
SCHEDULE

A. POLICY DETAILS

Plan Name:	<DHFL Pramerica Smart Cash Protect>	Plan Code:	
Policy Number:			

Policyholder: (Name and Address of the Policyholder shall be printed here)
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Life Insured:		Gender:	
Date of Birth:		Age:	
Policy Installment Premium:		Age Admitted (Yes/No):	
Policy Commencement Date:		Policy Term:	
Premium Frequency:		Premium Paying Period:	
Currency of the Policy:	INDIAN RUPEES	Policy Expiry Date:	

The Policy Installment Premium specified above is the premium amount payable per installment from the Policy Commencement Date including any underwriting extra, during the Premium Paying Period, under this Policy.

B. PLAN DETAILS

Base Plan Details			
UIN:	140N037V01	Coverage Commencement Date:	
Base Sum Assured:		Date when last Premium Due:	

C. DETAILS OF NOMINEE AND APPOINTEE

Details of Nominee		Effective Date:	
Name:			
Date of birth:			
Address:			

Details of Appointee (<i>applicable where the Nominee is a minor</i>)	
Name:	
Date of birth:	
Address:	

Notes:

- **Please verify the correctness of the particulars stated above. If any of the details specified herein is incorrect / incomplete, please contact your Company Salesperson or nearest branch along with the policy document for necessary correction / amendment.**
- Please refer to Policy Document for complete benefits details.
- This Policy Schedule should be read together with the Policy Document.
- Where the first premium is paid by cheque, the assumption of risk by the Company under this Policy is subject to encashment of the cheque.
- Please inform the Company promptly of any change in the address of the Policyholder and Nominee/Appointee
- Please read the Policy details carefully to verify that the terms match those applied for.
- To claim a benefit or to request a change in your Policy details, please contact your representative or call the Company on 1800-102-7070

Signed for and on behalf of DHFL Pramerica Life Insurance Company Limited, at ----- on day/month/ year.

Authorized Signatory

Stamp Value Rs.

POLICY DOCUMENT

DHFL Pramerica Life Insurance Company Limited (the Company) has entered into this Policy with the Policyholder on the basis of the information the Policyholder has provided about himself and the Life Insured in the Application Form and otherwise. That information is the basis of this Policy and a part of it.

This Policy is subject to the terms and conditions stated in the Policy Document.

The Company agrees to pay the benefits on the happening of the insured event as detailed in the Policy Document, and while this Policy is in force.

Anoop Pabby, Managing Director & CEO

Signed by and on behalf of

DHFL Pramerica Life Insurance Company Limited

Date:<dd-mm-yyyy>

(PARTICIPATING ENDOWMENT PLAN) [UIN: 140N037V01]

BASE POLICY STANDARD TERMS AND CONDITIONS

DHFL PRAMERICA SMART CASH PROTECT

Reference Guide

Words or phrases appearing in the Policy Document in initial capitals will have the meanings given to them below:

Where appropriate, any reference to the singular includes references to the plural, references to the male include references to the female and references to any statute include references to any subsequent changes to that statute.

In case of any conflict between the interpretations of any of the terms of this Policy Document, the Part A - Specific Terms and Conditions shall override Part B - General Terms and Conditions of this Policy Document.

General Terms

Annualized Premium means the Premium payable in a Policy Year chosen by the policyholder, excluding the underwriting extra Premium and loadings for modal Premium, if any

Application Form means the application form and any other information / document provided by the Policyholder to the Company before the inception of this Policy.

Appointee means the person named by the Policyholder to receive payment, under this Policy if the Nominee is a minor at the time payment becomes due.

Base Sum Assured means the amount specified in the Schedule according to the terms and conditions of this Policy.

Coverage Commencement Date means the date as specified in the Schedule from which the risk cover starts under this policy.

Financial Year means the 12 month period starting April 1 and ending on March 31.

Grace Period means a period of 30 days from the date the Policy Installment Premium becomes due during which time the Policy is considered to be in force without any interruption as per the terms of the policy. This Grace Period applies to all premium payment modes (Premium Frequency).

IRDA means the Insurance Regulatory and Development Authority.

Life Insured means the person on whose life this Policy is effected and is named in the Schedule.

