

IndiaFirst Group Term Plan

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To,

09th April 2013

XXXX XXXX

Address 1,

Address 2.

Pin code – xxx xxx

IndiaFirst Group Term Plan - Master Plan No: xxxxxxxx

Dear Customer,

Congratulations! You are now a step closer to helping your employees secure their family's future and we are glad to be a part of this journey with you.

All our products have been designed to be simple and easy to understand, providing true value for money.

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 plan meets your requirement.

Please contact us on **1800-209-8700** or email us at group.ops@indiafirstlife.com for any further information or assistance.

Request you to kindly send us back the acknowledgement slip sent herewith acknowledging the receipt of your master policy document.

If you are not happy with any of the plan's features or feel that this is not the right plan for you at the moment, you can cancel your plan under the free-look period of 15 days from the date of receiving it, quoting your reasons. Our customer care executives will be happy to help you.

If you cancel your plan, we will pay you back your premium after deducting the stamp duty, pro rata risk premium and medical charges, as applicable.

Thank you for choosing IndiaFirst.

Yours truly,

Authorised Signatory

Group Operations

IndiaFirst Life Insurance Company Limited

(Regd. & Corporate Office Address: IndiaFirst Life Insurance Company Limited, 301, 'B' Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (East), Mumbai - 400 097. Website: indiafirstlife.com. Registration No.: 143. Toll Free No.: 1800 209 8700)

XXX (hereinafter called the "Master Policyholder") have by a written Proposal Form dated _____ requested **IndiaFirst Life Insurance Company Limited** (hereinafter called the "Insurer") to grant the benefits of Life Insurance Cover and deposit administration, under IndiaFirst Group Term Plan and as per the Scheme Rules of the (*.....name of the scheme.....*) Scheme of the Master Policyholder (certified copy of which has been furnished to the Insurer by the Master Policyholder) to the Members whose names have been recorded in the Membership Register maintained by the Master Policyholder.

The Master Policyholder has also furnished to the Insurer statements containing the age and other details of each Member which have been completed and signed by the Master Policyholder on behalf of the Members for whose benefit the Plan hereunder is being effected. The Master Policyholder and the Insurer have accepted and agreed that the said Proposal Form, Trust Deed, certified copy of the Scheme Rules along with other statements signed by the Master Policyholder and reports or other documents leading to the issuance of this Plan shall be the basis of the contract of insurance.

If any of the details of the Member contained in the statement signed by the Master Policyholder on behalf of the Member are incomplete, false or incorrect, coverage in respect of such Member under the Plan shall be cancelled immediately subject to the incomplete, false or incorrect information being established by us in accordance with Section 45 of Insurance Act, 1938

It is further hereby declared that every endorsement placed on the Plan by the Company shall be deemed part of the Plan.

Annexure A: Master Plan Schedule

Product Name: IndiaFirst Group Term Plan	Product UIN :
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Policy Holder Name:	XYZ Corporation Ltd.
Address:	No :9999, XYZ Lane, XYZ City XYZ State India
Master Policy No	GXXXXXX1
Date of Commencement of Policy	1st January 2013

Coverage Details

Type of Cover:	Annually Renewable Term Cover
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Benefit Type	Cover for each member as per the following table	
	Grade 1- 4	Rs. 50,00,000
	Grade 5-8	Rs. 25,00,000
Policy Period	01/01/2013 to 31/12/2013	
Mode of Premium	Yearly in advance	
Premium Rate	Premium Rate as per Annexure A	
Free Cover Limit/Non Medical Limit	Rs 25,000,000	
Eligibility condition for Free Cover Limit	All members who are upto the age of 60 years and "Actively At Work".	
Profit Sharing Adjustment	Not Applicable for this policy	
Maximum Coverage	Rs. 5,000,000 for each member	

Consolidated Stamp Duty of Rs.XXXXXXX/- paid vide Mudrank Receipt No: 25699 dt 24th September 2010

IndiaFirst Life Insurance Company Ltd reserves the right to refuse the coverage benefits or grant a reduced benefit in respect of a particular member where the Company is not satisfied with the evidence of health of that member.

