

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED
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ICICI PRU GROUP TERM PLUS – (UIN No. 105N119V0X)

Policy Document

Name of the Master Policyholder :

Master Policy No. :

The Master Policyholder has applied vide proposal dated _____ to ICICI Prudential Life Insurance Company Limited (hereinafter referred to as "the Company") for grant of the Benefits specified herein.

- a) The Master Policyholder has furnished to the Company:
 - (i) a proposal for grant of the Benefits;
 - (ii) an authenticated copy of the Rules made by the Master Policyholder governing the grant of the Benefits with respect to Members covered by the Master Policy, and
 - (iii) other relevant information and documents, duly authenticated, as required by the Company for grant of the Benefits.
- b) The Master Policyholder has agreed to provide to the Company, particulars of the Members, from time to time.
- c) The Master Policyholder: -
 - (i) has paid the premium / premia to the Company as mentioned in the Master Policy certificate; and
 - (ii) agrees to pay premium/ premia payable from time to time for effecting the insurance Cover as required and comply with the conditions stipulated by the Company during the period that the Master Policy is in- force.
- d) The Master Policyholder and the Company have agreed that the proposal, Rules, the documents and the information referred above and as may be furnished by the Master Policyholder, hereafter and the quotation of the Company for the Scheme shall form the basis of this contract. The quotation provided by the Company is based on the Rules of the Scheme of the Master Policy Holder and has been accepted by the Master Policyholder.
- e) 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.

Schedule – I

Master Policy No.			
Name of the Master Policyholder	_____ (“Master Policyholder”)		
Address of the Master Policyholder			
Name of the Scheme			
Mode Chosen	Single/ Annual/ Semi-Annual/ Quarterly/ Monthly		
Date of commencement of Master Policy		Date of commencement of risk under the Master Policy	
Annual Renewal Date of Master Policy		Free Cover Limit	
Number of Members covered as on date of commencement		Premium Periodicity	
Premium Amount (as of date of commencement)		Advance Premium (if any)	
Premium Received (as on date of commencement)		Total Sum Assured (as on the date of commencement)	
Minimum Age at entry for a member (15 years last birthday)		Maximum Age at entry for a member (79 years last birthday)	
Maximum risk cover ceasing age for a member (years)			

Underwriting schedule in Annexure 1

In the premises aforesaid, the Company agrees to provide the Benefits on the following terms and conditions:

Terms and Conditions of the Master Policy

ICICI Pru Group Term Plus is a one year renewable pure term group insurance product. It is offered to both employer–employee groups and non-employer- employee groups.

1. Definitions - Unless excluded by or repugnant to the context: -

a) "Annual Renewal date" is	the date in any calendar year, subsequent to the year in which the Master Policy comes into effect, corresponding numerically with the Master Policy Commencement date, in that subsequent year
b) "Beneficiary" means	the insured Member or the person nominated by the Member as the recipient of the Benefits under the Rules of the Scheme.
c) "Benefits" means	the Cover provided to the Members, under this Master Policy.
d) "Company" means	ICICI Prudential Life Insurance Company Limited which expression shall include its successors and assigns.
e) "Cover" refers to	the Group Term Insurance provided to a Member under this Master Policy.
f) "Date of commencement of Cover" means	<p>the date of commencement of Cover for the individual Members under the Master Policy.</p> <p>(i) at the time of issuance of the Master Policy the date of acceptance of risk subject to receipt of Member data and premium towards these Members.</p> <p>(ii) for new Members joining during the term of the Master Policy, will be the date of acceptance of risk subject to receipt of Member data and premium towards these Members.</p> <p>Member Data means the necessary details of the Members required to provide risk Cover.</p>
g) "Earning Spouse" or "Earning Guardian" means	the spouse or the guardian (as the case may be) of a Member, who has reasonable periodic income.
h) "Employee "means	a person in the permanent employment of the Employer, and shall include a person who is on probation for a permanent post but shall not include a trainee /apprentice