Maturity Date means the Policy Expiry Date specified in the Schedule when the coverage under the Policy ends.

Nominee means the person named by the Policyholder to receive payment, according to the terms and conditions of this Policy.

Policy means this Policy Document.

Policy Anniversary means the anniversary of the Coverage Commencement Date.

Policy Commencement Date means the date when this Policy is issued and is specified in the Schedule.

Policy Document means the Terms & Conditions, the Application Form and the Schedule as amended from time to time.

Policy Term means the period between the Coverage Commencement Date and Policy Expiry Date.

Policy Year means the 12 months period starting from the Coverage Commencement Date and accordingly thereafter every subsequent Policy Anniversary.

Policyholder means the person named in the Schedule who has concluded this Policy with the Company.

Premium means the amount of Premium payable by the Policyholder. The Schedule details the amount payable (**Policy Installment Premium**), when it is to be paid (**Premium Frequency**) and the term over which it is to be paid (**Premium Paying Period**).

Schedule means the document attached to this Policy which provides a snapshot of the Policy and benefits details and any annexure attached to it from time to time and any endorsements the Company has made and, if more than one, then the latest in time.

Surrender Value means the benefit payable on surrender of the Policy in accordance with terms and conditions of this Policy.

Specific Terms pertaining to this plan

Death Sum Assured means higher of 11 times the Annualized Premium or 50% of the Base Sum Assured.

Bonus Income means the cash bonus, if any, declared by the Company and is payable according to the terms and conditions of this Policy.

Compound Reversionary Bonus means the bonus as may be declared by the Company each year. Any such bonus declared by the Company during first three policy years in accordance with the terms and conditions of the Policy, will vest to the Policy provided the Policy remains in force for full benefits during the first three Policy Years. In case of death of Life Insured during the first three Policy Years, such bonus so declared by the Company will accrue immediately and will be payable.

Final Bonus means a bonus which is payable on termination of the Policy due to death, maturity or surrender. Any Final Bonus declared by the Company would be payable as part of policy benefits in accordance with the terms and conditions of the Policy.

Guaranteed Income means 6% of the Sum Assured payable annually to the Policyholder according to the terms and conditions of this Policy.

Part A - Specific Terms and Conditions

Section One: Policy Benefits

(a) **Benefit Payable on Death**

If the Life Insured dies at any time while the Policy is In-force for full Policy benefits, then the Company will pay the Nominee as under:

Death of Life Insured during the first 15 Policy Years - Death Sum Assured plus Accrued Reversionary Bonuses, plus Final Bonus, if any.

Death of Life Insured after completion of 15th Policy Year - Death Sum Assured plus Final Bonus, if any.

The amount payable on Death (including bonuses) shall be at least equal to 105% multiplied by Premium paid as on date of death.

Please note that all benefits are paid to the Nominee. In case of absence of a Nominee, the benefits will be paid to the legal heirs

If death occurs due to suicide or attempted suicide, whether sane or insane, while the Policy is in force, the Company's only obligation under the Policy shall be to pay Nominee as under:

- a) Death within twelve months from the Policy Commencement Date - 80% of the total Premium paid.
- b) Death within twelve months from the date of revival of the Policy – 80% of the total Premium paid till the date of death (OR) Surrender Value, if any, whichever is higher.

(b) **Survival Benefits:**

i) On completion of 15th Policy Year

On survival of Life Insured to the completion of 15th Policy Year and provided Policy is In-force for full Policy benefits, the Company will pay the Policyholder an amount equal to Reversionary Bonuses accrued till the end of 15th Policy Year. The Reversionary Bonuses are not guaranteed unless declared by the Company. Upon declaration, such bonuses shall become guaranteed.

ii) From 16th Policy Year till maturity:

a) Guaranteed Income

The Company shall pay to the Policyholder, Guaranteed Income, commencing from the end of the 16th Policy Year till the Maturity at every Policy Anniversary, provided Policy is In-force for full Policy benefits.

b) Bonus Income

In addition, the Company may also pay to the Policyholder, Bonus Income, commencing from the end of the 16th Policy Year till the Maturity at every Policy Anniversary, provided Policy is In-force for full Policy benefits. The bonus is not guaranteed and may vary

each year depending upon the performance of the Company.

