

ICICI Pru Immediate Annuity Policy Document

(The Policy Certificate given at the cover of this document forms part of this Policy Document)

Policy no:

Name of the Trust: <Trust Name>

The Trustees ("**the Grantees**") (which expression shall unless repugnant to the context mean and include their respective successors) of the <Trust Name> hereinafter called the "Trust" (being a trust settled by the Employer), as mentioned in the Policy certificate, proposed to ICICI Prudential Life Insurance Company Limited "**the Insurer**" and more particularly defined hereafter, which expression shall unless repugnant to the context mean and include its successor and assigns) for providing Annuity Benefits to its Members.

The details of the Members are given in the Schedule attached hereto as requested from time to time on the basis of this Policy and as amended from time to time, which together with the aforesaid Proposal and the particulars of Members whose names are stated in the schedule hereto furnished by the Grantees are hereby declared to be the basis of this Policy.

AND WHEREAS the Insurer would receive lump sum payment from time to time being the Purchase Price as prevalent then for purchase of annuity by the Grantees in respect of the Members under the Scheme towards provision of Annuity Benefits.

The Grantees have further agreed to furnish to the Insurer necessary statements and particulars of Members/Beneficiaries for whom Annuity Benefits may have to be provided from time to time and to pay necessary premiums therefore.

NOW THIS POLICY WITNESSES AND IT IS AGREED AS UNDER:

Subject to the terms, conditions and provisions contained in this Policy, and to the extent stated herein, the Insurer hereby agrees with the Grantees to effect and pay the Benefits in respect of the Members upon receipt of appropriate Purchase Price from the Grantees and on account of Members and as advised and authorised by the Grantees.

This is subject to the Grantees having supplied all necessary information, documents and particulars in respect of the Members with proof to the satisfaction of the Insurer on the happening of events upon which such Benefits are expressed to be payable to the Members.

This Policy Document together with the Policy Certificate, Schedules, annexure and attachments enclosed hereto or written hereunder, each of the endorsements that will be made hereafter to this Policy and the related Proposal Form, constitute a single document being the Policy, and the provisions hereinafter contained shall form part of this Policy as fully and effectively as if recited over the signature affixed hereto.

For and on behalf of ICICI Prudential Life Insurance Company Limited

Signature
Dated at MUMBAI, this

PART-I

DEFINITIONS

- (i) **"Annuity" or "Pension"** means a series of regular periodic payments made by the Insurer to the Beneficiary or nominee, either directly or through the Proposer, for a specified period of time. This payment is made by the Insurer on the basis of the Purchase Price received from the Grantees or on account of the Member being eligible for Annuity Benefits under the Scheme. The Pension Option is selected by the Member or Grantees on his behalf on the basis of the details provided in the Proposal Form / Application for Annuity. Such series of payments shall be made to the Beneficiary either directly or through the Trust.
- (ii) **"Application for Annuity"** means an application to be furnished to the Insurer for availing of Benefits in respect of a Member.
- (iii) **"Benefits"** means Annuity benefits payable to a Beneficiary in accordance with the provisions of the Scheme (called as **"Annuity Benefits"**) and as per Pension Option elected under Part III hereafter, and includes Purchase Price to be returned where Pension Option is selected with this feature (called as **"Purchase Price Benefits"**), such Benefits payable to the Beneficiary either directly or through the Trust.
- (iv) **"Beneficiary"** depending on context means one of the following: (a) the Member of the Scheme; (b) in case of Joint Life Pension Option elected by the Member under Part III below, such Joint life upon death of Member; (c) in case of Joint Life with return of purchase price Pension Option elected by the Member under Part III below, such Joint life upon death of Member, and the Nominee if the Joint life pre-deceases the Member or upon death of the Joint Life; (d) in any other Pension Option under Part III below, the Nominee of the Member.
- (v) **'Insurer'** shall mean ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED, an Indian life insurance company having its registered office at ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025.
- (vi) **"Member"** shall mean member of the Scheme and who is entitled to Benefits thereunder.
- (vii) **"Policy"** means this Master Policy including the Policy Certificate, Policy Document and all appendices, attachments and schedules thereto.
- (viii) **"Proposal Form"** means the proposal application (including its enclosures and attachments or any information provided in relation thereto) made by Grantees on behalf of Trust to the Insurer for provision of Benefits under the Scheme to the Members and on basis of which this Policy has been issued.
- (ix) **"Purchase Price"** means the amount paid / payable by the Grantees to the Insurer for purchase of Annuity Benefits for a Member.

