



Master Policy Document
SUD Life Pradhan Mantri Jeevan Jyoti Bima Yojana
UIN – [142G047V01]

Star Union Dai-ichi Life Insurance Company Limited
Non Linked One Year Renewable Group Term Insurance Scheme

Registered Office: Star House 3rd Floor, (West wing), C-5, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051
Corporate Office: 11th Floor, Raghuleela Arcade, IT Park, Sector 30 A, Opp. Vashi Railway Station, Vashi, Navi Mumbai – 400703

PART A

Forwarding Letter

Date: << >>

<< Name of Master Policyholder>>
<< Address of Master Policyholder>>

Dear Sir/Madam,

Re : Your Group Master Policy : <<_____>>

We welcome you to Star Union Dai-ichi Life Insurance family and thank you for placing your confidence in us by preferring to take this scheme from us.

We are enclosing herewith your Master Policy document.

In case You (Master Policyholder) or Insured Member is not satisfied with the terms and conditions of the Master policy/ Certificate of Insurance, You/Member may return the policy within the free look period by stating the reasons for objections. The free look period is 15 days from the date of receipt of the Policy Document / Certificate of Insurance. In such event, Member will be entitled to a refund of the amount of premium received by us excluding expenses incurred by us (i.e. stamp duty and proportionate risk related charges for the period of cover). All the rights under this Policy shall immediately stand extinguished at the cancellation of the Policy.

We request you to quote your aforesaid Master Policy No. in all your future correspondence with us, as this will help us serve you better.

For any assistance relating to your policy or claim related query, you may get in touch with us via Toll Free No: 18002008833 or Land line No: 022 39546300 or email us on customer@sudlife.in

Thanking you once again for your patronage and looking forward to your continued support in future as well.

Yours sincerely,

Authorized Signatory



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PART A

Corporate Agent Name / Agent/ Broker Name :	
Specified Person Name:	
Specified Person/Agent/ Broker Code:	
Specified Person/ Agent/ Broker Licence Code:	
Specified Person/ Agent/ Broker Tel. No.:	
Specified Person/ Agent/ Broker Mobile No.:	
Specified Person/ Agent/ Broker Email ID :	
Specified Person/Agent/ Broker Address:	

Policy Preamble

Star Union Dai-ichi Life Insurance Company Ltd. (which expression includes its assignee and successors, hereinafter called the 'Company') has received a proposal from the Master Policyholder together with a statement and particulars of the members and Premium amount as mentioned in the Schedule – I to grant the benefits as described in the 'Rules of the SUD Life Pradhan Mantri Jeevan Jyoti Bima Yojana Scheme' which has been furnished to the Company by the Master Policyholder. The Master Policyholder has agreed to furnish such statements and particulars of members as may be required by the Company from time to time, as applicable, and also have further agreed to pay premium as provided hereinafter as and when they fall due. The Company and the Master Policyholder have agreed that the proposal form, Rules of the scheme and the statement together with any report or other documents leading to the issue of this Master Policy shall form the basis of this Contract of Insurance. It is agreed that in consideration of the premium received, and, subject to receipt of future premiums as herein stated, the Company will pay the appropriate benefits as herein stated to the Beneficiary (hereinafter defined), on submission of proof to the complete satisfaction of the Company for the benefit having become payable, and provided that the Schedules, Terms and Conditions contained in this document are complied with.

The premium and benefits prescribed under this Master 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 Master Policyholder

This Master Policy has been effected in accordance with the provisions of the Rules of the Scheme as in force on the Policy Commencement Date and in the event of any amendment of the Rules, in so far as any such amendment has an effect on the operation of the Policy, it shall be operative only if the amendment is specifically approved by the Company in writing and not otherwise.

The provisions hereinafter contained together with the schedules and endorsements/documents evidencing the amendments form the whole of the contract of insurance under this Master Policy as fully as if recited over the signature affixed hereto.