(c) **Benefit Payable on Maturity**

On survival of Life Insured to the Maturity Date and provided Policy is In-force for full Policy benefits, the Company will pay the Policyholder an amount equal to 50% of the Base Sum Assured plus Final Bonus, if any.

Section Two: Discontinuation of Premium Payments

- a) During the first two Policy Years, if any Policy Installment Premium is not received by its due date or within the Grace Period, the Policy shall automatically lapse without any value at the end of the Grace Period. If the Life Insured dies during the Grace Period, the Company shall deduct the Premium due from the amount payable.
- b) If the Premium for first two Policy Years has been received in full and thereafter if any Policy Installment Premium is not received by its due date or within the Grace Period, the Policy shall automatically become paid-up with reduced benefits.

The Paid Up policy would not be entitled to any future bonuses. However, any bonuses accrued till the date of paid-up shall remain vested with the policy and would be payable as part of policy benefits.

- c) If the Life Insured dies at any time, while the Policy is in the paid-up status, then the Company will pay the Nominee as under:

Death of Life Insured during the first 15 Policy Years – Paid-up Sum Assured plus Accrued Reversionary Bonuses plus Final Paid-up Bonus, if any.

Death of Life Insured after completion of 15th Policy Year – Paid-up Sum Assured plus Final Paid-up Bonus, if any.

The Paid-up Sum Assured for the above purpose shall be calculated as (T/N) multiplied by Base Sum Assured.

Where,
T is Total number of Premium paid under the Policy and
N is Total number of Premium payable under the Policy over the entire Policy Term

d) **Paid-up Survival Benefit:**

i) on completion of 15th Policy Year:

On survival of Life Insured to the completion of 15th Policy Year and while the Policy is in paid-up status, the Company will pay the Policyholder an amount equal to Reversionary Bonuses accrued during which the Policy was in-force for full Policy benefits. The Reversionary Bonuses are not guaranteed unless declared by the Company. Upon declaration, such bonuses shall become guaranteed.

- ii) **Paid-up Guaranteed Income:** The Company will pay to the Policyholder, Paid-up Guaranteed

Income, commencing from 16th Policy Year till the Maturity, while the Policy is in paid-up status.

The Paid-up Guaranteed Income for the above purpose shall be calculated as (T/N) multiplied by Guaranteed Income.

Where,

*T is Total number of Premium paid under the Policy and
N is Total number of Premium payable under the Policy over the entire Policy Term*

- e) **Paid-up Maturity Benefit:** On survival of Life Insured to the Maturity Date and while the Policy is in paid-up status, the Company will pay the Policyholder an amount equal to 50% of the Paid-up Sum Assured plus Final Paid Up Bonus, if any.

The Paid-up Sum Assured for the above purpose shall be calculated as (T/N) multiplied by Base Sum Assured.

Where,

*T is Total number of Premium paid under the Policy and
N is Total number of Premium payable under the Policy over the entire Policy Term*

- f) A paid-up Policy can be surrendered before the Maturity Date. In such an event, the Surrender Value of the paid-up Policy would be paid and Policy will immediately terminate.
- g) The Surrender Value of paid-up Policy is reviewable and shall be determined by the Company from time to time.

Section Three: Revival

A lapsed or paid-up Policy can be revived within two years from the date of first unpaid Premium. The Company will reinstate the Policy only if:

- a) The Policyholder gives the Company written notice for revival at any time within two years from the date of first unpaid Premium and before the Maturity Date.
- b) The Policyholder complies with any requests for information and documentation made by the Company for this purpose.
- c) The Policyholder pays all outstanding Premium from the last date of receipt of Premium to the proposed date of revival, along with interest specified by the Company.

The revival of the Policy shall be effective from the date on which the Company has issued a written endorsement confirming the revival of the Policy. The Policyholder understands and agrees that there is no obligation on the Company to revive the Policy or to revive it on the same terms, and the revival is subject to the underwriting requirements of the Company as applicable from time to time. The medical cost, if any, shall be borne by the Policyholder.

