bharti LIFE INSURANCE

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl no.	**Title**	**Description in Simple Words** (*Please refer to applicable Policy Clause Number in next column)*	**Policy Clause Number**
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bharti Life Flexi Term Pro UIN – 130N103V03	Part A
2.	Policy Number	Proposal Number -	Part A
3.	Type of Insurance Policy	Pure Risk Premium/ Savings Life Insurance	Part A Policy Preamble
4.	Basic Policy details	1) Instalment Premium 2) Mode of premium payment 3) Sum Assured on death 4) Sum Assured on Maturity 5) Premium payment Term 6) Policy Term	Part A Policy Schedule
5.	Policy Coverage/benefits payable	**1) Benefits payable on maturity-** In case the Life Insured survives until the Maturity Date and all due Premiums have been received, the Sum Assured on Maturity (calculated as below) will be payable as a lump sum to the Policyholder. Sum Assured on Maturity is calculated as the sum of the Total Premiums Paid and received, till the Maturity Date. Maturity Benefit is only available where With Return of Premium option is in force under the Policy. No Maturity Benefit shall be payable if the Without Return of Premium option is in force under the Policy. **2) Benefits payable on Death-** Upon death of the Life Insured, during the Policy Term provided the Policy is in-force and all due Premiums till the date of death have been received in full, We will pay the Death Benefit to the Nominee, depending upon the Option in force under the Policy, where the Death Benefit is the Sum Assured on Death, is the highest of: For Single Pay, • 11 times Single Premium • Absolute amount assured to be paid on death equal to the Sum Assured For Regular/Limited Pay, • 11 times Annualized Premium • 105% of all Total Premiums Paid as on date of death • Absolute amount assured to be paid on death equal to the Sum Assured Annualized Premium shall be the premium payable in a year , excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.	1. Part C Clause 2 2. Part C Clause 1(a) 4. Part D Clause 3 5. Part C Clause 1(b) Part C Clause 1(c)

		3) Survival Benefits excluding that payable on maturity - Not Applicable **4) Surrender Benefits:** A. Under Without Return of Premium Option and one year term option, The Policy shall not acquire Unexpired Risk Premium under the Regular Premium Payment option. The Unexpired Risk Premium will be acquired only under the Single Premium payment and Limited Premium payment options. Under Single Premium Payment policies, the Policy acquires Unexpired Risk Premium immediately after receipt of Single Premium. Under Limited Premium Payment policies, the Policy acquires Unexpired Risk Premium after receipt of one full year premium. In Addition to above, under Joint Life option, the treatment of the Policy shall be as follows on Surrender: i. In the event that the Primary Life Insured Surrenders the Policy, the Unexpired Risk Premium shall be payable immediately and the risk cover under the Policy automatically terminates for both lives insured under the Policy. ii. In the event that Secondary Life Insured Surrenders the Policy, the Unexpired Risk Premium shall be payable immediately to the Secondary Life Insured, and the risk cover under the Policy only in respect of the Primary Life Insured shall continue. Where the waiver of premium is triggered under the Policy, no Unexpired Risk Premium shall be payable to the Secondary Life Insured. No Unexpired Risk Premium will be payable for regular pay option. B. With Return of Premium Option, the Policy shall acquire a Surrender Value after payment of one full year premium. **The Surrender Value payable shall be higher of the Special Surrender Value (SSV) or Guaranteed Surrender Value (GSV).** **5) Options to policyholders for availing benefits, if any, covered under the policy –** **a) Death Benefit Payout Option** At inception of the Policy, the Policyholder has to choose the Death Benefit Payout Option from one of the three options below: • Lumpsum : Under this mode, 100% of the Death Benefit (as defined in 1(a) above) will be paid immediately on death as lumpsum. • Monthly Income : Under this mode, the Death Benefit will be paid as 1.04% of the Sum Assured every month in the form of Monthly Income, payable for 10 years (120 installments) with the first installment being payable immediately on death. For OYT, under this mode, Death Benefit will be paid as 1.0% of the Sum Assured every month in the form of Monthly Income, payable for 10 years (120 installments) • Lumpsum plus Monthly Income: Under this mode, 50% of the Death Benefit will be paid immediately on death as lumpsum and the remaining 50% of the Death Benefit will be paid as 0.93% of the total Sum Assured every month in the form of Monthly Income, payable for 5 years with the first installment being payable immediately **b) Increasing Sum Assured Option** This option is not available for policies purchased under Single Premium paying policies.	