- (x) **"Spouse"** shall mean the named legal spouse at the time of purchase of annuity.
- (xi) **"Scheme"** shall mean <Trust Name>

PART II
GENERAL CONDITIONS

1. As soon as a Member under the Scheme become entitled to receive Benefits, the Grantees shall propose for Annuity Benefits under the Policy and send the relevant particulars to the Insurer along with the Application for Annuity. The Insurer shall apply the annuity rates in force on the date of receipt of Application for Annuity or such annuity rates as quoted to the Grantees under a valid quote to calculate the Annuity Benefits payable to the Beneficiary.
2. Evidence of age of the Beneficiary satisfactory to the Insurer shall be produced to the Insurer when they are admitted to the Benefits hereunder.
3. Proof of existence and identity of the Beneficiary shall be furnished to the Insurer whenever required and before the Insurer can begin making payment of the Benefits.
4. The Benefits payable hereunder are strictly personal and cannot be assigned, charged or alienated in any way by the Beneficiary.
5. All Benefits payable by the Insurer hereunder shall directly be paid to the Grantees, or at Grantees request, the Benefits may be paid to the Beneficiary. A discharge given by the Grantees or the Beneficiary would be a valid and sufficient discharge to the Insurer in respect of any such Benefits payment.
6. Grantees / Beneficiary shall be solely responsible for any liability on account of taxes to be deducted at source under income tax law in respect of Benefits. In any case, if the Insurer becomes liable to account to revenue authorities for income tax or any other taxes or duties on the Benefits to be paid under this Policy, the Insurer shall be entitled to deduct the appropriate amounts for that purpose from the Benefit payments and shall not be liable to the Grantees or Beneficiaries for the sums so deducted.
7. Any dispute, controversy or claims arising out of or concerning or relating to this Policy or the interpretation, breach, termination or invalidity thereof, shall be settled by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996. The arbitration tribunal shall be composed of three arbitrators, one arbitrator to be appointed by each Party, and a third arbitrator to be appointed by such arbitrators. The place of arbitration shall be Mumbai and any award, whether interim or final, shall be made, and shall be deemed for all purposes between the parties to be made, in Mumbai. The arbitration proceedings shall be conducted in the English language and any award or awards shall be rendered in English. The procedural law of the arbitration shall be Indian law.
8. In case any condition herein contained or endorsement made hereto shall be breached by the Grantees or in case it shall appear hereafter that an untrue or incorrect averment is contained in the Proposal Form or Application for Annuity or in any other statements or information or document furnished to the Insurer by the Grantees or that any material information was withheld, then Benefits under this Policy shall be void or Benefits to the extent covered by the above breach / untrue or incorrect averment etc and the Purchase Price paid to the Insurer in relation to such Benefits shall stand forfeited to the Insurer.

Thereafter, this Policy shall be deemed to have been terminated in relation to Benefits which have become void.

9. Variations in the terms and conditions of this Policy, if permitted by the Insurer, shall be given effect to by endorsements to the Policy signed by an authorized official of the Insurer and all such endorsements shall form part of the Policy. All variations and amendments shall be binding on the Insurer and the Grantees with effect from the date of endorsement or such other date as agreed to with the Grantees.
10. No loans shall be granted under or in respect of this Policy. This Policy cannot be surrendered.
11. In case of change in Grantees, or if any Grantee resigns, or dies while in office, this Policy, if so required by the Insurer, be assigned to the Grantees in office, or the Grantees, then existing, and in this regards, the Grantees agree to execute all such documents and do all such things, as would be necessary for such assignment. Any such assignment shall be by way of an endorsement to this Policy or in such form as agreed. Notice of any such assignment shall be furnished at the registered office or the office of the Insurer servicing this Policy.
12. All Benefits payable under the Policy are subject to the tax laws and other financial enactments, as they exist from time to time. Service Tax if any in respect of transactions under this Policy shall be recoverable from the Grantees / Trust.
13. Free-look period- A period of 15 days from the date of receipt of the Policy Document or Policy Certificate will be available to the Grantees during which the Policy can be reviewed. On cancellation of the Policy during the free-look period, the Company will return the premium paid subject to the deduction of insurance stamp duty on the Policy. The policy shall terminate on payment of this amount and all rights, benefits and interests under this policy will stand extinguished. Once an annuity option has been selected, it can not be changed after the Free-look period.

