

Policy document - Bharti AXA Life eAajeevan Sampatti+

Part I

Bharti AXA Life eAajeevan Sampatti+ is a non linked traditional participating, limited premium payment policy. Participating policy participates in the performance of insurance fund and is entitled to distribution of Bonus. Annualized Premium payable under the product will be calculated on the basis of premium payment term, age of the life insured and the mode of payment chosen by you as per the proposal form and the policy specifications.

1. **Definitions** (meaning of technical words used in Policy Document):

- a) **Age** is the Age at last birthday in completed years.
- b) **Annualized Premium** is aggregate of the premiums for the Policy in a Policy Year and is payable by the policyholder according to the mode of payment chosen by him/her. It is exclusive of modal factors, underwriting extra and taxes.
- c) **Issue Date** is the date of issue of the policy by the Company and shall also be the date of commencement of risk under this Policy which is specified in Policy Specifications and in case of any attached supplement or endorsement, it refers to the date of issue of such supplement or endorsement and in case of Reinstatement it refers to date of Reinstatement.
- d) **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 the policyholder.
- e) **Life Insured** is the person named in the Policy Specifications whose life is covered under the Policy.
- f) **Maturity Date** is the date on which the Policy Term concludes and is shown as such in the Policy Specifications.
- g) **Maturity Benefit** is the benefit, which is payable on maturity i.e at the end of the term.
- h) **Modal Premium** is the amount payable by the Policyholder on the due dates in a policy year, including modal factors.
- 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 Document, the proposal form for insurance submitted by the policyholder, the benefit illustration signed by the policyholder, the Policy Specifications, the first premium receipt, 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/s called for by the Company and submitted by the policyholder to enable it to process the proposal.
- k) **Policyholder** is the owner of the Policy whose name is mentioned in the proposal form and may be a person other than the Life Insured.
- l) **Policy Date** is the day, month and year the Policy comes into effect and as shown in the Policy Specifications and shall also be the date of commencement of risk under this Policy.
- m) **Policy Year** is measured from the Policy Date and is a period of twelve consecutive calendar months and includes every subsequent twelve consecutive calendar months.

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- 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 the Policyholder is required to pay the premium.
- p) **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 and the Policyholder which forms an integral part of the Policy Document.
- r) **Sum Assured on Death** means an amount of benefit which is guaranteed to become payable on death of the Life Insured
- s) **Sum Assured on Maturity** is the guaranteed amount payable on maturity of the policy.
- t) **The Company / Company** means Bharti AXA Life Insurance Company Limited.
- u) **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.

** The terms defined above shall also act as a reference guide to the Policy document in terms of IRDA Circular No. IRDA/LIFE/CIR/MISC/050/03/2013 dated 12 March 2013'

2. **Benefits payable**

2.A **Death Benefit**

In case of unfortunate event of death of the Life Insured, Sum Assured on death will be payable to the nominee, subject to policy being in force. The sum assured on death will be the higher of:

- a) Sum Assured on Maturity or
- b) 11 times Annualized Premium

However, the death benefit payable shall be higher of sum assured on death (as mentioned above) or 105% of all premiums paid (excluding underwriting extra).

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 and any other amount due shall be payable. In case of the death of the Life Insured while the policy is in lapse status, no benefit shall be payable. In case of death when the policy is in paid up status, paid up value is paid as specified in Part II sub section 3B.

On death of the Policyholder during the minority of the Life Insured, any other person having Insurable interest may succeed the erstwhile Policyholder. If a person having insurable interest is not available or person having insurable interest is not willing to become the Policyholder therein, then the surrender value as applicable at that time shall be payable in accordance with the relevant provisions of the Policy to the person/s entitled to receive the same as per law and accordingly all policy benefits shall stand discharged.

If the Life Insured is a minor, then only a person having insurable interest therein can be the

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Policyholder. On death of the Life Assured during the age of minority, the Death Benefit will be payable to the Policyholder and all benefits under the policy will cease to exist.

2.B Survival Benefit (Guaranteed Annual Payout)

A Guaranteed Payout as mentioned in the table below will be payable every year, starting from the end of the 10th Policy Year, till maturity (except on policy year coinciding with the maturity of the plan) or death, whichever is earlier, provided all premiums due till the due date are paid and the policy is in force

Policy Term	Guaranteed Payout (as a percentage of Sum Assured on Maturity)
To age 85	6%
To age 100	5.5%

2.C Non- Guaranteed Benefits (Cash Bonuses)

The Company may declare non guaranteed Cash Bonuses at the end of every financial year in accordance with its internal guidelines. Non Guaranteed Annual Cash bonuses will be payable every year, starting from the end of the 6th Policy Year, till maturity or death, whichever is earlier, provided all premiums due till the due date of payment of bonuses are paid and the policy is in force. No bonuses shall be payable in the first 5 policy years. The rate of the Cash Bonus is not guaranteed. The non guaranteed Cash Bonus is declared as a percentage of the Sum Assured on Maturity of Your Policy. Non guaranteed Cash Bonus shall be payable on the Policy Anniversary Date immediately following the date of its declaration.