	or a personal or domestic, servant
i) "Employer " means	the proposer and any other company, firm or body corporate which is or which may in future be managed or controlled by or become associated with the proposer and which agrees to be bound by the Rules.
j) "Free Cover Limit" means	the amount of the Benefit granted to a Member without undergoing medical examination.
k) "Group "means	A group of Members accepted by the Company as constituting a Group for the purposes of the Master Policy.
l) "Member " is	a person (including Earning Spouse or Earning Guardian, as applicable) who has been admitted to the Membership of the Scheme and is eligible for the Benefits under the Master Policy.
m) "Member Joining Date" means	the date on which a Member joins the Scheme and is covered under the Master Policy.
n) "Member Renewal Date" means	the date in any calendar year, subsequent to the year of the Member Joining Date, corresponding numerically with the Member Joining Date, in that subsequent year.
o) "Policy Commencement Date "means	the date on which the Master Policy comes into effect.
p) "Rules " or "Scheme" or "Rules of Scheme" mean	the rules governing the grant of Benefits to the Members that are framed by the Master Policyholder and accepted by the Company.
q) "Terminal Age" is	the age as stipulated by the Master Policyholder under Rules of Scheme, on which the Membership ceases.
r) "Terminal date" means	the date when a Member attains the maximum risk cover ceasing age or the date on which he ceases to be a Member of the Scheme whichever is earlier.

Words importing the singular shall include the plural number and vice versa and words importing the masculine gender include the feminine gender.

2. Eligibility for Membership

- a) Persons who are of at least the minimum age at entry (last birthday) and not more than the maximum age at entry (last birthday) or the Terminal Age, whichever is lower as on the Policy Commencement Date will be eligible for Membership of the Scheme.
- b) Persons who join the Group after the Policy Commencement date shall be eligible for Membership of the Scheme, subject to them being within the age limits specified above.

- c) The eligibility of a Member to join the scheme as specified in (a) and (b) above is subject to the Company receiving an intimation of eligibility of the Member and premium amount preferably within 45 days of the Member becoming eligible.
- d) A Members' coverage under the Master Policy shall terminate on any of the following: if;
 - (i) he/she ceases to satisfy any of the eligibility criteria;
 - (ii) he/ she ceases to be an Employee/ Member for what so ever reason ;
 - (iii) his/her relationship with the Master Policyholder ceases for any reason whatsoever;
 - (iv) he /she reaches Terminal Age;
 - (v) If Master Policy is terminated/discontinued for any reason
 - (vi) If premium is not paid within the grace period where Member Level Renewal option is chosen

3. Cover of Members

- a) The Master Policy provides life cover equal to the Sum Assured for Members of the group covered by the Master Policy.
- b) The Sum Assured applicable for each Member would be as notified by the Master Policyholder to the Company. However, it might be possible that Sum Assured varies between Members of the same Master Policy. The Company would cover the Member subject to underwriting. The underwriting for each Member will be as per Annexure 1.
- c) The Master Policyholder shall hold this Master Policy of Group Term Insurance (referred to in this document as "the Policy" or "the Master Policy").
- d) All Benefits arising out of the Master Policy shall be solely for the Benefit of the Members.
- e) The Company will pay the Benefit on occurrence of an event upon which the Benefit becomes payable, and only on receipt of documents authenticated by the Master Policyholder, and to the satisfaction of the Company.
- f) The Members' shall nominate a beneficiary to receive the benefits under the Master Policy. The Master Policyholder shall furnish the details of nominees to the Company.
- g) The Cover under the Master Policy shall be effective for a period of one year from the Policy Commencement Date or the Annual Renewal Date, as applicable. A Member shall be entitled to the Benefits of the Master Policy from the Date of Commencement of Cover up to his Terminal Date or Terminal Age which ever is earlier, subject to him/her being a Member.
- h) A Member who joins the Scheme after the Policy Commencement Date will be charged premium for the proportionate period calculated from the date of joining of the Member to the Annual Renewal Date.

