

**Policy Document – Premier Protection Plan**
UIN – [142N013V02]**Star Union Dai-ichi Life Insurance Company Limited**
Non Linked Individual**PART A****Forwarding Letter****Date: < >**<<Name of the Policyholder>>
<<Address of the Policyholder>>

Dear Sir/Madam

Sub : Your Policy Number <<_____>>

Welcome to Star Union Dai-ichi Life Insurance(SUD Life) family.

We, at SUD Life, thank you for trusting us as your financial partner and in helping you to financially secure lives of your loved ones.

We are enclosing herewith your Policy Document, First Premium Receipt, a copy of your proposal form and other related documents, for your records. We request you to check your personal details, terms and conditions and the privileges under this policy, carefully.

In case you do not agree to any of the provisions stated in the policy or the policy details, you may return the policy to us, specifying reasons thereof, within 15 days (30 days, if this Policy has been taken through Distance Marketing mode) from receipt of this letter. You also have an option to place a request for changing policy details mentioned in the schedule or discontinue this policy. In case of discontinuance, we would refund the premiums paid, subject to the provisions, stated in the policy.

Please quote your aforesaid Policy Number in all your future correspondence with us, as this will help us to serve you better.

In case you require any information about our other life insurance products, please get in touch with our executive, who has advised you to take this policy. You may also get in touch with us via email at customercare @ sudlife.in or call us at 022-39546300.

We thank you once again for your patronage and look forward to your continued support in future as well.

Yours Sincerely,

Girish Kulkarni
MD & CEO

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UIN – [142N013V02]**PREAMBLE**

The Proposer named in the Schedule of this Policy has submitted the Application together with a personal statement and the first instalment of Premium specified in the Schedule to Star Union Dai-ichi Life Insurance Company Limited (the “**Company**” which expression shall include its assigns and successors) for grant of life insurance cover on the life of the person named in the Schedule. It is agreed by the Company and the Proposer (the “**Parties**”) that the Application alongwith the personal statement and the declaration together with any report or other document leading to the issuance of this Policy shall form the basis of this contract of insurance.

The Parties do hereby further agree that in consideration of the receipt of future Premiums as stated in the Schedule, the Company will pay such benefits (without interest) as herein stated, to the Beneficiary, on submission of proof (to the complete satisfaction of the Company) of the benefits under the Policy having become payable in accordance with the terms and conditions hereof and of the Beneficiary’s entitlement to them, provided this Policy is in force.

It is further agreed by and between the Parties that these terms and conditions, any endorsement or a separate instrument executed by the Company in connection with this Policy and any special provisions subject to which this Policy has been issued by the Company and any Schedules, Annexures and/or Addendums hereto shall together form part of this Policy.

It is also agreed that this Policy shall be governed by the laws of India in force from time to time and all premiums and benefits shall be payable in Indian Rupees only. The benefits and the Premiums payable under this Policy will be subject to taxes and other statutory levies as may be applicable from time to time and such taxes, levies etc will be recovered, directly and completely from the Policyholder.

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Policy Type		Non-Linked Non Participating Term plan	
Date of Application:	< >	Application Number:	< >
Policy Number	< >	Client ID:	< >
Date of Commencement of Policy:	<<DD/MM/Y YYY >>	Premium Periodicity:	<<Yearly/Half Yearly/Monthly >>
Due Date of Last Premium:	<<DD/MM/Y YYY>>	Basic Premium: (Exclusive of Tax)	Rs.
Due Date of Renewal Premium:	<<DD/MM/Y YYY>>		

Insurance Agent/ Insurance Broker Details

Name of the Insurance Agent/ Insurance Broker: Insurance Agent/ Insurance Broker License No.: Insurance Agent/ Insurance Broker Code: Address: Telephone No.: Mobile No.: Email:	
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Policyholder's Details