Other Definitions and Conditions

Free Cover Limit: The limit up to which the eligible Members upto the age of 60 years are accepted for cover without any evidence of health. This is usually applicable for employer-employee groups. If any of the members are not eligible for the Free Cover Limit or any of the member's cover is above the Free Cover Limit, such cover would be subject to underwriting.

Actively At Work Members: Means that a full time permanent employee and has been continuously at work for at least 7 immediate working days preceding the date of joining the scheme, and has been on work on the date of joining the scheme. Members who are on leave for reasons other than sickness are also considered as Actively At Work.

Authorized Signatory

IndiaFirst Life Insurance Company Limited.

Date : 04/07/2011

Place : Mumbai

Definitions

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

Word/ Expression	Meaning
Age	The Member's Age as on his/her last birthday
Annexure	Any Annexure attached to this Plan as amended/ revised from time to time
Annual Renewal Date	The date after one year from the Scheme Commencement Date. The Master Policyholder can renew the Plan on the Annual Renewal Date.
Application Form	The proposal form completed and signed by you, the Master Policyholder based on which we have issued this Plan
Appointee	The person who receives the proceeds or the benefits under the Plan when the Nominee is less than 18 years of Age
Business Day	Any usual working day of our corporate office in Mumbai
Certificate of Insurance	A document stating the benefits payable to the Member and other details pertaining to the Coverage of the Member under the Scheme
Cover or Coverage	The Coverage of risk of the Member's unfortunate demise under the Scheme
Cover Term	The period which commences on the Date of Member Risk Commencement and ends as specified in the Certificate of Insurance
Date of Member Risk Commencement	The date from which the Death Benefit, if any, for a Member is activated under the Plan
Death Benefit	The amount, as per Scheme Rules and as mentioned in the Certificate of Insurance which is payable on the Member's unfortunate demise
Entry Date	The date on which the Member joins the scheme. This may or may not be the same as the Scheme Commencement Date.
Financial Year	A period of 12 months, starting from 1 st April every calendar year and ending on 31 st March the following calendar year. Example: 1 st April, 2013 to 31 st March, 2014 is considered as one Financial Year.
Master Policyholder	Master Policyholder is the organization who wishes to secure their members against uncertainty. Master Policyholder is the owner and holds the Master Plan.
Member	A new or existing employee/ customer/affiliate of an organization or any other individuals already associated with organized group and who fulfils the eligibility criteria
Nominee	The person nominated by the Member to receive the Death Benefit.

Plan	The IndiaFirst Group Term Plan. It is the entire insurance contract between the Master Policyholder and us. In this document, Plan will mean Policy and may be used interchangeably.
Plan Commencement Date	The date on which the Plan starts as shown in the Plan Schedule in Annexure A
Plan Schedule	The Schedule to this Plan attached as Annexure A
Plan Term	A period of one year starting from the Scheme Commencement Date or the Annual Renewal Date, as the case may be
Premiums	The amount payable by the Master Policyholder to cover their Members
Regulations	The applicable laws as amended from time to time which are applicable to this Plan
Regulatory Authority	The Insurance Regulatory and Development Authority 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
Scheme	The IndiaFirst Group Term Plan, covering members of the Master Policyholder or Members of an organized group. This scheme is yearly renewable.
Scheme Commencement Date	The date on which the Scheme starts as specified in the Plan Schedule
Sum Assured	The life insurance Cover provided on each Member's life and, as specified in the Certificate of Insurance
Surrender	Terminating or cancelling or withdrawing the Plan prior to the expiry of the Plan Term
We, Us or Our	IndiaFirst Life Insurance Company Limited
You or Your	The Master Policyholder