- i) If the Master Policyholder has chosen the Member Level Renewal Benefit, then premium rate in respect of a Member joining the Group during the course of the Policy year, shall be applicable for one year and premium in respect of such Members will not be recalculated on Master Policy renewal.
- j) The Master Policyholder may renew the Master Policy on every Annual Renewal Date for a period of one year each by payment of the premium then payable and complying with the other terms as specified by the Company.

4. Method of effecting and renewing Cover:

For effecting the Cover to the Member or renewal of the Master Policy:

- a) The Master Policyholder shall immediately make available to the Company with all such original documents and the premium payable for effecting Cover to the Member or renewal of the Master Policy.
- b) In the event of the personal statement/ declaration of good health, if any or any other factor relating to the insurability of a life not being to the satisfaction of the Company, it may terminate the Cover for such a person/ Member. The decision of the Company thereon shall be final and binding on the Master Policyholder and the Member.
- c) This Master Policy has been effected in accordance with the Rules. Any amendment of the Rules by the Master Policyholder shall be operative only, if the amendment is specifically approved by us in writing and not otherwise.
- d) The Company shall have the right to vary the terms and conditions of the Master Policy including the premium payable or to discontinue/terminate the Master Policy, by giving a written notice of one month.

5. Premium

- a) The Master Policyholder may choose to pay the premium under monthly, quarterly, half yearly or yearly premium payment mode. Premium under this Master Policy is payable in advance for each Member.
- b) The premium payable on renewal of the Master Policy may vary and shall be quoted by the Company on application for such renewal.
- c) Premiums are payable within a grace period starting on the Policy Renewal Date. The Master Policyholder is provided with a grace period of 15 days if premium is payable monthly and 30 days for all other modes provided the grace period is within the policy term of 1 year.
- d) If the Master Policyholder has chosen the Member Level Renewal Benefit, the grace period commences from the respective Member Renewal Date.
- e) If death of a Member occurs during the grace period, the claim shall be settled subject to renewal of the Master Policy.

- f) In case the Master Policyholder does not pay the due premium before the end of the grace period of the Master Policy, the Master Policy will be terminated and Cover to the Members shall cease.
- g) If the Member Level Renewal Benefit is chosen, the Cover to the Member shall cease, if the premium payable in respect of the Member is not received by us, by the end of grace period from the Member Level Renewal Date.

6. Benefits payable under the Master Policy subject to the Master Policy being in-force:

(I) If during the period of the Cover;

- a) In the event of death of the Member covered under the Master Policy at the time of death, the Sum Assured with respect to such a Member shall be paid to the Nominee as per the Master Policy.
- b) There is no maturity benefit payable under the product.

(II) Optional benefits applicable from Policy inception or Annual Renewal Date.

(Only if the optional benefit is chosen by the Policy holder)

- a) **Single Rate Benefit** – The Master Policy Premium rate determined at the later of Policy inception or renewal shall be applicable for all new Members joining the group before the date of next Policy renewal.
- b) **Member Level Renewal Benefit** – The premium rate in respect of Member joining a group during the course of a Policy year shall be applicable for 1 year and premium in respect of such Members will not be recalculated on Mater Policy renewal. However, the Master Policyholder will have to pay prorata premium payment towards the Member on Policy renewal.
- c) **Sum Assured Reset Benefit** – The Sum Assured for each Member can be increased or decreased by the Master Policyholder during the term of the Master Policy subject to underwriting. This shall only be applicable if the life Cover for the Member is in force.
- d) **Earning Spouse or Earning Guardian Cover** – The Company will extend Cover to Member's Earning Spouse, Earning Guardian subject to insurable interest. Additional premium for the earning spouse/guardian cover will be payable by the Master Policyholder.

Employer-Employee

This section is only applicable for Employee- Employee group and if chosen by the Master Policyholder at the time of Policy Inception or Policy Renewal.

- e) **Voluntary Top up Benefit** – Each Member covered under the Master Policy can choose to top up his or her benefits and increase his or her Sum Assured over and above that provided by the Employer, subject to underwriting. Additional premium for Voluntary Top-up benefit will be payable by the Master Policyholder. A Member must choose to top up his or her benefits within two months of being covered under the Master Policy or within two months after each renewal of the Master Policy.