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Schedule

A. Master Policy Details

Master Policy No:	<< >>		
Name of Master Policy Holder	<<>>		
Address of Master Policy Holder	<<>>		
Name of the Scheme	SUD Life Pradhan Mantri Jeevan Jyoti Bima Yojana.		
Date of commencement of Master Policy	<<dd/mm/yyyy>>	Annual Renewal Date of Master Policy	<<dd/mm/yyyy>> and Annually thereafter
Premium periodicity:	Annual	Sum Assured Per Member	Rs. <<200000 >>
Annual Premium Rs. :	(exclusive of Service Tax)		
No. of Members covered as on date of commencement of the Master policy:			

Particulars of members are enclosed in the annexure 1.

B. Basic Death Benefit per member:

The death benefit shall be << **Rs. 200,000** >>

Special Provision (if any) << >>

Stamp Duty of Rs. (Rupee Only) is paid for this Master Policy by pay order, vide receipt no XXX dated dd/mm/yyyy.

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

Authorized Signatory
IRDA Regn- 142

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

Please note that the life cover for each member is as per the scheme rules and will be based on the rules of the scheme. This will be in tune to the data submitted by the Master Policyholder

This policy has been issued, based on initial data submitted by the Master Policyholder. Any Additions/deletion from the member list will have to be intimated by the Master Policyholder to the Insurer for changes.



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PART B
Rules of the Scheme

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

Unless excluded by or repugnant to the context or defined to the contrary the definition mentioned below shall have the following meaning: -

- a) “Age” refers to the age as at last birthday of the Life Assured and Beneficiary
- b) “Annual Renewal Date” means the date in any calendar year, subsequent to the year in which the Master Policy comes into effect, corresponding numerically with the Policy Commencement date in that subsequent year.
- c) “Appointee” means the person who receives the proceeds or the benefits under the Plan, if any, when the Nominee is less than 18 years of Age.
- d) “Basic Death Benefit” means the benefit payable on death of the Insured Member as specified in the policy document.
- e) “Beneficiary” or “Nominee” means a person nominated by the Member under this Policy and registered with the Company in accordance with Clause 17 and who is authorized to receive the death benefit payable under this Policy.
- f) ‘Claimant’ means Nominee(s) (if valid nomination is effected), assignee(s) or their heirs, legal representatives or holders of a succession certificates in case Nominee(s) or assignee(s) is/are not alive at the time of claim.
- h) “Benefits / Sum Assured” means the benefits defined under Schedule I
- i) “Date of Commencement of Policy” is the date as mentioned in Schedule I
- j) “Date of commencement of Risk” means that the risk will commence from the date of acceptance of proposal which is subject to receipt of members’ data and premium. After the commencement of risk for

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the scheme, all the new eligible entrants will be covered from the date of entry into the group, on receipt of Members' data & premium.

- k) "Grace Period" means the time granted by the Company from the due date of payment of premium, without any penalty/late fee, during which time the Master policy is considered to be in-force with the risk cover without any interruption as per the terms of the Master policy.
- l) "Insured Members" means the group of members who are covered under the Master Policy and on whose life the company accepts to provide life cover
- m) "IRDAI" means the Insurance Regulatory and Development Authority of India
- n) "Life Cover" means, the coverage granted by us for payment of the Death Benefit referred in the Schedule, in the event of death of the Insured Member while the Master Policy is in force;
- o) "Master Policy" means the contract between the Company and the Master Policyholder to provide Life Cover to the insured member on receipt of due premiums.
- p) "Master Policyholder" means any company, firm or body corporate incorporated under any relevant law in force in India and has its registered office and other offices located in India
- q) "Rules of the Scheme" means the rules framed by Government of India under the **Pradhan Mantri Jeevan Bima Yojana** for the Scheme and approved by the Company from time to time, governing the grant of benefits to the members of the scheme
- r) "Sum Assured" means the Sum Assured under Life Cover as chosen at the inception of the Master Policy.
- s) "We", "Us", "Our", "Company" or "Ours" refers to Star Union Dai-ichi Life Insurance Company Limited
- t) "You", "Your" or "Yours" refers to the Master Policyholder



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PART C

3. Eligibility for Membership

Insured Member joining the scheme on or before 31st August 2015, will be offered life cover, without any underwriting. The cut-off date may be extended by the Government of India upto 30th November, 2015 or any other date as prescribed by the Government of India. Insured Members joining the scheme subsequently shall be given life cover on submission of self-certificate of good health.

