

IndiaFirst New Corporate Benefit Plan for Gratuity

Contents

Welcome Letter

Annexure A: Plan Schedule

Definitions

Executive Summary

1. About your Plan
2. Benefits under the Plan
3. Nomination
4. Contribution/ Premiums
5. Loan/ Assignment
6. Insurance Cover ceases/ ends
7. Surrendering the Plan
8. Making a Claim
9. Charges
10. Taxes
11. Notice of new members and those who cease membership
12. Endorsements
13. Change of Address
14. Disclosures
15. General Conditions
16. Governing Laws and Jurisdiction
17. Grievance Redressal

Annexure B: List of Ombudsman

To,

09th April 2013

XXXX

Add 1,

Add 2.

Pin code – xxx xxx

IndiaFirst New Corporate Benefit Plan for Gratuity - Master Plan No: xxxxxxxx

Dear Customer,

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

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

We have provided you the relevant information about your plan in this plan document. This document is simple to understand and carries important information about your plan and its features. Please read it carefully to ensure that this plan meets your requirement.

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

Request you kindly send us back the acknowledgement slip sent herewith acknowledging the receipt of your Master Policy Document. Our customer care executives will be happy to help you.

You can cancel your plan if you disagree with any of the terms and conditions within the first 15 days (free look period) for all channels except Distance Marketing where it is 30 days from receipt of your plan document. You can return the plan to us, while stating your reasons for the same. We will refund your premium after deducting the stamp duty and pro rata risk premium.

Thank you for choosing IndiaFirst.

Yours truly,

Authorised Signatory.

Group Operations

IndiaFirst Life Insurance Company Limited

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

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

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

If any of the details of the Member contained in the statement signed by the Master Policyholder on behalf of the Member are incomplete, false or incorrect, coverage in respect of such Member under the Plan shall cancel the membership immediately by paying the surrender value, if any, subject to the fraud or misrepresentation being established by us in accordance with Section 45 of the Insurance Act, 1938.

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

Annexure A:

Master Plan Schedule

Product Name: IndiaFirst New Corporate Benefit Plan for Gratuity	Product UIN : 143N022V01 Plan (Participating Non Linked plan)
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Policyholder Name:	
Address:	
Trustees Name	
Employer Name	
Master Plan No	
Type of Scheme	
Date of Commencement of the Plan	
Contribution Paid	
Current Plan Period	
Annual Renewal Date	
Mode of Premium	
Total number of members covered	

Consolidated Stamp Duty of Rs _____ paid vide Mudrank Receipt No: _____ dated _____

Agent Name	N.A
Agent Code	N.A
Broker Name	N.A
Contact No	N.A
E-mail ID	N.A

Authorised Signatory

IndiaFirst Life Insurance Company Limited.

Date:

Place : Mumbai

ON EXAMINATION OF THE POLICY, if the Master Policyholder notices any mistake, the Plan Document is to be returned for correction to IndiaFirst Life Insurance Co Ltd.

Definitions

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

Word/ Expression	Meaning
Age	The Member's Age as on his/her last birthday.
Application Form	The proposal form completed and signed by you, the Master Policyholder based on which we have issued this Plan.
Appointee	The person who receives the proceeds or the benefits under the Plan when the Nominee is less than 18 years of Age.
Annexure	Any Annexure attached to this Plan as amended/ revised from time to time
Business Day	Any usual working day of our corporate office in Mumbai.
Charges	Any fee that may be levied by us from time to time under this Plan with the prior approval of the Regulatory Authority, if required.
Contribution/ Premium	The gratuity Contribution payable under this Plan as per Scheme rules.
Cover or Coverage	The Coverage of risk of the Member's unfortunate demise under the Scheme.
Date of Member Risk Commencement	The date from which the Death Benefit for a Member is activated under the Plan.
Death Benefit	The amount which is payable on the Member's unfortunate demise.
Financial Year	A period of 12 months, starting from 1 st April every calendar year and ending on 31 st March the following calendar year. Example: 1 st April, 2013 to 31 st March, 2014 is considered as one Financial Year.
Fund	The contributions under this plan are invested as per non-linked Investment Regulations. The investment pattern of the fund is governed by the IRDA regulation on the controlled fund (Pension & General Annuity Fund)
Master Policyholder	Master Policyholder is the trustee or organization that effects this Plan for the benefit of its Members i.e. employees. The Master Policyholder holds the Master Plan.
Member	A new or existing employee associated with you, the Master Policyholder and who fulfils the eligibility criteria. The cover is on the Member's life.
Life Cover Premium	Life Cover Premium means the premium for securing the Death Benefit.

