

<<Date>>

Welcome Letter

<<Name and Address of MPH>>

**Subject: Canara HSBC Oriental Bank of Commerce Life Group Traditional Benefit Plan
<<Master Policy No.>>**

Dear Sir/Madam,

Thank you for choosing us as your preferred insurance partner to provide Group Traditional Benefit Plan to your employees/members.

Your Policy Pack for the plan is enclosed. The pack contains the following documents:

1. Policy Document
 - a. Terms & Conditions
 - b. Master Policy schedule
 - c. List of initial members covered (Annexure-I)
 - d. List of members excluded / clarification required (Annexure-II)
2. Stamp Endorsement
3. Complaint Redressal Procedure
4. List of documents which are attached separately along with Master Policy Pack–
 - a. Copy of your Proposal Form
 - b. Copy of Contribution Receipt
 - c. Copy of Trust Deed and Scheme Rules
 - d. Service request forms

It is our objective to provide financial protection for your employees/members with the highest levels of customer service.

Kindly go through the entire policy document to ensure that all details mentioned are correct. In the event, you are in disagreement with the terms and conditions of this plan, you may wish to opt out of this plan, by stating the reasons of your disagreement within 15 days of receipt of the Master Policy document. In which event the Company will refund the Contribution received after deducting the pro-rata mortality charges along with stamp duty paid on the Master Policy.

For any discrepancy in the document please write to us at grouphelpdesk@canarahsbclife.in or contact us on 1800-103-0003 or 1800-180003 (BSNL/MTNL) or SMS us at 97790-30003.

Yours Sincerely,

For Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited.

Chief Operating Officer

POLICY DOCUMENT

Master Policy No - <<>>

<<Name and Address of MPH>>

Canara HSBC Oriental Bank of Commerce Life Group Traditional Benefit Plan

UIN - 136N027V01

TERMS AND CONDITIONS

1. Introduction, Interpretation & Definitions

1.1. Introduction: This Master Policy document evidences a legal contract between You and Us which has been concluded on the basis of Your statements and declarations in the Master Proposal Form and other documents evidencing insurability of the Insured Members. We agree to pay the benefits, as stipulated in the Policy Schedule to the Master Policyholder on the basis of the statements, proposal, declarations and premium along with taxes as applicable from the Master Policyholder on the assurance that the Master Policyholder has agreed to all the policy terms and conditions referred to in the Canara HSBC Oriental Bank of Commerce Life Group Traditional Benefit Plan (UIN: 136N027V01) Policy document kit. The proposal, declaration and other information called for from the Master Policyholder form the basis of this contract. If any of the details furnished to the Company are incorrect or incomplete, then the Policy will be void. The Benefits shall be paid only when the same are payable as per the stipulations in the Policy document kit. The Claimant/ Nominee needs to submit satisfactory proof of title and other applicable documents pertaining to the policy at Our offices for claiming the benefit. It is hereby further declared that this Policy shall be subject to the terms, conditions and privileges in this Policy document kit and that the Policy Schedule and every endorsement placed on the Policy by Us shall be deemed to be a part of the Policy.

This is a non-linked fund based variable insurance group product for funding Gratuity, Leave Encashment and Post Retirement Medical Benefits payable to Insured Members which also provides a death benefit on the Insured Member's death. The Master Policy does not give You or the Insured Members a right to participate in Our profits, surplus or business.

1.2. Interpretation: The terms and conditions are divided into numbered clauses for ease of reference and reading only. These divisions and the corresponding clause headings do not

limit the Master Policy or its interpretation in any way. References to any statute or other law shall include subsequent changes to the same.