Key Features

You, the Master Policyholder

- You can now provide life cover at competitive rates to your Members – be it your employees or your customers or members or affiliates
- You have the flexibility to automatically secure the life of all your Members or offer it as a voluntary scheme where your Members may choose to participate
- The plan provides you the flexibility to add new Members during the Plan Year and an option to pay the premium as per your convenience
- You can also opt for the Employees Deposit Linked Insurance (EDLI) scheme under this Plan

For the Member

- Opportunity to secure your loved ones as you get a life cover at a reasonable price
- In the unfortunate event of the Member's/ life assured's demise, a lump sum amount equal to the Sum Assured will be payable to the Nominee /appointee/ legal heirs.
- Enjoy tax benefits on the premium you pay under Section 80(C), Income Tax Act, 1961

Risk Factors

- There is no maturity benefit under this Plan
- The Sum Assured is paid to the Nominee /appointee/ legal heirs, through you, the Master Policyholder
- You may deduct any amount due before paying the proceeds to the nominee/appointee/ legal heirs. However, this is not applicable under EDLI.
- Tax laws are subject to change from time to time as per Government Tax Laws.

Interpretation

This Plan is divided into numbered sections for ease of reference and reading only. Except as otherwise stated, these divisions and the corresponding section headings do not limit the Plan or its interpretation in any way.

Words of one gender will include the other gender and the singular will include the plural and vice versa, unless the context otherwise requires. Defined words need not appear in the same form.

1. About your Plan

In a Nutshell

IndiaFirst Group Term Plan is a non linked, non participating, yearly renewable group term Plan offered to a group of individuals having a similar interest such as account holders, credit card holders, depositor/creditor groups, Government agencies, parents of school/college students, social sector groups, affinity groups, employer-employee groups, etc.

Under this Plan, the Master Policyholder is the entity or organization that provides this Plan to its Members. The Member is the life assured under this Plan and the insurance Cover is on the life of the Member. Benefits will be paid in case of unfortunate event of the Member's demise. The lump sum amount payable will be as mentioned in the Certificate of Insurance.

Member's Eligibility Criteria

The Member needs to be a customer, employee or any other individual already associated with the group. The Age limits for a Member are -

	Employer- Employee Group	Non Employer -Employee Group
Minimum Age at Entry	18 years (last birthday)	14 years (last birthday)
Maximum Age at Entry	70 years (last birthday)	70 years (last birthday)
Maximum Age at Maturity	71 years (last birthday)	71 years (last birthday)

Application of Premium

- This is an annually renewable group term Plan
- The Plan will be available to the Members of the group for one year from the Scheme Commencement Date
- You, the Master Policyholder may choose to offer a voluntary Cover wherein the Member may choose to participate in the Plan and pay Premiums accordingly or a compulsory Cover wherein the Member will be covered automatically if he/she is eligible
- In case the Member is included/ chooses to participate in the Scheme in between the Plan Term, the Cover as well as the Premium will be for the balance period left in the Plan Term

Termination of the Benefit

The Benefit for any Member will terminate/ end immediately and automatically either on payment of the Death Benefit by us or if the Member has exited from the group or if the Plan is surrendered by you, the Master Policyholder. We will be relieved and discharged from all our obligations relating to that Member on payment of the Benefit.

The Plan is terminated only if the Master Policyholder or the Company chooses to terminate the same. In case the Plan is surrendered by You, the Master Policyholder, the Members will have an option to continue the cover till the end of the term as mentioned in certificate of insurance.

2. Benefits under the Plan

Death Benefit

In the unfortunate event of the Member's demise during the Plan Term, we will pay the Death Benefit to the Nominee/appointee/ legal heirs through you the Master Policyholder.

Calculation of Death Benefit

A lump sum amount equal to the Sum Assured as specified in the Certificate of Insurance will be payable to the Nominee/appointee/ legal heirs through you, the Master Policyholder.