Nominee	The person nominated by the Member to receive the Death Benefit, through you the Master Policyholder.
Plan	The IndiaFirst New Corporate Benefit Plan for Gratuity. It is the entire insurance contract between the Master Policyholder and us. In this document, Plan will mean Policy and may be used interchangeably.
Plan Commencement Date	The date on which the Plan starts as shown in the Plan Schedule in Annexure A.
Plan Schedule	The Schedule to this Plan attached as Annexure A.
Regulations	The applicable laws as amended from time to time which are applicable to this Plan.
Regulatory Authority	The Insurance Regulatory and Development Authority (IRDA) or such other authority or authorities, as may be designated/ appointed under the applicable laws and Regulations as having the authority to oversee and regulate life insurance business in India.
Scheme	The IndiaFirst New Corporate Benefit Plan for Gratuity, covering employees of the employer/ Master Policyholder or Members of an organized group. In this document, Plan will mean Scheme and may be used interchangeably.
Scheme Commencement Date	The date on which the Scheme starts as specified in the Plan Schedule.
Sum Assured	The life insurance Cover provided on each Member's life.
Surrender	Terminating or cancelling or withdrawing the Plan.
We, Us or Our	IndiaFirst Life Insurance Company Limited.
You or Your	The Master Policyholder.

Abbreviation

IRDA: Insurance Regulatory and Development Authority

Key Features

You, the Master Policyholder

- You may now manage your member's liabilities through a transparent and value for money plan
- Enjoy a minimum guaranteed return of 0.5% per annum on your investment.
- Enjoy reasonable returns and watch your investment grow as we declare bonus at the end of every year, if any over and above the minimum guaranteed return.
- You may choose to cover the Gratuity benefit of all your Members as per Scheme rules.

- Your contribution is a deductible business expense.
- Gratuity benefits are tax free up to Rs.10,00,000 in the hands of the Member
- Any death benefit under group insurance is tax exempt under Section 10 (10D) of the Income Tax Act 1961.

Risks Factors

- Bonus rate may vary from time to time depending upon the size of the fund.
- Tax benefits are subject to changes in tax laws from time to time.
- You have to form a trust approved by the Income Tax Commissioner to get the tax rebate

Note: We will manage your fund on behalf of your members. However you need to decide on how to utilize the fund available at the time of exit or retirement or death, in consultation with your members.

Interpretation

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

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

1. About your Plan

In Brief

IndiaFirst New Corporate Benefit Plan for Gratuity is a non linked, participating, yearly renewable group Gratuity Plan that helps you secure your Member's Statutory benefits such as Gratuity. Benefits will be paid from the scheme account as per the scheme rules subject to availability of fund in the scheme account.

The Plan offers a guaranteed return of 0.5% on an annual basis. The return is guaranteed for the entire term of the plan. The guaranteed return will accumulate on a yearly basis and on the account balance at the beginning of each financial year. Additional earnings, if any, will be shared through bonus at the end of the Financial Year after adding the guaranteed return and will depend on the size of the fund. The declared bonus amount will be credited to the Individual/ Scheme Fund. The amount once credited to the fund will be guaranteed and the fund value increases accordingly.

There may be a non zero –positive residual additions, if any, shall be credited to the plan account in order to meet the maximum reduction in yield as mentioned below, at the end of each year starting from fifth plan year.

The maximum reduction in yield for plans from fifth plan anniversary is as follows:

Number of Years elapsed since original inception of the plan	Maximum Reduction in Yield (Difference between Gross and Net Yield (% p.a))
5	4.00%
6	3.75%
7	3.50%
8	3.30%
9	3.10%
10	3.00%
11 and 12	2.75%
13 and 14	2.50%
15 and thereafter	2.25%

Member's Eligibility Criteria

The Member needs to be an employee already associated with the group.

Age	At Entry	At Normal Exit
Minimum	18 years as on last birthday	-
Maximum	70 years as on last birthday	71 years as on last birthday

Application of Contribution

- You may choose to offer your Member's Gratuity benefits as an acknowledgement of their loyalty.
- The gratuity contribution payable under the Plan will be as per the Scheme rules. This depends on the Member's salary, for each completed year of service.
- Gratuity is also payable if the Member retires or leaves the organization due to any reason. It is also payable on death in service due to any cause.
- The past service gratuity liability contribution can be paid either in a lump sum or in installments spread over not more than five years.
- The Gratuity Act allows you the flexibility to pay the gratuity benefit before completion of five years of service of the Member and in excess of the maximum limit set under the Act.