1.3. Definitions:

- (a) Age** means age last birthday;
- (b) Annual Premium** means the amount payable by You to Us towards the Death Benefit;
- (c) Annual Renewal Date** means the anniversary of the Master Policy Commencement Date;
- (d) Business Day** means any day which is a working day for Our corporate office in Gurgaon;
- (e) Contribution** means the amount payable by You calculated in accordance with the actuary's certificate as per AS 15 (Revised) ;
- (f) Financial Year** means 12 months period commencing from April 1st every year;
- (g) Insured Member** means an employee of the Employer who meets and continues to meet all the eligibility criteria specified in the Scheme Rules and who is covered under the Master Policy;
- (h) Market Value Adjustment (MVA)** means the amount calculated in accordance with the following formula which is deducted from the Scheme Account Value:
$$\text{MVA} = \text{MVA Factor} \times \text{Amount over and above 25\% of the Scheme Account Value at the beginning of that Financial Year.}$$
The MVA Factor shall be calculated as the maximum of (Zero or Scheme Account Value less Market Value) divided by the Scheme Account Value;
- (i) Market Value (MV)** means the amount derived from the revaluation of entire assets earmarked separately for the product at the time of calculating Market Value Adjustment;
- (j) Master Policy** means these Terms and Conditions, the attached Master Policy Schedule, the Master Proposal Form and all endorsements issued by Us from time to time;
- (k) Nominee** means the person nominated by the Insured Member to receive the Death Benefit;
- (l) Policy Year** means the 12 calendar months period commencing from the Master Policy Commencement Date and ending on the day immediately preceding the first policy anniversary and each subsequent period of 12 consecutive months thereafter;
- (m) Scheme** means the Employer's defined benefit scheme specified in the Master Policy Schedule;
- (n) Scheme Account** means a separate account maintained by Us for this Master Policy containing details of the Scheme Account Value;
- (o) Scheme Account Value** means the total amount available for the payment of Master Policy Benefits. This amount is the sum of all Contributions received along with credited interest less all applicable charges and Master Policy Benefits paid as per the Scheme Rules;
- (p) Scheme Rules** means the rules governing the relationship between You and each Insured Member, as amended by You from time to time. These Scheme Rules shall

specify the benefits payable to the Insured Member by You on the happening of an event defined therein;

- (q) Surrender Penalty** are equal to 0.05% of the total Scheme Account Value, subject to a maximum of Rs. 500,000/- (Rupees Five Lakhs Only);
- (r) We/Us/Our** means the Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited;
- (s) You/Your** means the Master Policyholder specified in the Master Policy Schedule;
- (t)** The terms 'Master Policy Commencement Date', 'Mortality Charge', 'Death Benefit', 'Contribution' and "Employer" shall mean the respective dates, amounts or names specified against each in the Master Policy Schedule.

2. Benefits under the Canara HSBC Oriental Bank of Commerce Life Group Traditional Benefit Plan

Master Policy Benefit: The benefits payable under this Policy are governed by the trust deed and rules of the individual employer's Traditional Benefit Scheme and the quantum of benefits payable will vary for each individual employer. However, the liability of the Insurer under any of the contingencies under a Group Traditional Benefit Policy will be limited to the maximum of the Scheme Account Value or the premiums/contributions, net of withdrawals, accumulated (on a pro-rata basis) at the minimum guaranteed interest rate less any surrender penalties and market value adjustments and applicable service tax and education cess.

The exact benefits under the scheme are governed by the trust deed and rules of the individual Employer's Traditional Benefit scheme. Generally, the contingencies for benefit payment and the benefit level will be as given below:

2.1. Master Policy Benefits: In the event of the resignation, retirement, disability, termination or death of the Insured Member as specified in Scheme Rules, the benefits shall be payable as per the Scheme Rules by debiting the Scheme Account. Our maximum liability towards any and all benefits under this Master Policy in respect of all Insured Members for all events other than death shall at all times be limited to the Scheme Account Value.

2.2. Death Benefit: In case of death of the Insured Member in addition to the Master Policy Benefits, We shall pay a Death Benefit of Rs. 1,000/- to the Nominee or legal heirs of the Insured Member through You and the mortality premium will be ` 3 per mille (exclusive of service tax) per annum.

2.3. Requirements for claiming Benefits: You shall intimate Us in writing within 60 days from the date of occurrence of the event covered under the Master Policy and submit a duly filled Claim Intimation Form along with the following documents: Your certification of the amount due in accordance with the Scheme Rules, evidence of Age of the Insured Member, Claim formats provided by Us (claimant's statement) death certificate (if applicable), identity and address proof of the Insured Member/Nominee and any such other documents as may be required by Us for evaluation of the claim.

2.4. Loan: No loan will be granted under this Master Policy.

3. Contribution, Annual Premium and Interest Provisions:

3.1. Contribution Payments: The Contribution shall be paid in accordance with the actuary's certificate as per AS 15 (Revised) obtained by You. The Contribution amount is payable in one or more instalments in the Policy Year or by such date mutually agreed between You and Us. If the Scheme Account Value is overfunded as per this certificate, then We may allow "Nil Contribution" under this Master Policy and this Master Policy shall continue with all benefits subject to Clause 4.3 below. There shall be no top up Contributions allowed under this Master Policy, unless required as per the actuary's certificate as per AS 15 (Revised) towards the underfunding of Your liability.

3.2. Premium for Death Benefit: You shall pay the Annual Premium to Us on the Master Policy Commencement Date and subsequently on each Annual Renewal Date. The Annual premium payable for the Insured Members shall be calculated on a pro rata basis for in-between entrants/leavers. If the Annual Premium is not received on or before the Annual Renewal Date, then the applicable mortality premium (including any service tax thereon) under the policy shall be deducted from the Scheme Account Value, subject to Clause 4.3 and the Death Benefit shall continue for all Insured Members.