If the Policy is revived by the Company, the Policyholder will become entitled to the full Policy benefits from the date of

revival including full Bonus Income and Guaranteed Income for the Policy Year(s) during which the Policy was in lapsed / paid-up status. Final paid up bonus, if any, added at the time of Policy becoming paid-up, will be reversed at the time of revival.

Section Four: Surrender of Policy

The Policy can be surrendered only if the Premium for first two consecutive Policy Years has been received in full. On Surrender of the Policy, the Company will pay the Surrender Value equal to higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

GSV is equal to ('X'% of the total Premium paid till the date of surrender less any survival benefits already paid) *plus* (Bonus Guaranteed Surrender Value Factor multiplied by Accrued Reversionary Bonuses, if any).

The Premium considered for this purpose is exclusive of any extra Premium, while, 'X' will vary in different Policy Years and the rates are specified in *Annexure A*.

The SSV is reviewable and shall be determined by the Company from time to time subject to prior approval of IRDA.

After a Policy has been surrendered, the Policy shall terminate and all benefits under the Policy shall cease.

Part B - General Terms and Conditions

Section One: Termination of the Policy

This Policy shall immediately and automatically terminate on the occurrence of the first of the following events and the applicable amount, if any have been paid in accordance with the terms and conditions of this Policy:

- a. The Maturity Date
- b. The date of the death of the Life Insured
- c. The date on which the Policy lapses
- d. The day the Policy is surrendered
- e. The Policyholder fails to repay the loan as per Part B) Section Four) below

Section Two: Death Claim Processing

In order for the Company to make any payment under the Policy that it is necessary that the Company:

- a) is immediately notified of the Life Insured's death in writing, and preferably within 90 days of death. Company may condone the delay in filing a claim beyond 90 days where the claimant can establish that the delay was due to unforeseen circumstances and beyond the control of the claimant.
- b) is provided with the opportunity of establishing to its satisfaction that a claim is payable.
- c) receives all reasonable cooperation and is entitled to seek any documentation and information, including but not limited to:
 - (1) The Company's claim form duly completed.
 - (2) The original Policy Document.
 - (3) Evidence of Life Insured's date of birth if the Company has not admitted the age of the Life Insured.
 - (4) The original or a legalized copy of the Life Insured's death certificate showing the circumstances, cause and the date of death.

The Company may on a case to case basis and subject to exceptional circumstances may condone the submission of any of the above mentioned documents/ information while processing the claim.

Section Three: Payment of Premium

If the Premium Frequency is annual, then Premium must be paid on each Policy Anniversary. If the Premium Frequency is semi-annual or monthly, the Premium must be paid on the date corresponding with the Policy Commencement Date in every half-year or month respectively till the end of the Premium Paying Period. If the corresponding date does not exist in a particular month, then the last day of that calendar month shall be deemed to be the due date for payment.

Policy Installment Premium shall be deemed to have been paid only when received and realized by the Company.

Section Four: Loan

At any time after the Policy acquires a Surrender Value, the Policyholder may avail of a loan under the Policy subject to the following:

- a) At any time, the total loan amount that will be granted by the Company shall not exceed 80% of the Surrender Value;
- b) The Policyholder agrees to pay interest on the outstanding loan. The rate of interest shall be reset on an annual basis at the beginning of every financial year. The loan interest rate is based on yield on 10-years GSEC plus 225 bps;
- c) The outstanding loan amount and unpaid interest on the loan amount shall be deducted from any amount payable under the Policy by the Company;
- d) The Policyholder agrees that the loan is subject to the terms and conditions of the Company as applicable from time to time.

If during the Policy Term, the outstanding loan amount and unpaid interest on loan amount exceeds the Surrender Value, the Company will send a notice to the Policyholder to pay an amount as required by the Company towards loan repayment and/or interest within 30 days from the date of the notice, failing which the Policy shall automatically terminate without any value on the expiry of the notice period.