- f) **Terminal Illness** – benefit provides for an acceleration of part or all of the Sum Assured on diagnosis of Terminal Illness. The proportion of the Terminal Illness benefit that is accelerated is as notified by the Master Policyholder to the Company, subject to underwriting.

A Member shall be regarded as Terminally Ill only if that Member is diagnosed as suffering from a condition which, in the opinion of two appropriate independent medical consultants, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical consultants registered with the Indian Medical Association and approved by us. We reserve the right for independent assessment. Terminal illness due to AIDS is explicitly excluded for the purpose Terminal Illness benefit payment.

Additional premium for Terminal Illness benefit will be payable by the Master Policyholder. On claim intimation of a terminal illness that is accepted:

- i. If the entire Sum Assured is accelerated, no further Member benefits will be payable and life cover shall cease.
 - ii. If only part of the Sum Assured is accelerated, the Sum Assured shall reduce to the extent of the Sum Assured paid on Terminal Illness.
- g) **Conversion option** – A Member may take an individual Policy on leaving service with limited underwriting¹.

The maximum term of such Policy will be limited to the complete number of years between the date of leaving the scheme and the normal retirement date of the Member. This is subject to availability of such a Policy.

The Member can choose from the range of retail plans available including term insurance plans. Terms and conditions of the retail plan as on the date of conversion shall be applicable from that date.

If the life of the Member is rated as substandard under the group, the individual Policy shall be similarly rated and extra premium will be charged. The following additional conditions shall apply for availing the conversion benefit:

- (i) This feature must be opted for within 30 days of leaving service.
 - (ii) Cover available on the individual Policy would be restricted to the Cover available under the Group Policy.
 - (iii) This benefit shall be available only to Members taking active full time employment with another company.
- h) **Group Term Insurance in lieu of Employee Deposit Linked Insurance (EDLI)** – We shall offer a cover greater than the maximum cover offered by Regional Provident Fund Commissioner in lieu of EDLI.

¹ We may choose to underwrite the member through a Simple Medical Questionnaire (SMQ). However under exceptional circumstances we may choose to ask the member to undergo complete medicals again. Underwriting is dependent on company's underwriting guideline and is subject to change from time to time

7. Surrender:

- a) You may surrender the Policy during the term of the Policy, by providing a notice of 30 days.
- b) On surrender of the Master Policy, the Members of the group will be given option to continue life cover. Surrender Value in respect of these Members will not be payable on surrender of the Master Policy.
 - For Members covered under the Member Level Renewal benefit, they will be able to continue life cover till their next renewal date.
 - For Members not covered under the Member Level Renewal benefit, Members will be able to continue life cover till the end of the Policy term.
- c) On Policy Surrender, Surrender Value payable to Master Policyholder as below.

$$\text{Surrender Value} = \frac{\text{(Premium paid less actual stamp duty paid less medical costs incurred in issuance of the Policy)} \times \text{Outstanding Policy term}}{\text{Total Policy term}}$$

Premium, stamp duty and medical costs mentioned above are in respect of those Members who do not continue life cover. This payment is made on a pro-rata basis.

- d) On surrender of the Master Policy, the Master Policy shall continue only for Members who have opted to continue life cover. If any members opt to continue life cover such cover shall continue for such members until the Annual Renewable date, or Member Level Renewal date, as applicable. The policy shall terminate on the expiry of life cover of the last member under the policy and no further benefit will become payable. If no members opt to continue life cover the policy shall terminate on surrender and no further benefits will become payable.

8. Withdrawal:

On Member Withdrawal the premium paid towards the Member, is pro-rated to reflect the life cover not yet provided and this is the Withdrawal Benefit. The prorata premium from the date of Member exit to the subsequent Policy Annual Renewal Date is refunded to the Master Policyholder.