PART III

BENEFITS PAYABLE

- 1) This is a Single Premium product. The Grantees shall intimate to the Insurer in writing the Pension Option selected and the frequency elected by the Member to whom the Benefits becomes payable.
- 2) The Beneficiary, being the annuitant, shall have the following Pension Options for receiving Annuity Benefits:

(i) Life Annuity with return of Purchase price

The Member shall receive Annuity Benefits for the remainder of his life. Amount of Annuity Benefits payable shall be basis the annuity rates prevailing at the time of payment of Purchase Price by the Grantees, frequency as opted for by the Beneficiary and other factors as indicated / opted. Upon death of the Member, the Purchase Price shall be payable to the nominee. Upon such payment to the Nominee, the Insurer thereafter shall not be liable for any payment whatsoever in respect of such deceased Member or nominee.

(ii) Life Annuity without return of Purchase price

The Member shall receive Annuity Benefits for the remainder of his life. Amount of Annuity Benefits payable shall be basis the annuity rates prevailing at the time of payment of Purchase Price by the Grantees, frequency as opted for by the Beneficiary and other factors as indicated / opted. Upon death of Member, the Annuity Benefits payment shall terminate and thereafter Insurer shall not be liable for any payment whatsoever in respect of such deceased Member.

(iii) Joint Life, last survivor without return of purchase price

(This Pension Option can be elected only where the Member has a spouse at the time of completing the Application for Annuity in respect of such Member)

The Member shall receive Annuity Benefits for life. Upon death of the Member after the payment of Annuity Benefits has commenced, the Annuity Benefits payable under the Policy shall become payable to the Member's spouse for his/her lifetime. The Annuity amount payable to the spouse shall be equal to the Annuity amount paid to the annuitant during his / her lifetime. Upon death of spouse, the Benefits payment shall terminate and thereafter Insurer shall not be liable for any payment whatsoever in respect of such deceased Member.

Where the spouse has pre-deceased the Member or where the spouse is no longer a legal spouse at the time of death of the Member, no Benefits shall be payable on and from the death of the Member. In that case, upon death of the Member, the Benefits payment shall terminate and thereafter Insurer shall not be liable for any payment whatsoever in respect of such deceased Member/ annuitant / nominee.

(iv) Joint Life, last survivor with return of purchase price on the death of the last survivor
(This Pension Option can be elected only where the Member has a spouse at the time of completing Application for Annuity in respect of such Member)

The Member shall receive Annuity Benefits for life. Upon death of the Member after the payment of Annuity Benefits has commenced, the Annuity Benefits shall become payable to the Member's spouse for his/her lifetime. The Annuity amount payable to the spouse shall be equal to the Annuity amount paid to the annuitant during his / her lifetime. Upon death of the spouse, the Purchase Price shall be payable to the nominee. Upon such payment to the nominee, the Insurer thereafter shall not be liable for any payment whatsoever in respect of such deceased Member / his spouse / Nominee except in case of return of purchase price option where the purchase price shall be repaid to the nominee.

Where the spouse has pre-deceased the Member or where the spouse is no longer a legal spouse at the time of death of the Member, no Benefits shall be payable on and from the death of the Member, except that the Purchase Price shall be repaid to the valid Nominee. Upon payment of such Purchase Price, the Insurer shall not be liable for any payment whatsoever in respect of such deceased Member / his Nominee.

(v) Annuity guaranteed for a certain period of 5 years, 10 years or 15 years and thereafter for life

The Member shall receive Annuity Benefits for a certain period as selected by him (5, 10 or 15 years) under the Application for Annuity irrespective of whether the Member is alive. If the Member survives the chosen selected period (5,10 or 15 years) the annuity payments will continue while the Annuitant is alive. If, however, the Member dies before all the Annuity Benefits due during the selected period (5, 10 or 15 years) have been paid, the balance Annuity Benefits installments payable for and during the selected period shall after death of the Member be paid to the Nominee as validly nominated by the Member.