Death Benefit Claim Not Admitted

If a new Member (whether sane or not) commits suicide within one year from the inception of membership, we will be entitled to pay only 80% of the individual premium paid towards the Plan. This is irrespective of whether the life assured, was sane or insane at the time of death.

This condition will not be applicable for other Members.

Maturity Benefit

There is no maturity benefit applicable under this Plan.

Rider Benefits

There are no riders available under this Plan.

3. Nomination as per Section 39 of Insurance Act, 1938

We are totally responsible to ensure that the claim payment is made in the name of the insured member or nominee/appointee/legal heirs as the case may be even if the cheque is sent to the group Master Policyholder for administration convenience or through any other electronic mode of payment to the specific bank account of the insured or nominee.

Appointing a Nominee to receive the Death Benefit

- All members may at any time during the Cover Term and while the Cover is in force, appoint or change a Nominee. You, the Master Policyholder will keep details of all such nominations in your record.
- The Death Benefit will be payable by us to the Master Policyholder who in turn will make a payout to the legal heirs or representatives of the Member, if there is no Nominee or if all the Nominees have pre-deceased the Member.

If the Nominee is a Minor

The Member may appoint an Appointee to receive and hold the Death Benefit in a trust until the Nominee attains 18 years of Age.

Making a Nomination

The Member may make or change a nomination by writing to you. You in turn need to keep in your record any new nomination made or any change in nomination.

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.

4. Premium

Premium Structure

For each Plan Term, the Master Policyholder must pay the Premium for each Member. The Premium rates applicable to the Members will be as decided between you and us. In case any Member is accepted on special terms the Premium rates will be adjusted and we will advise you in each case.

Calculating the Premium

We will calculate the total Premium for each Plan Term by adding up the Premiums for each Member. Each Member's Premium is calculated by multiplying together:

- (a) their Sum Assured for the Plan term; and
- (b) their Premium rate

However, for any Plan Term that is not exactly 12 months, the Member's Premium will be pro-rated accordingly.

Missing your Premiums

You or the Member (as the case may be) are given a grace period of 30 days for all subsequent premiums falling due within one year of the Scheme Commencement Date. You (or your Member) need to pay the Premiums before the end of the grace period to ensure that your members continue enjoying the benefits of the Plan/ Cover. If due premium is not paid within the grace period then covers ceases and the plan/membership terminates.

In the unfortunate event of the Member's demise during the grace period, you will receive the Death Benefit after deducting the Premium due for the period that the Member was covered.

In case Premiums are not paid before the end of the Grace Period

In case you have not paid premiums during the Plan Term you shall have 30 days grace period for payment of premium during the Plan Term. If the premium is not paid during the grace period, the Cover for the respective Member will lapse.

If the Master Policyholder does not renew the Plan on any Annual Renewal Date by paying all the Premiums due, the Plan will be cancelled.

You will be entitled to resume payment of Premiums only with our consent in writing and at our sole discretion.

5. Profit Sharing Benefit to the Master Policyholder (if opted for by the Master Policyholder)

We may allow for profit sharing adjustment' as per IRDA guidelines. The profit sharing result, if any, is calculated as under:

- Premiums (excluding service tax) received during the period
- Less: i. Claims & related payments
- ii. Expenses
- iii. Increase in provision for outstanding claims
- iv. Increase in provision for Incurred But Not Reported (IBNR) claims
- v. Loss Carried Forward

Where,

Expenses - maximum up to 25% of the premiums received during the period plus stamp duty expenses of 0.02% of Sum Assured

In case the Profit Sharing Result is negative, the corresponding amount shall be carried forward as a Loss Carried Forward. Similarly, in case the Profit Sharing Result is positive, the corresponding amount will be adjusted in the renewal premium only and shall be determined as follows:

Layer Experience	Refund Percentage
0-30%	50%
Greater than 30%	80%

(Layer is based on profit as a percentage of Premiums)

6. Loan or Assignment

Loans under the Plan

No loans are available under this Plan.