9. Freelook

You have the option to review the Master Policy following receipt of the Policy document. If the Master Policyholder chooses to exercise the freelook and cancel the Master Policy, the Policy document needs to be returned to the Company for cancellation of the Master Policy within:

15 days from the date of receipt of the Policy document, if the Master Policy was not purchased through Distance Marketing*

30 days from the date of receipt of the Policy document, if the Master Policy was purchased through Distance Marketing*

On cancellation of the Policy during the free look period, the Company will return the premium paid subject to deduction of:

- a. Stamp duty paid under the Policy, if any
- b. Expenses borne by the Company on medical examination, if any
- c. Proportionate risk premium for the period of cover

Thereafter this Master Policy shall terminate and all rights, benefits and interests under this Policy shall be extinguished.

*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.

10. Reinstatement:

The Master Policy may be renewed subject to underwriting after the expiry of the grace period.

11. Incontestability

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 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 were 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."

12. Notices

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

In case of the Master Policyholder:

As per the details specified by Master Policyholder in the Proposal Form / Change of Address intimation submitted

In case of the Company:

Address: ICICI Prudential Life Insurance Co. Ltd.,
Group Service Desk
Ground Floor, Vinod Silk Mills Compound,
Chakravarthy Ashok Road,
Ashok Nagar,
Kandivali (East)
Mumbai - 400 101

Fax number: 022 - 67100803

Telephone No 022 4205 8084 / 8412

E-mail: grouplife@iciciprulife.com

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

13. Payment of Claim

- a) In the event of a claim arising under the policy, the member/ nominee to whom benefits are payable shall be intimated to the Company, through Master Policyholder, in writing. Before payment of any claim under this Master Policy, we shall require the delivery to it of the following documents establishing the right of the claimant or claimants to receive payment.
- (i) Dully filled claim form
 - (ii) Membership details of deceased
 - (iii) Claimant's statement
 - (iv) Death certificate issued by the local and medical authority in case of death claim
 - (v) Medical evidence
 - (vi) In case of unnatural death, FIR, panchnama and other relevant documents
 - (vii) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim.
- b) All claim payments shall be made in Indian Currency only.

14. Electronic transactions

- a) We provide certain facilities and may come up with additional facilities from time to time for carrying out transactions through Internet, World Wide Web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication.
- b) All such transactions carried out by the Master Policyholder subject to the relevant guidelines and terms and conditions as may be made applicable by us, shall be valid and legally binding on Master Policyholder as well as the Member. We further reserve the sole right to terminate, stop or do away with all or any of the said facilities without any prior intimation to the Master Policyholder.

15. Loans

No loans are allowed under this Master Policy.

16. Suicide:

This clause is applicable only to non employer-employee groups. If a Member whether sane or insane, commits suicide within one year of Member Joining Date, while the Cover is in force, the Cover shall be void as respect to the Member. The premium paid as respect to such a Member shall be refunded after deducting expenses incurred by us in issuance of this cover.

17. Exclusions, if any (e.g. occupational hazard, travel)

This clause is applicable only to non employer-employee groups. If a Member dies a natural death within the first 45 days of joining the Policy while the cover is in force, the cover shall be void for the Member and premium paid shall be refunded after deducting proportional expenses incurred by us for the issue of the cover. The Members are covered only for accidental death in the first 45 days of joining the Policy.

18. Special provisions

Any special provisions subject to which this Master Policy has been entered into and endorsed on the Master Policy or in any separate instrument that shall be deemed to be part of this Master Policy and shall have effect accordingly.

19. Fraud or misrepresentation

In case of fraud or misrepresentation, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud or misrepresentation being established by the insurer in accordance with Section 45 of the Insurance Act, 1938.

20. Customer service

- a) If at any time if the Master Policyholder requires any clarification or assistance, please contact your relationship manager or call our Customer Service Representative at the telephone numbers given below during office hours (9.30 a.m. to 5.30 p.m.)