Name of the Proposer:	<< Title/First name/Surname >>
Name and Address of the Life Assured:	<< Title/First name/Surname >> <<Address>> <<Address>> <<Address>> <<City / Pin-code>> << State>>

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Date of Birth of Life assured	<<DD/MM/YYYY >>	Age Admitted	
Name of the Nominee:	<< Title/First name/Surname >>		
Date of Birth:	<<DD/MM/YYYY >>	Age:	
Name of the Appointee:	<< Title/First name/Surname >>	Age:	

Nature of Benefits	Sum Assured	Basic Premium	Current Service Tax	Educational Cess	Total Premium	Policy Term	Premium Paying Term	Expiry / Maturity Date
Basic Sum Assured	Rs.	Rs.	Rs.	Rs.	Rs.	Yrs	Yrs	DD/MM/YYYY
Total Installment Premium					Rs.			

Signed for and on behalf of the Star Union Dai-ichi Life Insurance Company Limited

Authorised Signatory

Stamp Duty of Rs. (Rupee Only).

Note: The Life Cover under this Policy shall commence only on the Date of Commencement of Risk. On examination of this Policy, if the Policyholder notices any mistake, the Policy Document is to be returned for correction to the Company.

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PART B

1. Interpretation

- a) This Policy is divided into numbered parts for ease of reference and reading only. Unless stated otherwise, these divisions and the corresponding headings do not limit the Policy or its interpretation in any way.
- b) Words of one gender will include the other gender, reference to days will include calendar days, reference to any statutory enactment includes any subsequent amendment to that statutory enactment and the singular will include the plural and vice versa, unless the context otherwise requires.

2. Definitions

In this policy unless the context otherwise requires:

“Beneficiary” means the policyholder or nominee as defined in sec.39, the assignee as defined in sec 38 of the insurance act 1938 or the beneficiaries endorsed on the policy taken out under the provision of sec.6 of MWP Act, 1874 or the legal heirs of the policyholder if none of aforesaid beneficiaries subsist.

“We”, “Us”, “Our” or “Ours” refers to Star Union Dai-ichi Life Insurance Company Limited

“You”, “Your” or “Yours” refers to the Policy holder

“Policy Year” means a period of twelve consecutive months commencing from the Date of Commencement of Risk and every period of twelve consecutive months following thereafter.;

“Policy Term” is the period as mentioned in Schedule I.

“Admitted age” is the age based on the proof of age like Birth Certificate submitted to the insurance company. This means that no further evidence of age will be needed in the event of a subsequent claim that is triggered by the death of the assured or the maturity of the policy.

Correct age: When age proof is not submitted at the time of issue of the policy and on subsequent issue, or if in the age proof submitted at the time of issue of policy subsequently the date of birth is found to be different than that admitted at issue, then such age based on the age proof is the correct age of the life assured

“Grace period” means the time granted by the insurer from the due date of payment of premium, without any penalty/late fee, during which time the policy is considered to be in-force with the risk cover without any interruption as per the terms of the policy.

Lapsed policy: A policy which has been terminated for non-payment of premiums where premium is not paid within grace period.

“Maturity date” is date of commencement of policy plus the term of the policy,

Nomination: This is when the policyholder/insured officially authorizes another person to receive any benefits under the policy in case of death of the Life Assured before maturity. The authorized person is the nominee.

Material information: All important, essential and relevant information in the context of underwriting the risk to be covered by the insurer

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“Death Benefit” is the benefit payable to the nominee or other beneficiaries in the event of death of the Life Assured before maturity of the policy

Revival of a Policy: Revival of the policy is the act of putting a lapsed policy, which has not acquired any value as on date of first unpaid premium, into force, after the grace period has expired. The company may require evidence of insurability and will always require the insured to pay the total amount of overdue past premiums.

Basic Sum assured: refers to the minimum amount payable to the Life Assured or his dependents on the death of the Life Assured, in a life insurance policy.

Distance marketing: Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.