Section Five: Nomination

- a) The Policyholder will nominate a Nominee to receive the benefits payable under this Policy. The provisions of nomination are governed by Section 39 of the Insurance Act, 1938.
- b) The Policyholder may change any existing nomination by giving prior written notice to the Company. No change in nomination shall become effective before it is registered in the Company's records and the Company has sent an endorsement confirming the identity of the Nominee.
- c) If the Policyholder dies without making a nomination or all Nominees die before a payment becomes due under the Policy, then all amounts will be payable to the Policyholders' legal heirs or legal representatives, subject to the documentation and information specified by the Company being provided.
- d) If the Nominee is less than 18 years of age on the date of the Life Insured's death, then the Company will pay all amount due to the Appointee, and if there is no Appointee then all amounts will be payable to the legal guardian of the Nominee subject to documentation and information specified by the Company being provided.
- e) In registering a nomination, the Company does not accept any responsibility or express any opinion as to its validity or legality.

Section Six: Assignment

- a) The provisions of Assignment are governed by Section 38 of Insurance Act, 1938.
- b) The Policyholder may assign the Policy at any time before the Maturity Date as long as the assignment is made in accordance with the Company's policy on assignment (as amended from time to time) and no assignment shall become effective against the Company until the Company has received a written

notice of the assignment and a copy of the Policy Document, and the Company has sent an endorsement confirming that the assignment has been recorded.

- c) In registering an assignment, the Company does not accept any responsibility or express any opinion as to its validity or legality.
- d) So long as the policy is assigned, any Nomination under the policy will be cancelled.

Section Seven: Miscellaneous

a) Loss of the Policy Document

- i) If the Policy Document is lost or destroyed then the Company reserves the right to make such investigations into and call for such evidence of the loss of the Policy Document, at the Policyholder's expense, as the Company considers necessary before issuing a duplicate Policy Document.
- ii) If the Company agrees to issue a duplicate Policy Document then:
 1. The Policyholder agrees to first pay the Company's fee for the issue of a duplicate, and
 2. The original Policy Document will cease to be of any legal effect and the Policyholder shall indemnify and keep the Company indemnified and hold the Company harmless from and against any costs, expenses, claims, awards or judgments arising out of or howsoever connected to the original Policy Document.

b) Notices

- i) All notices meant for the Company whether under this Policy or otherwise must be in writing and delivered to the Company at the address as mentioned in Part B) Section Seven) h) below.
- ii) All notices meant for the Policyholder will be in writing and will be sent by the Company to the Policyholder's address shown in the Schedule.
- iii) The Company shall not be responsible for any consequences related to or arising out of non intimation of changes to the Policyholder's address.

c) Fraud

In case of fraud or misrepresentation, the policy shall be cancelled immediately by paying the Surrender Value, if any subject to the fraud or misrepresentation being established by the Company in accordance with Section 45 of the Insurance Act, 1938 as applicable.

d) Currency & Territorial Limits

All Premium and any amounts payable under the Policy are payable within India and in the currency of the Policy specified in the Schedule.

e) Governing Law & Jurisdiction

Any and all disputes or differences arising out of or in respect of this Policy shall be governed by and determined in accordance with Indian law and shall be subject to the jurisdiction of Indian Courts.

f) Entire Contract & Agent's Authority

The Policy Document comprises the entire contract between the Policyholder and the Company, and it cannot be changed or altered unless the Company approves it in writing by endorsement on the Schedule and, where required, the approval of the IRDA has been obtained.

The insurance agent is authorised to arrange the completion and submission of the Policyholder's Application Form. The insurance agent is not authorised to amend the Policy Document, or to accept any notice on the Company's behalf or to accept payments on the Company's behalf. If any money meant for the Company in any form is paid to an insurance agent then such payment is made at the Policyholder's risk and the agent will be acting only as the Policyholder's representative.

g) 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 a statement made in the Proposal / Application 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.

h) Grievance Redressal

- I) In case of any clarification or query please contact your Company Salesperson.
- II) The Company may be contacted at:

Customer Service Help Line: 1800-102-7070 (Toll Free)
(9.00 am to 7.00 pm from Monday to Saturday)
Email : contactus@dhflpramerica.com
Website : www.dhflpramerica.com

Communication Address : Customer Service,
DHFL Pramerica Life Insurance Company Ltd.,
4th Floor, Building No. 9 B, Cyber City,
DLF City Phase III, Gurgaon- 122002
Office hours: 9.00 am to 6.00 pm from Monday to Friday

- III) Head-Grievance Redressal Officer :
If the response received from the Company is not satisfactory or no response is received within two weeks(Business Days) of contacting the Company, the matter may be escalated to:

Email- customerfirst@dhflpramerica.com

Head-Grievance Redressal Officer
 DHFL Pramerica Life Insurance Company Ltd.,
 4th Floor, Building No. 9 B, Cyber City,
 DLF City Phase III, Gurgaon– 122002

- IV) IRDA- Grievance Redressal Cell:
 If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDA may be contacted.