4. Benefits payable under the Master Policy:

a. Death Benefit

Provided the Master policy is in force, in the event of death of the Insurance Member due to any cause, death benefit as stated in the Schedule shall be payable to the Nominee/ Beneficiary.

On payment of Death Benefit as above, all insurance cover provided under this Master policy for the member would automatically be terminated and all liability of the Company in respect of the member would stand automatically extinguished.

b. Maturity Benefit:

No maturity benefit is available under the Master Policy.

5. Payment of Premium

- i. Premium under this Master Policy shall be payable annually in advance for each member every year. The Premium will be as stated in Schedule-I . Irrespective of the date of entry into the Scheme, the member has to pay the full annual premium.
- ii. In case any Member joins in the interim i.e. during the policy term, the premiums will be collected for the entire policy term.
- iii. At the end of the one-year term, the master policy can be renewed within a grace period of 30 days by payment of the premium then payable and complying with the other terms and conditions specified by the Company. If the master policy is not renewed the policy lapses.
- iv. In case the Bank account is deactivated/ closed, the insurance cover will continue for a period for which premium(s) has already been paid. Subsequently cover cannot be renewed.



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PART D

6. Paid up Value:

No Paid up Value is available under the Master Policy.

7. Suspension of Life Cover

In case, the Insurance Cover is ceased due to any technical reason such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium and a satisfactory statement of good health. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the discretion of the Company

8. Surrender Value:

No Surrender Benefit is payable. However In case of surrender of the Master policy, individual members of the group, on such surrender, have an option to continue the policy as an individual policy till their coverage is terminated.

9. Lapse Value:

No benefits are payable on lapsed policies.

10. Reinstatement of the Master Policy

Subject to terms and condition of the scheme, in case, the Insurance Cover is ceased due to any technical reason such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium and a satisfactory statement of good health.

During this period, the risk cover will be suspended and reinstatement of risk cover will be at the discretion of the Company.

11. Free Look cancellation by the Master Policyholder

In case the You or Insured Member is not satisfied with the terms and conditions of the Master policy/ Certificate of Insurance, You/Member may return the policy within the free look period by stating the reasons for your/ Member's objection. The free look period is 15 days from the date of receipt of the Policy Document / Certificate of Insurance. In such event, Member will be entitled to a refund of the amount of premium received by us excluding expenses incurred by us (i.e. stamp duty and proportionate risk related charges for the period of cover).

All the rights under this Policy shall immediately stand extinguished at the cancellation of the Policy.

12. Payment of Claim

- a. All claims must be notified to the Company in writing in the specified format as supplied by the Company preferably within 180 days from the date of the death of the Member briefly stating the circumstances resulting in the death.

The primary documents normally required for processing a claim are:

- (i) Claimant's statement/ Claim Form with complete details.
- (ii) Copy of death certificate issued by the Municipal Authority/Local Authority

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(iii) Any other document or information required by us for assessing and approving the claim request.

- b. The claimant can even download the forms from our website www.sudlife.in or can obtain the same from any of our branches and offices.
- c. The Claim form must be duly authenticated by the Master Policyholder to the satisfaction of the Company.

All amounts due under this Master Policy are payable in Indian Currency at the office of the Company situated at Navi Mumbai, but the Company at its absolute discretion may fix an alternative place of payment for the claim at any time before or after the claim arises.

13. Termination of Risk Cover

The Risk Cover for the member shall automatically cease on the occurrence of any one of the following events:

- Termination of the master policy
- On attainment of 55 Years nearest birthday on annual renewal date
- Closure of account with the bank or insufficiency of balance to keep the insurance in force
- On expiry of the date of the insurance cover term for the member.
- On intimation/settlement of the death of the Member.
- On expiry of the grace period for the payment of the premium due.
- Upon intimation of exit of the member by the Master Policyholder.

14. Loan

Loans are not available under the Master Policy.



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PART E

There are no explicit charges applicable for the policy.