By mail at:

Address: ICICI Prudential Life Insurance Co. Ltd.,
Group Service Desk
Ground Floor, Vinod Silk Mills Compound,
Chakravarthy Ashok Road, Ashok Nagar,
Kandivali (East)
Mumbai - 400 101
Fax number: 022 - 67100803
Telephone No 022 4205 8084 / 8412

E-mail: grouplife@iciciprulife.com

- b) Grievance Redressal Officer: For any complaints or grievances, you may get in touch with our designated Grievance Redressal Officer (GRO). For GRO contact details please refer to the Grievance Redressal section on our website www.iciciprulife.com
- c) The Company has a grievance redress mechanism for resolution of any dispute and any grievance or complaint in respect of this Master Policy may be addressed to : -

Grievance Redressal Committee,
Customer Service Desk,
ICICI Prudential Life Insurance Company Limited
ICICI Prulife Towers,1089,
Appasaheb Marathe Marg,
Prabhadevi,
Mumbai- 400 025

- d) Insurance Ombudsman
- (i) The Central Government has established the office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies.
- (ii) As per provision 13(3) of the Redressal of Public Grievances Rules 1998, a complaint to the Ombudsman can be made only if:
- 1) The grievance has been rejected by the Grievance Redressal Machinery of the Insurance Company
 - 2) Within a period of one year from the date of rejection by the Insurance Company
 - 3) If any other Judicial authority has not been approached
- (iii) In case the Complainant is not satisfied with the decision or resolution of the Company, the Complainant may approach the Insurance Ombudsman at the address given below if the grievance pertains to:
- 1) any partial or total repudiation of claims
 - 2) the Premium paid or payable in terms of the Master Policy
 - 3) any claim -related dispute on the legal construction of the policies in so far as such dispute relate to claims
 - 4) delay in settlement of claims
 - 5) non-issue of Policy document to customers after receipt of Premiums

(iv) The address of the offices of Insurance Ombudsman are as follows :

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- 27546139/27546840 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, Opposite Airtel Office Malviya Nagar, BHOPAL Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park Bhubaneshwar – 751009 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.: 0172-2706196/2706468 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,	Tamil Nadu, UT– Pondicherry

	<p>4th floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI – 600 018</p> <p>Tel. 044-24333678 / 668 Fax: 044-24333664</p> <p>E-mail: chennaiinsuranceombudsman@gmail .com</p>	Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	<p>Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road NEW DELHI – 110 002</p> <p>Tel. 011-23239611 / 23239633 Fax: 011-23230858</p> <p>E-mail: iobdelraj@rediffmail.com</p>	Delhi & Rajasthan
GUWAHATI	<p>Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, Panbazar, S.S. Road GUWAHATI – 781 001</p> <p>Tel. : 0361-2131307/2132204/205 Fax:0361-2732937</p> <p>E-mail: ombudsmanghy@rediffmail.com</p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	<p>Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46, 1st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool HYDERABAD – 500 004</p> <p>Tel. 040-65504123 Fax: 040-23376599</p> <p>E-mail: insombudhyd@gmail.com</p>	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM	Insurance Ombudsman	Kerala, UT of (a)

	<p>Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road , ERNAKULAM – 682 015</p> <p>Tel: 0484-23587591 Fax:0484-2359336</p> <p>E-mail: iokochi@asianetindia.com</p>	Lakshadweep, (b) Mahe – a part of UT of Pondicherry
KOLKATA	<p>Insurance Ombudsman Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road, 3rd floor, KOLKATA – 700 001</p> <p>Tel.:033-22134869 Fax: 033-22134868</p> <p>E-mail : iombkol@vsnl.net</p>	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	<p>Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th floor, Nawal Kishore Rd. Hazratganj, LUCKNOW – 226 001</p> <p>Tel.:0522-2201188 Fax: 0522-2231310</p> <p>E-mail: insombudsman@rediffmail.com</p>	Uttar Pradesh and Uttaranchal
MUMBAI	<p>Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3rd floor, S.V.Road, Santacruz (W), MUMBAI – 400 054</p> <p>PBX: 022-26106928 Fax: 022-26106052</p> <p>E-mail: ombudsmanmumbai@gmail.com</p>	Maharashtra, Goa

22. Legislative Change

The terms and conditions including the premium and the Benefits payable under this Master Policy are subject to variation in accordance with the relevant legislation.

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