survivor option where both the life assureds have committed suicide within 12 months from the date of inception of the policy, the company will pay 80% of total premium paid to the nominee.
- iii. Under single life return of purchase price option, where a life assured has committed suicide within 12 months from the date of inception of the policy, the company will pay 100% of total premium paid to the nominee.

16. Survival Certificate

- i. Every year you are required to submit a Survival Certificate before the next annuity payment anniversary in the format provided by us.
- ii. In case the survival certificate is not received, the annuity payments shall cease. The annuity

payment shall however resume on the receipt of the survival certificate and all the arrears will be settled without any interest.

17. Change of Address

You are required to inform us in writing, about any change in your address with address proof. This will ensure that our correspondence reaches you without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

18. Disclosures

I. Misrepresentation/Fraudulent Disclosures

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of the Insurance Act 1938, as amended by Insurance Laws (Amendment), Act, 2015.

Section 45 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:

- No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival, of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

- Not with standing anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

- Nothing in this section shall prevent the insurer from calling for proof of age at any time if he 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.

ii. Prohibition of Rebate: Section 41 of the Insurance Act as amended by Insurance Laws (Amendment) Act, 2015

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take 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 subsection if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bonafide insurance agent employed by the insurer.

- Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

19. Electronic Transactions

- i. You or the Annuitant shall always adhere to and comply with all our terms and conditions in relation to electronic transactions and will constitute a legally binding and valid transaction.
- ii. Such electronic transactions will include any transactions effected by you through internet, teleservice operations, short messaging services, electronic data interchange, call centres, or by means of electronic automated machines or through other means of telecommunications, established by us or on our behalf for and in relation to this Plan or our other products and services.

20. Force Majeure

- i. If due to any act of God or State, strike, lock out, legislation or restriction by any government or any other authority or any other circumstances which are beyond our control, which restricts performance of our obligations under this Plan, then, this Plan will be wholly or partially suspended during the continuance of such force majeure conditions with the prior approval of IRDAI.
- ii. Once the force majeure conditions ceases to exist, then, we will resume our obligations under this Plan for such period during which the force majeure conditions existed.

21. Issuance of Notices

We also have the discretion to issue either individual notices to you or to publish general notices on our website www.indiafirstlife.com in relation to this Plan and/or for services in relation to the same.

22. Taxes

- i. Under this Plan, we will deduct the applicable taxes in accordance with the applicable provisions of Indian tax laws. Any Premium and benefit payable under this Plan is subject to applicable taxes, levies, cess, etc, which shall always be paid by you. You are liable to pay all applicable taxes, levies, cess etc. as levied by the Government/ statutory authorities from time to time.
- ii. You should consult your tax advisor for understanding the tax benefits and liabilities under this Plan. We do not accept any responsibility or express any opinion as to the validity or legality of tax benefits or liabilities as may be applicable to you.

23. General conditions

Our rights to review, revise, delete or alter the terms and conditions of the Plan

We may revise, delete and/ or alter any of the terms and conditions of this Plan subject to receipt of the prior approval of the Regulatory Authority. We will intimate you by sending a prior written notice of 30 (Thirty) days, before revising, deleting and/or altering any of the terms and conditions of this Plan.

Loss of Plan Document

- i. If the Plan document is lost or misplaced, you should submit to us a written request stating the fact and the reason for the loss. If we are satisfied that the Plan document is lost or misplaced, then, we will issue you a duplicate Plan document. Upon the issue of the duplicate Plan document, the original Plan document immediately and automatically ceases to have any validity.
- ii. You agree to indemnify us and hold us free and harmless from any costs, expenses, claims, awards or judgments arising out of or in relation to the original Plan document.

24. Governing Law and Jurisdiction

All claims, disputes or differences arising under or in connection with this Plan will be governed by and construed in accordance with Indian laws and shall be subject to the jurisdiction of the Indian Courts.

PART G

25. Grievance Redressal

- i. You may contact us at any of the following touch points in case of any grievance or complaint:

Customer Care

IndiaFirst Life Insurance Company Ltd.

301, 'B' Wing, The Qube,

Infinity Park, Dindoshi - Film City Road,

Malad (East),

Mumbai - 400 097

Contact No.: 1800 209 8700

Email id: customer.first@indiafirstlife.com

- ii. A written communication giving reasons of either redressing or rejecting the grievance/ complaint will be sent to you within 14 (Fourteen) days from the date of receipt of the grievance/ complaint.
- iii. However, if you are not satisfied with our resolution provided or have not received any response within 14 (Fourteen) days, then, you may email us at grievance.redressal@indiafirstlife.com

or write to our 'Grievance Officer' at the above mentioned address. An acknowledgment to all grievances/ complaints received will be sent within 3 (Three) working days of receipt of the complaint/grievance. 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
of India

9th floor, United India Towers, Basheerbagh

Hyderabad - 500 029, Andhra Pradesh

Fax No: 91- 40 - 66789768

- iv. If you are not satisfied with our decision/ resolution, and if your grievance is related to the below mentioned issues, then, you may approach the nearest Ombudsman.
- v. The list of Ombudsmen is as annexed below as Annexure B.
 - An insurance claim that has been rejected or dispute of a claim on legal construction of the Plan.
 - Delay in settlement of the claim.
 - Dispute with regard to Premium.
- vi. Non-receipt of your insurance document. The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of the complainant.
- vii. As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made by you or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by us provided the same dispute is not already decided by or pending before a court of law.

Address & Contact Details of Ombudsmen Centres

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: 022 - 26106671/6889.

Email: inscoun@gbic.co.in Website: www.gbic.co.in

If you have a grievance, approach the grievance cell of Insurance Company first.

If complaint is not resolved/ not satisfied/ not responded for 30 days then you can approach The Office of the Insurance Ombudsman (Bimalokpal). Please visit the website for details to lodge complaint with Ombudsman.

- You have first approached your insurance company (IndiaFirst) with the complaint and
 - They have not resolved it
 - Not resolved it to your satisfaction or
 - Not responded to it at all for 30 days
- Your complaint pertains to any policy you have taken in your capacity as an individual and
- The value of the claim including expenses claimed is not above Rs 20 lakh

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

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

Office of the Insurance Ombudsman,
62, Forest Park,
BHUBANESHWAR - 751 009.
Tel: 0674-2596455/2596003
Fax: 0674-2596429
Email: bimalokpal.bhubaneswar@gbic.co.in

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

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

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

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

Office of the Insurance Ombudsman,
6-2-46, 1st Floor, Moin Court, A. C. Guards,
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