2.D Maturity Benefit

Subject to the policy being in force, in case the Life Insured survives to the maturity of the Policy and all premiums are paid, then Sum Assured on Maturity will be payable on the policy anniversary after completion of 100 /85 years of age or on the policy anniversary coinciding with the date on which Life Insured attains the age of 100 /85 years.

2.E Surrender Benefit

The policy acquires a surrender value provided that at least one annualized premium has been paid. On surrender of the policy a lump sum amount equal to Guaranteed Surrender Value as defined in Section 4A of Part II will be paid to the Policyholder and the Policy gets terminated. The Company shall declare special surrender values as defined in section 4B of Part II, at such other rates not less than the Guaranteed Surrender Values. These rates are not guaranteed and will be declared by the company from time to time, subject to prior approval from IRDA. The Special Surrender Value shall always be greater than or equal to the Guaranteed Surrender Value. The Surrender Benefit payable will be the higher of Guaranteed Surrender Value or Special Surrender Value.

PART II

1. Misstatement of Age and Gender:

Without prejudice to Section 45 of the Insurance Act, 1938 and other applicable laws in force, 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 Annualized 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 on Maturity 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 Annualized 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 time extended by the Company to facilitate the Policyholder to pay the unpaid premium as on the due date, in case the premium/s had not been paid as on the Premium Due date. The Policyholder gets 30 days Grace Period to pay the premiums which fell due and the benefits under the policy remain unaltered during this period.

3. Discontinuance of due premiums

3.A Lapsation of Policy

If the policy has not acquired a surrender value and the premium is not paid on the due date or during the grace period, 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 the rights and benefits which the policy holder is entitled to under the Policy.

3.B Paid Up Policy

If the Policyholder has paid premiums for at least one annualized premium and has not paid any further premiums due to any reason the policy will automatically be converted to a paid up value. Once the policy becomes paid up the Sum Assured on Maturity will be reduced to paid up value on Maturity which will be paid on Maturity of the policy. In case of death of the Policyholder, Death benefit will be reduced to the paid up value on death.

The paid up values will be calculated as follows:

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Paid up value on Maturity = $\frac{\text{Number of Premiums paid} \times \text{Sum Assured on Maturity}}{\text{Premium Payment Term}}$

Paid up value on Death = $\frac{\text{Number of Premiums paid} \times \text{Sum Assured on death}}{\text{Premium Payment Term}}$

All guaranteed annual payouts in a paid up policy, will be reduced in the same ratio and will be a percentage of Paid up value on Maturity. The Policy shall cease to participate in the performance of the participating insurance fund and no future non guaranteed Annual Cash Bonuses will be payable.

In case of reinstatement of a paid up policy, the differential amount of guaranteed annual payout due (i.e. guaranteed annual payout calculated on the Sum Assured on Maturity less the guaranteed annual payout already paid out on the Paid Up Value on maturity), if applicable, shall be paid to the Policyholder.

In case of surrender of a paid up policy, the benefits payable on Surrender will be calculated as follows

Paid Up value on surrender = Paid Up Value on Maturity * (special surrender value factor / 1000)

4. Surrender Benefit

4.A Guaranteed Surrender Value:

The Policy acquires a Surrender Value provided that at least one annualized premium has been paid.

The guaranteed Surrender Value Factors as a percentage of premiums paid are as mentioned in the table below:

Premium Payment Term/ Policy Year	10 years	15 years
1	10%	10%
2	10%	10%
3	30%	30%
4	50%	50%
5	50%	50%
6	50%	50%
7	50%	50%
8	50%	50%
9	50%	50%
10	50%	50%
11	55%	50%
12	55%	50%
13	55%	50%
14	55%	55%
15	60%	55%
16	60%	55%
17	60%	55%
18	60%	60%
19	70%	60%
20	70%	60%
21	70%	60%

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22	70%	70%
23	80%	70%
24	80%	70%
25	80%	70%
26	90%	80%
27	90%	80%
28	90%	80%
29	90%	80%
30 & Above	90%	90%

The sum of all Survival Benefits (if any) paid till the year of surrender shall be deducted from the above mentioned Guaranteed Surrender Value.

4.B Special Surrender Value:

The Company shall declare special surrender values at such other rates not less than the Guaranteed Surrender Values specified above. These rates are not guaranteed and will be declared by the company from time to time, subject to prior approval from IRDA.

The Surrender Value payable will be subject to any statutory or any other restrictions as may be applicable. Surrender of the Policy shall extinguish all rights and benefits of the Policyholder under the Policy

5. Reinstatement:

The effective date of reinstatement is the date on which the below conditions are satisfied and the risk is accepted by the Company. The reinstatement of the Policy may be on terms different from those applicable to the Policy before it lapsed. The reinstatement will take effect only on it being specifically communicated by the Company

A Policy which has lapsed may be reinstated for full benefits subject to the following conditions;

- The application for reinstatement is made within two (2) years from the date of first unpaid premium
- Satisfactory evidence of insurability of the Life Insured is produced,
- 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. The differential amount of guaranteed annual payout due (i.e. guaranteed annual payout calculated on the full Sum Assured on Maturity less the guaranteed annual payout already paid out on the reduced Paid Up Sum Assured on Maturity), if applicable, shall be paid to the Policyholder;
- Terms and conditions as may be specified by the Company from time to time.