- 3) If a Member of a superannuation fund that is managed by the Company exits prior to retirement, the following choices may be offered to the Member:
- Purchase any of the life annuity options; or
 - Allow the funds to remain invested in the superannuation fund and subsequently purchase an annuity at a later date.

In case of death of a Member of the superannuation fund, the spouse or the family member shall be given an option to purchase a single life annuity or any of its variants from the Company. In such a case, the annuities shall be available from the age of 20 years and above.

- 4) All Benefits shall be payable in India only in Indian rupees. Annuity Benefits shall be payable in arrears.

- 5) The annuitant/grantees can choose to increase the annuity by paying an additional premium, which will be calculated using the then prevailing annuity rates and the age of the annuitant at that time.
- 6) Annuity will be payable monthly, half-yearly, quarterly and annually as chosen by the annuitant at the time of purchasing the annuity. The annuity amount chosen at policy inception is guaranteed for life and in certain circumstances for some period thereafter.
- 7) The Insurer may require the Beneficiary to prove his survival as on the day on which an annuity falls due in such manner as it may deem fit. In case if the Pension Option selected provides for joint life or return of purchase price option, Insurer may require the spouse / Nominee to furnish the death certificate in relation to death of Member / spouse and / or provide such other information / document in this regard as may be required by the Insurer.
- 8) Where the Annuity Benefits cease or is determined on the death of the Beneficiary, no part of the said Annuity Benefits shall be payable or paid for such time as may elapse between the date of payment immediately preceding the death of the Beneficiary and the day of his death.
- 9) In case of any doubt concerning interpretation of any provision contained in this Part III, the decision of the Insurer shall be final and binding, notwithstanding the provisions regarding arbitration.

PART – IV

Other Conditions

1. Admission of Age

In the event the age admitted (the “correct age”) is found to be different from the age declared in the Application for Annuity, without prejudice to the Insurer’s other rights and remedies including those under the Insurance Act, 1938, one of the following actions may be taken:

- (a) if the correct age is found to be such as would have made the annuitant uninsurable under this plan of assurance, the plan of assurance shall stand cancelled from the date of issue of the policy and the premium paid shall be refunded subject to the deduction of the annuity installments already paid to the Annuitant and expenses incurred for the issuance of the policy.
- (b) If the correct age is higher than the age declared in the Application for Annuity, the Benefits payable under the Policy shall be varied corresponding to the correct age of the Beneficiary (“the corrected Benefits”) from the date of commencement of the Benefits for that particular Beneficiary and the Insurer will pay to the Beneficiary the accumulated difference between the corrected Benefits and the original Benefits from the date of commencement of the Policy.
- (b) If the correct age of the Beneficiary is lower than the age declared in the Application for Annuity, the Benefits payable under the Policy shall be varied corresponding to the correct age of the Beneficiary (“the corrected Benefits”) from the date of commencement of the Policy and the Beneficiary shall pay the accumulated difference between the original Benefits amount paid and the corrected Benefits amount from the commencement of the Policy upto the date of such payment with interest at such rate and in such manner as is charged by the Insurer for late payment. If the Beneficiary/ Grantees fails to pay the difference with interest thereon as mentioned above, the same shall be treated as a debt due to the Insurer and shall be recovered with further interest thereon as mentioned above from the Benefits / other monies payable to such Beneficiary / from the Grantees. For the purpose of the above recovery, the Grantees shall be jointly and severally responsible to the Insurer alongwith the Beneficiary.
- (c) The age of the spouse shall be admitted before the purchase of Annuity Benefits in case of Joint Life annuity option.

2. Nomination

The Member may make a nomination for the purpose of payment of the Benefits in the event of his death. On the death of the Member, the spouse may effect a nomination to receive the benefits, if any, payable under the policy after his/her death, where the chosen Pension Option provides for payment of the annuity to the spouse. Where the

Nominee is a minor, the Member /spouse may also appoint a person to receive the money during the minority of the nominee. Nomination may be made by communicating the same in writing to the Insurer. Any change of nomination, which may be effected shall also be communicated to the Insurer.