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A grace period of 30 days will be allowed for payment of half-yearly and yearly premiums, and 15 days for monthly mode of premium payment. If premium is not paid within the grace period, the policy lapses.

If death occurs during the grace period, the full Sum Assured under the policy will be paid after deduction of the premiums then due and all premiums falling due during the policy year.

If the premium is not paid before the expiry of the days of grace, the policy lapses and no benefits are payable under a lapsed policy

4. Benefits

The benefits payable under this Policy shall be paid only in Indian Rupees and in India, at the office of the Company situated in Mumbai. The Company may, at its absolute discretion fix an alternative place in India for payment for the benefits at any time before or after the policy has become a claim

a) Death Benefit

In the event of death of the Life Assured during the term of the policy, Death Benefit as follows is payable, provided the policy is in force.

Death Benefit:

If age of the Life Assured at entry less than 45 years:

Highest of Basic Sum Assured or 10 times of Annualised Premiums or 105% of all the premiums paid as on the date of.

If age of the Life Assured at entry 45 years and above:

Highest of Basic Sum Assured or 7 times of Annualised Premiums, or 105% of all the premiums paid as on the date of death

b) Maturity Benefit

No Maturity Benefits Payable

c) Paid-Up Value:

No paid up value is available.

d) Surrender Benefit:

No Surrender Value is payable under this policy

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A claim by death of the Life Assured must be intimated by notice in writing to the Company within 60 days of the death of the Life Assured. In the event of such a claim the following documents are required to be submitted to the Company along with the claim intimation:

- 1) Original Policy Document.
- 2) Original Death Certificate of the Life Assured issued by the Municipal/Local Authorities.
- 3) Claim forms duly filled in.
- 4) Certificate from the Physician, who last attended the Life Assured along with the Hospital Reports.
- 5) Copies of Panchnama, FIR, Post Mortem Report, etc duly attested by the police authorities, where applicable

Admissibility of claims shall be subject to such other requirements as prescribed by the Company and the entitlement of the claimant to the benefits under the Policy. The Company reserves the right to call for any other information and/ or documents to satisfy itself, in its sole discretion, as to the validity of a claim.

If there is delay in intimation of claims or submission of documents due to unavoidable circumstances, the delay may be condoned on merit, for delayed claims where the delay is proven to be for reasons beyond the control of the insured.

6. Termination

Policy will terminate:

1. On the death of the life assured.
2. At the end of revival period, if you have not revived

7. Suicide

If the Life Assured commits Suicide, whether sane or insane, within one year from the Date of issue / Revival of the policy, sum assured will not be payable, and the nominee of the policy holder shall be entitled to 80% of the total premiums paid excluding taxes, all extra premiums(if any).

8. Free Look Period

A period of 15 days is available to the Policyholder from the date of the receipt of the policy document to review the terms and conditions of the policy and if the Policyholder disagrees to any of those terms or conditions, he/she has the option to return the policy stating the reasons for his objection, when he/she shall be entitled to a refund of the amount of premium received excluding expenses incurred by Star Union Dai-ichi on the policy (i.e. stamp duty, proportionate risk premium for period of cover and any expenses borne by the company on medicals). In case of Distance Marketing* Channel the free look period is 30 days. All rights of the policyholder under this Policy shall immediately stand extinguished at the cancellation of the Policy.

** Distance marketing includes every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) Voice mode, which includes telephone-calling (ii) Short Messaging service (SMS) (iii) Electronic mode which includes e-mail, internet and interactive television (DTH) (iv) Physical mode which includes direct postal mail and newspaper & magazine inserts and (v) Solicitation through any means of communication other than in person.*

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A lapsed policy can be revived if the revival request is received within 2 years from the date of first unpaid premium; by paying the arrears of premium with interest @ 9% p.a. and on submission of the satisfactory medical evidence as per the underwriting rules applicable at that time.

The cost of the required medical examination, if any will be borne by the policy holder only.