If the policy is in lapse status: - In case of death of the Life Insured 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, the policy shall be terminated and no benefit is payable

If the policy is in paid up status: - 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 as mentioned in Part II sub section 3B shall become payable at maturity or on death.

6. Termination:

The Policy will terminate on the earliest of the following:

- The date of confirmation of termination of contract by the Company against application of the

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- Policyholder for surrender of the Policy or
- b) The Maturity Date of the Policy or
 - c) Upon Intimation of Death of life insured or
 - d) The outstanding loan with interest thereon is equal to or higher than the Surrender Value of the paid up 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 policy 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 Policyholder shall assign the Policy absolutely to and be held by the Company as security for repayment of the loan and interest/allied charges 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 Company on 1st of July every year. This interest rate shall not exceed the sum of (5% and the Base lending rate of State Bank of India at the time of declaration.) 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 the 'Assignor' and the person to whom the Policy is assigned 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 and taken on record by the Company. The request for assignment shall be accompanied with the original Policy. 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 for assessment of the risk in connection with 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. Further, if there has/had been non disclosure of a material fact, the Company may treat your Policy as void from inception. In case fraud or misrepresentation, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud or misrepresentation being established by the insurer in accordance with Section 45 of the Insurance Act, 1938

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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, pay the Premium paid towards the Policy as on the date of death.
- in the event of (b) above, pay the higher of 80% of premiums paid till date of death or 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 stage of claim intimation under the Policy:

For Surrender/ Maturity Benefit: the original Policy;

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

The Company is entitled to call for additional documents, if in the opinion of the Company such additional documents are warranted to process the claim.

12. Free Look Period

If the Policyholder disagrees with any of the terms and conditions of the Policy, then there is an option to return the original Policy along with a letter stating reason/s for the objection within 30 days of receipt of the Policy ("the free look period"). The Policy will accordingly be cancelled and the Policyholder will be refunded an amount equal to the Premium paid subject to a deduction of a proportionate risk premium for the period on cover, the expenses incurred by the Company on medical examination (if any) and stamp duty charges. All 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 the Policyholder.

14. Notices

Any notice to be given to the Policyholder under the Policy will be issued by post or electronic mail or telephone facsimile transmission to the latest address/es/fax number/email of the Policyholder available 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 in force in India.

16. Policy alterations / Modifications

Only a duly authorized officer of the Company has the power to effect changes on the Policy/Plan at the request of the Policyholder, subject to the rules of the Company and within the regulatory parameters.

17. Mode of communication

The Company and the policyholder may exchange communications pertaining to the Policy either through normal correspondence or through electronic mail and the Company shall be within its right to seek clarifications / to carry out the mandates of the policyholder on merits in accordance with such communications. While accepting requests / mandate from the policyholder through electronic mail, the Company may stipulate such conditions as deemed fit to give effect to and comply with the provisions of Information Technology Act 2000 and/ or such other applicable laws in force from time to time.

18. Governing Laws & Jurisdiction

The terms and conditions of the Policy shall be governed by and shall be subject to the laws of India. The parties shall submit themselves to the jurisdiction of the competent court/s of law in India in respect of all matters and disputes which may arise out of in connection with the policy document and / or relating to the Policy.

19. Term/s used and its meaning

Any term not otherwise defined in this Policy document shall have the meaning ascribed to it under Policy as defined here in. If a particular term is not defined or otherwise articulated in the Policy, endeavor shall be to impart the natural meaning to the said term in the context in which it is used.

20. 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
- 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

21. 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
- Call us at our toll free no. 1800 102 4444
- Email us at 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.

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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:

- 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

You are requested to inform us about your concern (if any) within 8 weeks of receipt of resolution as stated above, failing which it will be construed that the complaint is 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 Ombudsman is appended below in Appendix I or please visit:

- www.bharti-axalife.com
- www.irdaindia.org/ombudsmenlist

For informative purpose and for your ready reference, the relevant clauses of the Insurance Act, 1938 are reproduced below:

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:

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
AHMEDABAD 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
BHOPAL 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
BHUBANESHWAR 62, Forest Park, Bhubaneswar - 751 009	Tel.: 0674-2596461(Direct) Secretary No.: 0674-2596455 Tele Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH 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
CHENNAI 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)
NEW DELHI 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 & Rajashtan
GUWAHATI 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
HYDERABAD 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
ERNAKULAM 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
KOLKATA 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, Kolkata – 700 072	Tel: 033 22124346/(40) Fax: 033 22124341 Email: iombsbpa@bsnl.in	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW 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
MUMBAI 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