3.3. Interest: Interest under this Master Policy shall be credited as follows:

(a) The minimum guaranteed interest rate of 0.01% per annum which is the minimum floor rate will be applicable to all the Contributions (less Master Policy Benefits paid, other than the Death Benefit) credited to Scheme Account on a pro – rata basis and the minimum guaranteed interest rate will also be applicable in case of benefits paid on various events (like resignation, retirement, termination, disability or death) as per scheme rules.

(b) The non – zero positive additional interest rate, which is over and above the minimum floor rate, will be declared every quarter in advance and will be applied at the end of quarter balance. Contributions, net of withdrawals would be given proportional interest. This may vary based on fund size. The additional interest rate will be calculated as per the following methodology:

Weighted average total returns backing the fund assets on the interest declaration date adjusted for expenses (allocated to fund) for the previous financial year plus / minus adjusted for future returns expected / fund flows. The formula for the same is given below:

$$\frac{\sum I_k W_k}{\sum W_k} - E \pm J$$

Where:

I_k represents total returns corresponding to asset class A_k

W_k represents total amount of asset corresponding to asset class A_k

E represents adjustment for expenses (allocated to fund) for the previous financial year

J represents adjustment for future returns expected / fund flows

Note: The minimum floor rate and non – zero positive additional interest rate will be credited to Scheme Account at the end of each quarter. The amount once credited to the Scheme Account, shall be guaranteed under this Master Policy.

- (c) After minimum floor rate and non - zero positive additional interest rate are credited, the non - zero positive residual additions, if any, shall be credited to the Scheme Account in order to comply with the maximum reduction in yield as stipulated in Regulation 37 of IRDA (Linked Insurance Products) Regulations, 2013 at the end of each year starting from the fifth Policy Year.

4. Surrender of Master Policy and Auto Termination

- 4.1.** You may surrender this Master Policy at any time by giving Us written notice of at least three (3) Business Days (Notice Period)
- 4.2.** On Surrender, We will pay the Scheme Account Value to You after deducting the Surrender Penalty (if the Master Policy is surrendered before the 4th Policy Year commences). The surrender value so calculated will be treated as bulk exit and hence will also be subject to Market Value Adjustment (MVA).
- 4.3.** No Master Policy Benefits shall be payable once You issue a notice for surrender of this Master Policy.
- 4.4.** Auto Termination: If at any time the Scheme Account Value falls below Rs.50,000, then this Master Policy shall stand terminated immediately and no further Benefits shall be payable. In such a case the Scheme Account Value less all applicable charges under this Master Policy shall be paid to You.

5. General Conditions

- 5.1.** Your Duties: You shall give Us all particulars relevant to the Master Policy and the operation of the Master Policy which will be accepted by Us as conclusive. Any discharge given by You or on Your behalf shall be a valid discharge to Us in respect of any payment to be made under the Master Policy. You shall indemnify and keep Us indemnified against any and all losses, liabilities, damages, costs, expenses, actions, proceedings, judgments suffered by Us as a result of Your failure to perform, fulfill or observe Your obligations under this Master Policy.
- 5.2.** Nomination: You shall register a nomination of beneficiary, or any change of nomination of any beneficiaries, in the member's records as per section 39 of the Insurance Act, 1938. If the Master Policyholders provide authority for us to pay benefits directly to a member's beneficiary(s), it is the responsibility of the Master Policyholders to advise us in writing of this request and We shall include the beneficiary details as decided and agreed by the Master Policyholders and a statement of nomination signed by the member. In such cases, we will register a nomination of beneficiary, or any change of nomination of the beneficiaries, in our records. In registering a nomination, We do not accept any responsibility or express any opinion as to its validity or legal effect.
- 5.3.** Assignment: The benefits assured under the scheme are strictly personal and cannot be assigned, charged or alienated in any way, or shall not be liable to attachment in execution of any decree or order of any civil, revenue or criminal court. This Policy may only be assigned by a departing trustee to an incoming trustee. Where such an assignment is in place, details of the responsibilities, the person's name, specimen signatures duly witnessed

and a copy of the Board of Directors' resolution authorizing such an assignment is required to be provided to us.