The company however reserves the right to accept or reject the revival of lapsed policy. In case of non revival of policy company has no liability to refund the medical cost.

10. Loan

No policy loan is available

11. Forfeiture

In the event it is found that any statement in the proposal for insurance or in the personal statement or in any reports or documents leading to the issue of this Policy is inaccurate or false, or, any material information has been withheld, then and in every such case, but subject to the provisions of section 45 of the Insurance Act, 1938, this Policy shall be void and all benefits hereunder shall cease and all moneys that have been paid in consequence hereof shall belong to the Company.

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Not Applicable as this is a Non-Linked Non-Participating plan.

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PART F

12. Nomination

Where the holder of this policy is also the Life Assured, he/she may make a nomination at any time before the Maturity Date in terms of Section 39 of the Insurance Act, 1938. Any nomination/ change in nomination may be made by an endorsement on the Policy, provided that a notice in writing is given to the Company and the nomination is registered in the books of the Company. The Company does not express itself upon the validity or legal effect of any nomination/ change of nomination made by the Policyholder. Where the nominee is a minor the Policyholder may appoint any person to receive the money secured by the policy in the event of his death during the minority of the nominee.

If the nominee is not in a position to receive the benefit, we will pay the benefit to the legal heir.

13. Assignment

Except where the policy has been assigned to the Company as a collateral security for loan granted under the policy, an assignment of the Policy, executed in accordance with Section 38 of the Insurance Act, 1938, shall be effective, as against the Company, from the date of receipt by it of a written notice of the assignment together with the instrument of assignment and the company recording the assignment in its books. The Company does not express itself upon the validity or legality, of any assignment made by the Policyholder. Assignment can be made of the whole policy only and not of any benefits admissible there under.

14. Incorrect information and Non Disclosure

The policy holder under the policy has an obligation to disclose every fact material to assessment of the risk of 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 and further if there has been non disclosure of a material fact then the company may treat the policy as null and void.

15. Restriction on Travel

There are no restrictions on travel

16. Taxation

The tax applicability would be as per the prevailing provisions of the tax laws in india. If required by the relevant legislations prevailing from time to time.

17. Notices

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

a) **The Policyholder / Beneficiary**

As per the details specified in the Application / change of address intimation submitted by the Policyholder to the Company.

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Address: Customer Service Desk,
Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
11th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703

Notices and instructions given by the Company to the Policyholder / Beneficiary will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

It is very important that the Policyholder immediately communicates any change of address or nomination to enable the Company to service his Policy effectively.

18. Declaration relating to Age

- a) The age of the Life Assured has been admitted under the Policy on the basis of the date of birth declared in the proposal and calculated as age last birthday. In the event the age so admitted (the "Admitted Age") is found to be incorrect at any time and the correct age of the Life Assured as determined by the Company (the "Correct Age"), which determination is solely within the discretion of the Company, being such that it would have rendered the Life Assured ineligible for grant of this Policy, this Policy shall stand cancelled from inception, and the premiums paid (net of expenses incurred by the Company for the issue of the Policy) will be refunded to the Policyholder without interest.
- b) In the event the Admitted Age is found to be lower than the Correct Age, the Correct Age being such that the Life Assured continues to be eligible for being insured, the policy premium, under this Policy shall be altered corresponding to the Correct Age of the Life Assured, and an amount equal to the difference of premium under the Policy, paid till then on the basis of the Admitted Age and payable on the basis of the Correct Age shall be paid by the Policy holder with interest at the applicable rate. The policyholder will thereafter be required to pay the policy premium, at the altered rate for the entire Premium Paying Term of the policy.
- c) Where the Correct Age of the Life Assured is found to be lower than the Admitted Age, the policy premium, shall be recalculated on the basis of such Correct Age from the Date of Commencement of Risk under the policy and the accumulated difference between the premiums shall be refunded to the Policy holder without interest.