Assignment of the Plan

You cannot assign this plan.

7. Insurance Cover Ceases/ Ends

The Cover will cease immediately on the happening of any of the following:

- Member attaining 71 years of Age
- Demise of the Member
- Non-payment of Premium during the grace period
- Termination of employment with the employer
- Termination of membership of the employee welfare society for any reason.

b) Can you cancel your plan?

Yes, you can cancel your plan if you disagree with any of the terms and conditions within the first 15 days (free look period) of the receipt of your plan document. You can return the plan to us, while stating your reasons for the same.

Do you get any refund when you cancel your plan?

Yes. We will refund an amount equal to the -
Premium paid less:

- i. Pro-rata risk premium
- ii. Any stamp duty paid
- iii. Expenses incurred on medical examination, if any.

8. Surrendering the Plan

You, the Master Policyholder can Surrender the Plan anytime. However, the Member may opt to choose to continue the coverage till the end of the term as mentioned in the Certificate of Insurance. No Member can withdraw from the Scheme while he is still an eligible Member satisfying the eligibility criteria. No surrender or paid-up value is payable under this Plan.

9. Making a Claim

Steps to be followed for making a Claim

You, the Master Policyholder or the Nominee/appointee/ legal heirs, will give us a written notice of the claim on the Member's demise. You or the Nominee/appointee/legal heirs will need to give us all the relevant information in writing to enable us to process the claim as specified in the Plan.

Documents required at the time of making a claim

- Identity and proof of the Member's Age
- Claimant's statement
- Copies of First Information Report, Post Mortem Report, duly attested by police officials, in case of unnatural deaths including accidents etc.
- Hospitalization documents (discharge summary, all investigation reports) in case the Member was treated for any illness related to the cause of death
- Original Certificate of Insurance for the Member
- Death certificate issued by the local health and medical authority, if applicable
- Any other document or information that we may need to process the claim depending on the cause or nature of the claim

Payment of Benefits in Indian Rupees

All Benefits and other sums under this Plan are paid in India and in Indian Rupees.

10. Tax Benefit

This Plan and its benefits are subject to the Regulations and taxation laws in effect from time to time as per Government Tax Laws. Please consult your tax advisor for information.

Tax Benefits on Premium Paid

Tax Benefits	In case the Premium is paid by the Master Policyholder	In case the Premium is paid by the Member
Master Policyholder	May be able to claim the deduction under section 37(1) of the Income Tax Act 1961, for the entire amount paid as Premium.	No deduction
Member	No deduction	May be able to claim the benefits under Section 80C of the Income Tax Act 1961.

		Receipt must be in the name of the individual Member or the receipt must state that the Premium paid by the Master Policyholder is on behalf of the Member
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Tax Benefits on Death Benefit

Death Benefits are also tax-free under section 10(10) D of the Income Tax Act, 1961.

Tax Charges

Service tax will be levied on the Premium payable under this Plan. The level of this charge will be as per the rate of service tax on risk Premium, declared by the Government from time to time.

Note: We reserve the right to deduct any other applicable taxes, duties and surcharges on Premiums and benefits, as per the applicable rate imposed by the Government authorities from time to time.

11. Notice of new Members and Members who cease their Membership

You are required to inform us, in writing, about any new Members joining the Scheme and of Members leaving the group for any reason.

12. Endorsements

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

13. Change of Address

You are required to inform us in writing, about any change in your address. This will ensure that our correspondence reaches you without any delay.

14. Disclosures

Misrepresentation/ Fraudulent Disclosures

In issuing this Plan, we have relied on the truth, accuracy and completeness of information provided in the Proposal Form and the statements and declarations made by you which form a part of and are the basis of this Plan. If the information provided is found to be incorrect, we may, at any time during the tenure, cancel the membership immediately, subject to the fraud or misrepresentation being established by us in accordance with Section 45 of the Insurance Act, 1938.