- 5.4. Non-Participation in surplus or profit:** This Policy does not confer any rights on the Master policyholder or its Members to participate in Our surplus or profits.
- 5.5. Payment of Benefits:** Unless otherwise directed in writing by the Master Policyholders of the Group Traditional Benefit scheme, all benefits shall be paid in accordance with the trust deed and rules. We shall not make any payment from the Scheme Account if such a payment exceeds the amount held in the Scheme Account at the time of payment.
- 5.6. Information required to pay benefits to the Master Policyholder:** Unless otherwise directed in writing by the Master Policyholders of the Traditional Benefit scheme, all benefits shall be paid in accordance with the trust deed and rules. We shall not make any payment from the Scheme Account if such a payment exceeds the amount held in the Scheme Account at the time of payment. We shall not pay any benefits under this policy until all requirements have been met to our satisfaction.
- 5.7. Changes in Terms:** We reserve the right to review, revise, delete and/or alter any of the terms and conditions of this Master Policy, including without limitation the Benefits applicable, with the prior approval of the IRDA. The terms and conditions shall also stand modified from time to time to the extent of change in regulatory provisions affecting the terms and conditions of this Master Policy.
- 5.8. Policy Currency:** All Contributions, Annual Premium and Benefits payable shall be paid in Indian Rupees only.
- 5.9. Governing Law & Jurisdiction:** This Master Policy and all disputes arising under or in relation to the Master Policy shall be governed by and interpreted in accordance with Indian law and by the Indian courts.
- 5.10. Limitation of Liability:** Our maximum and cumulative liability under this Master Policy in respect of all Insured Members for payment of Master Policy Benefits shall not, in any circumstances, exceed the Scheme Account Value. Our maximum and cumulative liability under this Master Policy in respect of the Death Benefit for any Insured Member shall not exceed the Death Benefit.
- 5.11. Disclosure:** In issuing this Master Policy, We have relied on the statements and declarations made by You in the Master Proposal Form and other documents submitted to Us. Subject to the provisions of applicable Indian law, including Section 45 of the Insurance Act, 1938, if any such information is found to be false, incorrect, incomplete or in any way misrepresented, We shall be entitled to terminate this Master Policy by paying the Scheme Account Value to You after deducting the Surrender Penalty (if the Master Policy is surrendered before the 4th Policy Year commences) and applying the Market Value Adjustment (if applicable).
- 5.12. Fraud:** Subject to the provisions of Section 45 of the Insurance Act, 1938, if You or the Insured Member or the Nominee or any one acting for You/Insured Member/Nominee or with Your/Insured Member's/Nominee's knowledge is proved to make any misleading, false or fraudulent claim, We shall be entitled to terminate this Master Policy by paying the Scheme Account Value to You after deducting the Surrender Penalty (if the Master Policy is

surrendered before the 4th Policy Year commences) and applying the Market Value Adjustment (if applicable).

- 5.13. Taxation:** We are entitled to make such deductions and/or levy such charges, present and future which are applicable, from and/or on the Contributions or Annual Premium payable or Benefit amounts receivable under the Master Policy on account of any income, withholding, service tax, sales tax, value added or other tax, cess, duty or other levy which is or may be imposed in relation to the Master Policy by any legislation, order, regulation or otherwise upon Us, You, the Insured Members or the Nominees. It is agreed and understood that We shall not be liable for any taxes on any personal income of You, the Insured Members or the Nominee.
- 5.14. Communications & Notices:** We shall dispatch the Master Policy documents, communications and notices to You at the address specified in the Master Proposal Form, unless You have provided Us with written notice of Your updated address. If any such document, notice or communication returns undelivered, We may attempt to have the same delivered to You by alternative means.
- 5.15. Free Look Period:** You will have a period of 15 (fifteen) days from the receipt of the Master Policy document to review the terms of the Master Policy and satisfy Yourself about the terms. During this period, You may cancel the Master Policy by giving Us written notice stating the reasons for Your objection and We will refund the Contribution received after deducting the pro-rata mortality charges along with stamp duty paid on the Master Policy.
- 5.16. Grievance Redressal:** The contact details and procedure to be followed for any grievance arising in respect of this Master Policy are attached separately with Master Policy Document.
- 5.17. 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 the such statement was on material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy owner and that the owner 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."

Master Policy Schedule
(forming part of Canara HSBC Oriental Bank of Commerce Group Traditional Benefit
Plan No. **136N027V01**)

Type of Master Policy	Group Traditional / Non-Participating / Variable
Master Policy Number	
Name and address of the Master Policyholder	
Name and address of the Employer:	
Name of Scheme	
Master Policy Commencement Date:	
Annual Renewal Date:	
Contribution Amount (at inception)	
Benefits	As stated in the trust deed and rules.
Death Benefit (Sum Assured Per Insured Member)	
Mortality Premium (per Insured Member)	
Mode of Payment of Contribution	
Other Terms, if any	

Please read Your Policy Details carefully to verify that it correctly reflects the policy you applied for, if you notice any discrepancies please return this policy document to us for correction.