SAMPLE



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PART F

15. Assignment

Assignment of this policy will be in accordance to Section 38 of The Insurance Act 1938 amended by Insurance Laws (Amendment) Act 2015.

16. Nomination

Nomination is allowed as per the provisions of Section 39 of the Insurance Act, 1938, amended by Insurance Laws (Amendment) Act 2015.

17. Method of effecting and renewing the Master Policy

a) The Master Policyholder shall make available to the Company all such original documents relating to the member as will affect:

- (i) the life insurance cover granted in respect of the member and/or
- (ii) the premium payable in respect of effecting such insurance or the renewal of the Master Policy.

b) In case of renewal of insurance, the cover will be effective from the Annual Renewal Date. An member shall be entitled to the Benefits of the Master Policy as from the Date of Renewal of Cover and so long as he continues to be an member, provided that the risk cover is in force as on that specified date.

18. Renewal of the Master Policy

The Master Policyholder may renew this Master Policy on every Annual Renewal Date for a period of one year, by payment of the premium then payable and complying with the other terms and conditions specified by the Company.

The premiums payable on renewal of the Master Policy may vary and will be quoted by the Company on application for such renewal.

19. Fraud and Misrepresentation & Forfeiture

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

20. Variation of the Master Policy

The Company shall have the right to vary, from time to time and at any time, the terms and conditions of the Master Policy subject to prior approval of IRDAI. Such variations shall apply to all the members with effect from the date of such variation as may be mutually agreed between the Company and the Master Policyholder.

21. Notices

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



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i. The Master Policyholder / Beneficiary

As per the details specified in the Proposal Form / Change of Address intimation submitted later on.

ii. The Company

Address: Group Ops Department,
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

It is very important that the Master Policyholder immediately communicates any change of address or nomination to enable the Company to service his Master Policy effectively. The Company may change the address stated above and intimate the Master Policyholder of such change by suitable means.

22. Governing Laws & Jurisdiction:

The terms and conditions of the Master 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 Master Policy.

23. Other Matters

- i. The Master Policyholder shall at the request of the Company produce the Master Policy whenever required for the purpose of stamping, reference or inspection.
- ii. The Master Policyholder shall inform the Company in writing, about any new Members joining the Scheme and of Members leaving the group for any reason.
- ii. The Company shall not be liable for any action taken in good faith upon any statements and particulars furnished by the Master Policyholder, which shall be, or shall be proved to have been erroneous. Such of the Master Policyholders' records in original, as in the opinion of the Company have a bearing on the benefits provided or the premiums payable hereunder shall be open for inspection by the Company whenever required.
- iii. Where the Company is liable to deduct any tax, levy or any other duties on the benefits to be paid under this Master Policy pursuant to any directive from the Government or any competent authority, the Company shall deduct appropriate amounts for that purpose from the respective benefits and shall not be liable to the beneficiaries for the sums so deducted.
- iv. This Master Policy is subject to prevailing Indian Laws. Any dispute that may arise in connection with this Master Policy shall be subject to the jurisdiction of the Courts of Mumbai.



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PART G

24. Grievance Redressal Procedure

- a) If the Master Policyholder/ Life Insured/ Beneficiary have any query or complaint/ grievance, then, the Master 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 Master 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 Master 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 39546300
Email ID: grievanceredressal@sudlife.in

- c) If the Master 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 Master Policyholder/ Life Insured/ Beneficiary may contact the following official for resolution, on the address mentioned below.

Chief 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 39546300
Email ID: cgro@sudlife.in

- d) An acknowledgment to all complaints received will be sent within 3 working days of receipt of the

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complaint/grievance.

- e) If the Master Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision/ resolution of the Company, then, the Master 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:
- i. insurance claim that has been rejected or dispute on legal construction of the Master 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 Master policy.
- 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.

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	Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor	Madhya Pradesh & Chhattisgarh

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	Malviya Nagar, BHOPAL Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	
BHUBANESHWAR	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, 2nd 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)
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	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

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	Tel. : 0361-2132204/5 Fax:0361-2732937 E-mail: ombudsmanghy@rediffmail.com	
HYDERABAD	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	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	Office of The Insurance Ombudsman Hindusthan Building Annexe, 4th 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	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	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