Provisions of Section 45, Insurance Act, 1938

The Plan is subject to the provisions of Section 45 of the Insurance Act 1938 which states as follows –

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 a statement made in the proposal for insurance 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 Policyholder and that the Policyholder 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.

Prohibition of Rebate: Section 41 of the Insurance Act, 1938 states:

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 Plan, nor shall any person taking out or renewing or continuing a Plan accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses 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.

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

Making Untrue/ Incorrect Statements or Withholding Information

If you or the Member or the Nominee or anyone acting on your/ their behalf advances any claim knowing the same to be false, dishonest or fraudulent, then this Plan will be canceled immediately, subject to the fraud or misrepresentation being established by us in accordance with Section 45 of the Insurance Act, 1938.

False Disclosure about Age

The Member's Age has been admitted on the basis of the information provided by you. If the Member's Age is found to be different from that declared, we may, at any time during the tenure, adjust the Premiums and/or the Benefits under this Plan and/or recover the applicable balance amounts, if any, as we deem fit. The Benefits under the Plan will however be limited to the surrender value, if any, if the Member's Age at the Plan Commencement Date is found to be higher than the maximum or lower than the minimum entry Age that was permissible under this Plan at the time of its issue and subject to Section 45 of the Insurance Act, 1938 and the Plan will be cancelled immediately. It is your responsibility to seek satisfactory evidence of each of the Members' Age.

15. General Conditions

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

We may review, revise, delete and/ or alter any of the terms and conditions of the Plan with the prior approval of the Regulatory Authority by sending you prior written notice of 30 days.

Issuing Notices

We also have the discretion to issue either individual notices to you or publish general notices on our website.

16. Governing Laws 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 law and determined by the Indian Courts.

17. Grievance Redressal

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

A written communication giving reasons of either redressing or rejecting the complaint will be sent within 14 days of receipt of the complaint.

In case you are not satisfied with the resolution provided or have not received any response within 14 days, you may email us at grievance.redressal@indiafirstlife.com OR write to our 'Grievance Officer' at the above address.

An acknowledgment to all complaints received will be sent within 3 working days of receipt of the complaint/grievance. In case however, you are not satisfied with our decision/ resolution, you may also approach the nearest Ombudsman from the list of Ombudsmen if your grievance pertains to –

- An insurance claim that has been rejected or dispute of a claim on legal construction of the Plan
- Delay in settlement of claim
- Dispute with regard to Premium
- Non-receipt of your insurance document

The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant. As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made -

- Only if the grievance has been rejected by Our Grievance Redressal Machinery (Customer Care Representative)
 - Within a period of one year from the date of rejection by us
 - If it is not simultaneously under any litigation

18. Terminating the Plan

You may terminate the Plan by giving us a written notice 90 days in advance. Similarly if we wish to terminate the Plan, we will give you a written notice 90 days in advance.

Annexure B: List of Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Ahmedabad	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. 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	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor Malviya Nagar, Bhopal Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
Bhubaneshwar	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park Bhubaneshwar – 751 009 Tel.0674-2596461(Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
Chandigarh	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 nd floor, Batra Building, 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	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th 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	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road New Delhi – 110 002 Tel. 011-23239611 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajashthan
Guwahati	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. 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	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1 st 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	Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard,	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry

	<p>M.G. Road , Ernakulam – 682 015 Tel: 0484-2358734 Fax:0484-2359336 E-mail: iokochi@asianetglobal.com</p>	
Kolkata	<p>Insurance Ombudsman Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road , 3 rd floor, Kolkata – 700 001 Tel.:033-22134869 Fax: 033-22134868 E-mail : iombkol@vsnl.net</p>	<p>West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim</p>
Lucknow	<p>Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, Lucknow – 226 001 Tel.:0522-2201188 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in</p>	<p>Uttar Pradesh and Uttaranchal</p>
Mumbai	<p>Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), Mumbai – 400 054 PBX: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net</p>	<p>Maharashtra , Goa</p>