For. **Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited**

By:

Name:

Title:

Annexure I:

List of initial Members covered / included
(forming part of Canara HSBC Oriental Bank of Commerce Group Traditional Benefit Plan No. **136N027V01**)

Master Policy No	
No. of Members covered / included	

Attached separately with the Master Policy Documents.

Note: For any future correspondence, kindly mention Member No of the members.

Annexure-E

List of Members excluded / Clarification required

Stamp Endorsement

Master Policyholders Details:

Name of Master Policyholder		Master Policy No	
Plan	Canara HSBC Oriental Bank of Commerce Life Group Traditional Benefit Plan (UIN - 136N027V01)	Stamp Value (in ₹)	

Insurance Stamps Affixed below:

COMPLAINT REDRESSAL PROCEDURE

We, at Canara HSBC Oriental Bank of Commerce Life strive to ensure that our customers get only the very best of service from us. We understand the customer's grievance and try to resolve the same by ascertaining all the facts and documents available to provide a fair resolution on the complaint.

1. In case you wish to register a complaint with us, you may visit our website, approach our Resolution Centre, Grievance Officers at Branch locations, or you may write to us at the following address:

Complaint Redressal Unit
Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.
Unitech Trade Centre, 2nd Floor,
Sushant Lok, Phase-1, Sector- 43,
Gurgaon-122009, Haryana, India
Toll Free: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL)
Email: cru@canarahsbclife.in

We shall respond to you within two weeks from the date of our receiving your complaint. Kindly note that in case we do not receive revert from you within eight weeks from the date of your receipt of our response we will treat your complaint as closed.

2. In case you do not receive a satisfactory response from us within the above timelines, you may write to our Complaint Redressal Officer at: The Complaint Redressal Officer

Complaint Redressal Officer
Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.
Unitech Trade Centre, 2nd Floor,
Sushant Lok, Phase-1, Sector- 43,
Gurgaon-122009, Haryana, India
Toll Free: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL)
Email: cro@canarahsbclife.in

3. In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman for your State or an appropriate judicial/quasi-judicial authority having jurisdiction over the matter for redressal of your grievance.

List of Insurance Ombudsmen

CONTACT DETAILS	JURISDICTION
<p>AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546150/139 Fax:- 079-27546142 Email:- insombahd@rediffmail.com</p>	<p>State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.</p>
<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.Airtel, Bhopal – 462 011. Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email:- bimalokpalbhopal@airtelbroadband.in</p>	<p>States of Madhya Pradesh and Chattisgarh.</p>
<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2535220/3798/1607 Fax:- 0674-2531607 Email:- ioobbsr@dataone.in</p>	<p>State of Orissa.</p>
<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861/6468 Fax:- 0172-2708274 Email:- ombchd@yahoo.co.in</p>	<p>States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.</p>
<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court,4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333678/664/668 Fax:- 044-24333664 Email:- insombud@md4.vsnl.net.in</p>	<p>State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).</p>
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239611/7539/7532 Fax:- 011-23230858 Email:- iobdelraj@rediffmail.com</p>	<p>States of Delhi and Rajasthan.</p>

CONTACT DETAILS	JURISDICTION
GUWAHATI Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- 0361- 2132204/2131307/2132205 Fax:- 0361-2732937 Email:- ombudsmanghy@rediffmail.com	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD 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. Tel.:- 040-23325325/23312122 Fax:- 040-23376599 Email:- insombudhyd@gmail.com	States of Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry.
KOCHI Office of the Insurance Ombudsman, 2nd Floor, CC 27 / 2603, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.:- 0484-2358734/759/9338 Fax:- 0484-2359336 Email:- iokochi@asianetindia.com	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.
KOLKATA Office of the Insurance Ombudsman, North British Bldg., 3rd Floor, 29, N. S. Road, Kolkata - 700 001. Tel.:- 033-22134869/67/66 Fax:- 033-22134868 Email:- iombkol@vsnl.net	States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands.
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.:- 0522-2201188/31330/1 Fax:- 0522-2231310. Email:- ioblko@sancharnet.in	States of Uttar Pradesh and Uttaranchal.
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106928/360/889 Fax:- 022-26106052 Email:- ombudsman@vsnl.net	States of Maharashtra and Goa.

Below is the list of documents which are attached separately along with Master Policy Pack–

- a. Copy of your Proposal Form
- b. Copy of Contribution Receipt
- c. Copy of Trust Deed and Scheme Rules
- d. Service request forms