Termination of the Benefit

The Benefit for any Member will terminate/ end immediately and automatically either on payment of the Death Benefit by us or if the Member has exited (retired/ resigned/ service being terminated etc.) from his/ her current job or

if the Plan is surrendered by you. We will be relieved and discharged from all our obligations relating to that Member on payment of the Benefit.

On retirement/ early termination of the member from the organization, the Gratuity benefit is determined by your Scheme rules.

The Plan is terminated only if you, the Master Policyholder choose to terminate the same. The Coverage provided to all Members will cease in this case.

2. Benefits under the Plan

Death Benefit

In the unfortunate event of the Member's demise during service, we will pay the Death Benefit to you, the Master Policyholder and/ or the Nominee/Appointee/Legal Heir through you.

Calculation of Death Benefit

Death Benefit	In case of death in service, the accumulated Gratuity Benefit will be payable to the nominee/appointee/legal heir as per the Scheme rules.
Additional Death Benefit	This is equal to the fixed Sum Assured of Rs.1,000 per Member.

The Life Cover ceases immediately on a Member leaving the Scheme.

Benefit payable on Retirement/ Resignations/ Early Termination

The lump sum Benefit payable from the Fund, on retirement/ resignation/ early termination of service is the accumulated Gratuity as per the Scheme rules. It will be paid as a lump sum to the Member through you, the Master Policyholder or can be paid directly to Members subject to prior authorization from you subject to availability of the fund in the scheme account.

There is a minimum guaranteed return of 0.5% per annum. This is guaranteed during the entire tenure of the plan. Any additional returns over and above the minimum guaranteed return will be declared at the end of the financial year after adding guaranteed assured returns depending on the size of the fund through bonus. Bonus once declared and credited in the scheme account will be guaranteed and the account value will increase accordingly.

It may be nil, if the employee has served for less than five years (or depending on the Scheme rules). Your scheme rules will lay down the exact details of the benefits.

Discontinuance due to non payment of Contribution / Premium

Discontinuance of contribution can happen when the fund is overfunded or in surplus as per Actuary's certificate submitted by you in accordance with the AS15(Revised). In such cases, we will allow nil contributions/premiums under the plan and the plan shall not be treated as discontinued. Life cover premium shall be recovered on annual renewal date from the available account value to continue the cover. At any point of time if the fund value falls below

life cover premium we will send a notice to you for payment of the contribution. In case you fail to contribute within 30 days from receipt of the notice then plan terminates.

Benefit Payable on Surrender

You can surrender the plan at any time during the year. Surrender value should be determined by applying market value reduction if any to the account value. Market Value Reduction will also be applicable on Bulk Exit and complete surrender. If in any financial year the accumulated withdrawal amount is more than 25% of the fund at the beginning of that financial year then it will be considered as Bulk Exit. Market Value Reduction will be applicable on withdrawals over 25% of account value except in case of withdrawals due to death and retirement.

Rider Benefits

There are no riders available under this Plan.

3. Nomination as per section 39 of the Insurance Act, 1938

Appointing a Nominee to receive the Death Benefit

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

The Member, may at any time during the Plan Term and while the Cover is in force, appoint or change a Nominee. You will keep details of all such nominations in your record.

The Death Benefit will be payable by us to nominee/appointee/legal heir through you, the Master Policyholder.

If the Nominee is a Minor

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

Making a Nomination

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

4. Contribution/ Premiums

Contribution/ Premium structure

This is a non linked participating Group Gratuity Plan. It enables you/ your trustees to secure your Member's Gratuity benefits by investing your Funds kept aside towards your Member's gratuity benefits in a controlled Fund.

Calculating the Contribution/ Premium

The Gratuity contribution payable under the Plan will be determined as per actuarial certificate and paid as per your Scheme rules. Additionally, the life cover premium will be charged at Re. 1 per member per annum and is same irrespective of the age and gender of the member.

5. Loan or Assignment

Loan benefits under the Plan

No loans are available under this Plan from us.

Assignment of the Plan

You cannot assign this Plan as a statutory liability cannot be assigned.

6. a, Insurance Cover ceases/ ends

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

- Member attaining Retirement Age
- Member's demise
- Termination of employment with the employer
- Resignation of the employee/ Member
- Termination of our contract with you
- Membership ceases due to any reason
- Surrendering the Plan

b) Can you cancel your plan?

Yes, you can cancel your plan if you disagree with any of the terms and conditions within the first 15 days (free look period) for all channels except Distance Marketing where it is 30 days from receipt of your plan document.

You can return the plan to us, while stating your specific objections.

Do you get any refund when you cancel your plan?

Yes. We will refund an amount equal to the -

Premium/Contributions paid less:

- I. Pro-rata risk premium
- ii. Any stamp duty paid

7. Surrendering the Plan

You, the Master Policyholder can Surrender the plan at any time. The details has been mentioned in Point No. 2.