The Insurer does not express itself upon the validity or accepts any responsibility on nomination in registering the nomination or change in nomination.

All nominations shall be made in such form and manner as shall be prescribed by the Insurer.

3. Incontestability

In case it is found that any untrue or incorrect statement or representations is contained in the Proposal, Application for Annuity, Declaration and / or connected or related documents or writings, or any material information has been withheld then, but subject to the provisions of Section 45 of the Insurance Act, 1938, the Policy with reference to the Member who has made or in respect of whom has been made the untrue or incorrect statement or misrepresentation in any of the aforementioned statements, documents or writings shall be void and no Benefit shall be payable there under, and all contributions / premiums in respect of such Member shall stand forfeited to the Insurer.

Section 45 of the insurance Act, 1938:

No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and 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 statement made in the proposal or in any report of a medical officer, or referee, or friend of the insured, or in any other 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 policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it 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 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.

4. Termination

Insurer and Grantees may mutually decide to terminate this Policy. However, such termination will not affect any liability already undertaken by the Insurer in relation to any Beneficiary.

5. Notices:

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, facsimile or e-mail to-

In case of the Insurer:

Address: *Group Solutions Service Desk*
ICICI Prudential Life Insurance Company Limited
Ground Floor, Vinod Silk Mills Compound
Chakravarthy Ashok Road, Ashok Nagar
Kandivali - East,
Mumbai- 400 101

Facsimile: 022 67100803
E-mail: myannuity@iciciprulife.com
Telephone: 022 42058408 / 42058038

In case of the Grantees:

As per the details specified by the Grantees in the Proposal Form and as modified from time to time

Notice and instructions sent by us will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

7. **Legislative Changes**

This policy, including the premiums and the benefits under the policy, will be subject to the taxes and other statutory levies as may be applicable from time to time.

The Grantees will be required to pay service tax, education cess or any other form of taxes or charges or levies as per the prevailing laws, regulations and other financial enactments as may exist from time to time, wherever applicable.

All benefits payable under the policy are subject to the tax laws and other financial enactments as they exist from time to time.

All provisions stated in this Policy are subject to the current guidelines issued by the Regulator as on date. All future guidelines that may be issued by the Regulator from time to time may also be applicable to this Policy.

8. **Electronic Transactions**

All transactions carried out by the Grantees through Internet, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication will be valid and legally binding on the Grantees / Member / Beneficiaries as well as the Company.

This will be subject to the relevant guidelines and terms and conditions as may be made applicable by the Company.

The Company reserves the sole right to terminate, stop or do away with all or any of the said facilities without any prior intimation to the Grantees / Member / Beneficiaries.

9. Customer Service

- (a) For any clarification or assistance, the Grantees may contact the Relationship Manager or call Group Service Representative at Telephone Numbers listed below during office hours (9.30 a.m. to 5.30 p.m.) on Insurer's work days.

Telephone: 022 42058408, 022 42058038

By mail at:

Group Solutions Service Desk
ICICI Prudential Life Insurance Company Limited
Ground Floor, Vinod Silk Mills Compound
Chakravarthy Ashok Road, Ashok Nagar
Kandivali - East,
Mumbai- 400 101
Facsimile: 022 67100803
E-mail: myannuity@iciciprulife.com

- (b) **Grievance Redressal Officer:** If the Grantees do not receive any resolution or the resolution provided does is not satisfactory, the Grantees may get in touch with our designated Grievance Redressal Officer (GRO). For GRO contact details please refer to the "Grievance Redressal" section on www.iciciprulife.com.

- (c) **Senior Grievance Redressal Officer:** If the Grantees do not receive any resolution or the resolution provided by the GRO is not satisfactory, the Grantees may write to our Senior Grievance Redressal Officer (SGRO). For SGRO contact details please refer to the "Grievance Redressal" section on www.iciciprulife.com.

- (d) **Grievance Redressal Committee:** In the event that any complaint / grievance addressed to the SGRO is not resolved, the Grantees may escalate the same to the Grievance Redressal Committee at the address mentioned below:

ICICI Prudential Life Insurance Company Limited, Vinod Silk Mills Compound,
Chakravarthy Ashok Road, Ashok Nagar, Kandivali (East), Mumbai - 400 101.