Call Center Toll Free number – 155255
 Email Id- complaints@irda.gov.in

Complaints against Life Insurance Companies:
 Insurance Regulatory and Development Authority
 Consumer Affairs Department
 United India Tower, 9th floor, 3-5-817/818,
 Basheerbagh, Hyderabad – 500 029

- V) Insurance Ombudsman
 The office of the **Insurance Ombudsman** has been established by the Government of India for the redressal of any grievance in respect of life insurance policies.

In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to:

- I) Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- II) Delay in settlement of claim
- III) Dispute with regard to Premium
- IV) Non-receipt of your insurance document

The address of the Insurance Ombudsman are attached herewith as Annexure B and may also be obtained from the following link on the internet

Link http://www.irda.gov.in/ADMINCMS/cms/NormalData_Laout.aspx?page=PageNo234&mid=7.2

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 the Grievance Redressal Machinery of the Insurer within a period of one year from the date

of rejection by the insurer if it is not simultaneously under any litigation.

i) Taxes

In respect of any payment made or to be made under this Policy, the Company shall deduct or charge taxes (including service tax) and other levies as applicable from time to time, at such rates as notified by the Government of India or a body authorised by the Government of India from time to time.

j) Free Look Period

The Policyholder shall have a period of 15 days from the receipt of this Policy document to review the terms and conditions of this Policy and if the Policyholder disagrees with any of the terms and conditions, Policyholder has the option to return this Policy stating the reasons for the objections upon which the Company shall refund to the Policyholder the Premium paid subject to deduction of a proportionate risk Premium for the period of risk cover, any expenses incurred by the Company towards medical examination of the Life Insured and stamp duty charges., in case Policy is purchased through distance mode, The Free Look Period shall be 30 days

Annexure A

Table of Guaranteed Surrender Value Factors ('X'):

No. of Years after which Policy is Surrendered	% of Premium Paid (excluding underwriting extras, if any)
2	30%
3	40%
4	50%
5	52.50%
6	55%
7	57.50%
8	60%
9	62.50%
10	65%
11	67.50%
12 or later	70%

Annexure B - Insurance Ombudsman List

Office of the Ombudsman	Contact Details	Office of the Ombudsman	Contact Details
Office: AHMEDABAD Areas of Jurisdiction: Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546840 Fax : 079-27546142 Email ins.omb@rediffmail.com	Office: GUWAHATI Areas of Jurisdiction: Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email ombudsmanghy@rediffmail.com
Office: BHOPAL Areas of Jurisdiction: Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 023. Tel.:- 0755-2569201 Fax : 0755-2769203	Office: HYDERABAD Areas of Jurisdiction: Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com
Office: BHUBANESHWAR Areas of Jurisdiction: Orissa	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455 Fax : 0674-2596429 Email ioobbsr@dataone.in	Office: KOCHI Areas of Jurisdiction: Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com
Office: CHANDIGARH Areas of Jurisdiction: Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of 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 Email ombchd@yahoo.co.in	Office: KOLKATA Areas of Jurisdiction: West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, Kolkatta – 700 072. Tel: 033 22124346/(40) Fax: 033 22124341 Email:iombsbpa@bsnl.in
Office: CHENNAI Areas of Jurisdiction: Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email chennaiinsuranceombudsman@gmail. com	Office: LUCKNOW Areas of Jurisdiction: Uttar Pradesh and Uttaranchal	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com
Office: NEW DELHI Areas of Jurisdiction: Delhi & Rajasthan	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 Email iobdelraj@rediffmail.com	Office: MUMBAI Areas of Jurisdiction: Maharashtra , Goa	Insurance Ombudsman, Office of the Insurance Ombudsman, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com