Surrender Value

Please refer to section 2 above for detail.

8. Making a Claim

Steps to be followed for making a claim

You, the Master Policyholder, will give us a written notice of the claim on the Member's exit. You need to give us all the relevant information in writing to enable us to process the claim as specified in the Plan.

Documents required at the time of making a death claim

- Identity and proof of the Member's Age
- Member's last month salary statement
- Date of joining and leaving the organization
- Death certificate issued by the local health and medical authority

Payment of Benefits in Indian Rupees

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

9. Charges

Charge	Charge Details	Description
Life Cover Premium	Re. 1 per member per annum irrespective of the age and gender of the member	This will be charged annually from the available account value.

10. Taxes

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

Tax benefits on Premium/Contribution paid

Premium/ Contribution paid by the Master Policyholder	
You, the Master Policyholder	May be able to claim deduction under section 36(1)(v) of the Income Tax Act 1961, for the entire amount paid as Premium/ Contribution

Member	Gratuity Benefits are tax free up to Rs.10,00,000 in the hands of the employee under Section 10(10) of Income Tax Act, 1961.
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Tax benefits on Death Benefit

Death Benefit is tax free under Section 10(10)D of the Income Tax Act, 1961.

Tax Charges

Service Tax will be levied on the Premium/ Contribution or applicable Charges. The level of this Charge will be as per the rate of service tax declared by the Government from time to time.

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

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

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

12. Endorsements

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

13. Change of address

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

14. Disclosures

Misrepresentation/ fraudulent disclosures

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

Provisions of Section 45, Insurance Act, 1938

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

No Policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

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

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Plan, nor shall any person taking out or renewing or continuing a Plan accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer. Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

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

Making untrue/ incorrect statements or withholding information

If you or the Member or the nominee/appointee/legal heir or anyone acting on your/ their behalf advances any claim knowing the same to be false, dishonest or fraudulent, then this Plan or Membership will be cancelled immediately by paying the Surrender Value subject to market value reduction, if any, subject to the fraud or misrepresentation being established by us in accordance with Section 45 of the Insurance Act, 1938.

False disclosure about Age

The Member's Age has been admitted on the basis of the information provided by you. If the Member's Age is found to be different from that declared, we may, at any time during the tenure, adjust the Premiums and/or the Benefits under this Plan and/or recover the applicable balance amounts, if any, as we deem fit. The Benefits under the Plan

will however be limited to the account value, if any, if the Member's Age at the Plan Commencement Date is found to be higher than the maximum or lower than the minimum entry Age that was permissible under this Plan at the time of its issue and subject to Section 45 of the Insurance Act, 1938 and the Plan will be cancelled immediately. It is your responsibility to seek satisfactory evidence of each of the Members' Age.

15. General Conditions

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

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

Issuing notices

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

16. Governing Laws and Jurisdiction

All claims, disputes or differences arising under or in connection with this Plan will be governed by and construed in accordance with Indian Laws and determined by the Indian Courts.

17. Grievance Redressal

You may contact us at any of the following touch points in case of any grievance or complaint.

Customer Care

IndiaFirst Life Insurance Company Ltd.

301, 'B' Wing, The Qube, Infinity Park,

Dindoshi - Film City Road, Malad East,

Mumbai – 400 097

Contact No.: 1800 209 8700

Email ID: customer.first@indiafirstlife.com

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

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

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

- An insurance claim that has been rejected or dispute of a claim on legal construction of the Plan

- Delay in settlement of claim
- Dispute with regard to Premium
- Non-receipt of your insurance document

The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made -

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

Illustration Only

Annexure B: List of Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
Ahmedabad	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U.Shah College 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.079- 27546150 Fax:079-27546142 E-mail: insombahd@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
Bhopal	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor Malviya Nagar, Bhopal Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
Bhubaneswar	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park Bhubaneswar – 751 009 Tel.0674-2596461 (Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
Chandigarh	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 nd floor, Batra Building Sector 17-D , Chandigarh – 160 017 Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh

Chennai	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th floor, 453 (old 312) Anna Salai, Teynampet, Chennai – 600 018 Tel. 044-24333678 Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
New Delhi	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road New Delhi – 110 002 Tel. 011-23239611 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajasthan
Guwahati	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road Guwahati – 781 001 Tel. : 0361-2131307 Fax:0361-2732937 E-mail: omb_ghy@sify.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
Hyderabad	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool Hyderabad – 500 004 Tel. 040-23325325 Fax: 040-23376599 E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
Ernakulam	Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard, M.G. Road , Ernakulam – 682 015	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry

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