10. Insurance Ombudsman:

i. The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies.

ii. As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if:

(a) The grievance has been rejected by the Grievance Redressal Machinery of the Insurance Company

- (b) Within a period of one year from the date of rejection by the Insurance Company
- (c) If any other Judicial authority has not been approached

iii. In case if the Grantees are not satisfied with the decision / resolution of the Company, the Grantees may approach the Insurance Ombudsman at the address given below if the grievance pertains to

- (a) any partial or total repudiation of claims or
- (b) the premium paid or payable in terms of the policy
- (c) any claim related dispute on the legal construction of the policies in so far as such dispute relate to claims or
- (d) delay in settlement of claims
- (e) non-issue of policy document to customers after receipt of premiums

iv. The complaint to the office of the Insurance Ombudsman should be made in writing duly signed by the complainant (Grantees) or by his legal heirs with full details of the complaint and the contact information of complainant. Given below are details of the ombudsman office considering address of the Policyholder mentioned in the application form.

v. The Insurance Regulatory and Development Authority's or the Company's website must be checked for the updated contact details.

CONTACT DETAILS	JURISDICTION
<p>AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546150/139, 27546840 Fax:- 079-27546142 Email:-ins.omb@rediffmail.com</p>	<p>State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.</p>
<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Bhopal – 462 003. Tel.:- 0755-2769201/202 Fax:- 0755-2769203 Email:-bimalokpalbhopal@airtelmail.in</p>	<p>States of Madhya Pradesh and Chattisgarh.</p>
<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596461/2596455 Fax:- 0674-2596429 Email:-ioobbsr@dataone.in</p>	<p>State of Orissa.</p>

<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861/6468 Fax:- 0172-2708274 Email:-ombchd@yahoo.co.in</p>	<p><u>States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.</u></p>
<p>CHENNAI Office of the Insurance Ombudsman, <u>Fatima Akhtar Court,</u> 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333678/664/668 Fax:- 044-24333664 Email:-chennaiinsuranceombudsman@gmail.com</p>	<p><u>State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).</u></p>
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239611/7539/7532, 23239633 Fax:- 011-23230858 Email:-iobdelraj@rediffmail.com</p>	<p><u>States of Delhi and Rajasthan.</u></p>
<p>GUWAHATI Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- 0361-2132204/2131307/2132205 Fax:- 0361-2732937 Email:- ombudsmanghy@rediffmail.com</p>	<p><u>States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</u></p>
<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court" Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.:- 040-23325325/23312122, 65504123 Fax:- 040-23376599 Email:-insombudhyd@gmail.com</p>	<p><u>States of Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry.</u></p>
<p>KOCHI Office of the Insurance Ombudsman, 2nd Floor, CC 27 / 2603, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.:- 0484-2358734/759/9338 Fax:- 0484-2359336</p>	<p><u>State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.</u></p>

<p>Email:- iokochi@asianetindia.com</p>	
<p><u>KOLKATA</u> <u>Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4, Chittaranjan Avenue, 4th Floor, KOLKATA - 700 072.</u> <u>TEL : 033-22124346/22124339</u> <u>Fax : 033-22124341</u> <u>Email:-iombsbpa@bsnl.in</u></p>	<p><u>States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands.</u></p>
<p><u>LUCKNOW</u> <u>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001.</u> <u>Tel.:- 0522-2201188/31330/1</u> <u>Fax:- 0522-2231310</u> <u>Email:-insombudsman@rediffmail.com</u></p>	<p><u>States of Uttar Pradesh and Uttaranchal.</u></p>
<p><u>MUMBAI</u> <u>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.</u> <u>Tel.:- 022-26106928/360/6552/6960</u> <u>Fax:- 022-26106052</u> <u>Email:- ombudsmanmumbai@gmail.com</u></p>	<p><u>States of Maharashtra and Goa.</u></p>

"The Policy shall be subject to and be governed by this policy document and the terms and conditions of the policy document enclosed herein including every endorsement by the Insurer and shall together form a single contract"