19. Change in Occupation

The life assured should inform the Company if there is a change in occupation after the issue of the policy. Persons working in hazardous occupations will be screened suitably or will be offered the product at higher premium rates commensurate with the extra risk subject to the Board approved Underwriting guidelines of the policy

20. Governing Laws & Jurisdiction

The terms and conditions of the Policy shall be governed by and subject to the laws of Republic of India. The parties shall be subject to the jurisdiction of the law courts situated at Mumbai or as prescribed in the relevant Laws/ Acts, for all matters and disputes arising from or relating to or concerning the Application and the Policy."

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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: Policy not to be called in question on ground of mis-statement after two years-

“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 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 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.”

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PART G

21. Grievance Redressal Procedure

- a) If the Policyholder/ Life Insured/ Beneficiary have any query or complaint/ grievance, then, the Policyholder/ Life Insured/ Beneficiary can approach the Company at the following address:

Customer Service Desk,
Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
11th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703
Contact No: 022 39546300
Email ID: customercare@sudlife.in

- b) If the Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision of the above office, or have not received any response within 10 days, then, the Policyholder/ Life Insured/ Beneficiary may contact the following official for resolution, on the address mentioned below:

Executive Vice President –Operations & Service Delivery
Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
11th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703
Contact No: 022 39546200
Email ID: grievanceredressal@sudlife.in

- c) If the Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision of the above officer, or have not received any response within 10 days, then, the Policyholder/ Life Insured/ Beneficiary may contact the following official for resolution, on the address mentioned below.

Principal Compliance Officer
Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
11th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703
Contact No: 022 39546200
Email ID: cgro@sudlife.in

- d) An acknowledgment to all complaints received will be sent within 3 working days of receipt of the complaint/grievance.
- e) If the Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision/ resolution of the Company, then, the Policyholder/ Life Insured/ Beneficiary may approach the Insurance Ombudsman at the address given below if his/her issues pertains to the following and to provision 12(1) of the Redressal of Public Grievances Rules 1998:

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- i. insurance claim that has been rejected or dispute on legal construction of the policy with regard to a claim;
- ii. delay in settlement of claim;
- iii. dispute with regard to premium;
- iv. non-receipt of any insurance document;
- v. any dispute in regard to premium paid or payable in terms of the policy.

Address of the Insurance 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.079-27546840 Fax:079-27546142 E-mail: ins.omb@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: bimalokpalbhupal@airtelmail.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.101-103, 2 nd floor, Batra Building Sector 17-D , CHANDIGARH – 160 017 Tel.: 0172-2706468 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. 044-24333668 /5284 Fax: 044-24333664 E-mail: chennaiinsuranceombudsman@gmail.com	Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)

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NEW DELHI	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road NEW DELHI – 110 002 Tel. 011-23239633 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajashtan
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road GUWAHATI – 781 001 Tel. : 0361-2132204/5 Fax:0361-2732937 E-mail: ombudsmanghy@rediffmail.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. 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM /KOCHI	Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Bldg, Opp. Cochin Shipyard, M.G. Road , ERNAKULAM – 682 015 Tel: 0484-2358759 Fax:0484-2359336 E-mail: iokochi@asianetindia.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman Office of The Insurance Ombudsman Hindusthan Building Annexe, 4 th Floor, 4 Chittaranjan Avenue KOLKATA -700 072 Tel: 033 22124346/(40) Fax: 033 22124341 Email:insombudsmankolkata@gmail.com	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, LUCKNOW – 226 001 Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), MUMBAI – 400 054 Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com	Maharashtra and Goa

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- f) 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.
- g) As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:
 - i. only if a representation had been made to the Company in regard to the grievance and the same has been rejected by the Company or the complainant is not satisfied with the reply of the Company or no reply has been received to the representation for a period of 1 month after it is received by the Company;
 - ii. within a period of 1 year from the date of its rejection or from the date of the final reply of the Company;
 - iii. the complaint is not on the same subject-matter for which any proceedings before any court or consumer forum is pending or were so earlier.