		The Policyholder can increase the Sum Assured by an amount equal to 50% of the Sum Assured chosen at one instance. The cumulative increase of Sum Assured is capped to 100% of the Sum Assured chosen at inception. The option to Increase Sum Assured has to be chosen at inception of the Policy. This option is not available under Joint Life option and With Return of Premium Option. The increase in Sum Assured shall be effective from the Policy Anniversary following the exercise of the options, and additional Premium shall be collected for the additional Sum Assured, where the premium rate shall be based on the Age of the Policyholder and the outstanding Policy Term, as on the Policy Anniversary following the selection of this option. The Death Benefit shall become payable subject to the Policy being in force as on the date of death of Life Insured, subject to acceptance of the claim by the Company. restored. **6) Other benefits/options payable, specific to the policy, if any-** Not Applicable **7) Lock-in period for Linked Insurance products** Not Applicable **For complete and detailed description of benefits, please refer the policy document.**	
6.	Options available (*in case of Linked Insurance Products*)	Not Applicable	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term: Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term: Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term: Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:	Part A

9.	Exclusions (events where insurance coverage is not payable), if any.	In case of death due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the date of Revival of the Policy, as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is in force. For Joint Life, the suicide exclusion described above applies in the event of suicide of either the Primary Life Insured or the Secondary Life Insured. In the event of suicide of Secondary Life Insured, the life cover shall continue for the Primary Life Insured subject to payment of premiums. In the event of suicide of Primary Life Insured, the policy will be terminated for both Life Insureds and the nominee or beneficiary shall be entitled to at least 80% of the total premiums paid by both Life Insureds till the date of death of Primary Life Insured or the surrender value available to both Life Insureds as on the date of death, whichever is higher	PART D Clause 5
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	Fifteen (15) days in case of Monthly Premium Payment Mode Thirty (30) days in case of Non-monthly Premium Payment mode Not Applicable for Single Premium Policies	Part C Clause 4
12.	Free Look Period	30 days from the receipt of Policy Document	Part D Clause 1
13.	Lapse, paid-up and revival of the Policy	**1.Lapsation:** In case you do not pay the due premiums within the Grace Period and the policy has not acquired Surrender Value, the policy will lapse with effect from the date of such unpaid premium ('lapse date') and your insurance cover will cease to exist .Lapsation of the Policy shall immediately and automatically extinguish all the rights and benefits which the Policyholder is entitled to under the Policy. In case of the death of the Life Insured while the Policy is in Lapse status, no benefit shall be payable and the Policy will terminate. If a Policy in lapsed status is revived within the revival period,all benefits will be restored. Depending upon the policy option chosen treatment of the policy would be different, please refer to the policy document for more details. **2.Paid Up Policy:** Paid Up benefits under the Policy will be available if With Return of Premium Option is in force under the Policy. If the Premiums have not been paid within the respective Grace Period allowed due to any reason, the Policy will automatically be converted into Paid Up status on expiry of the Grace Period. Once the Policy becomes Paid Up, all the benefits under the Policy would be reduced and calculated as given in the policy document. **3.Revival:** Revival shall be as per the Company's Board approved underwriting policy. The effective date of Revival is the date on which the below conditions are satisfied and the risk is accepted by the Company. The Revival of the Policy may be on terms different from those applicable to the Policy before it Lapsed. The Revival will take effect only after it is specifically communicated by the Company. A Policy which has Lapsed or Paid Up may be Revived for full benefits under the Policy subject to the following conditions; a) The application for Revival is made within the Revival Period	1. Part D Clause 2(a) 2. Part D Clause 2(b) 3. Part D Clause 4

		b) Satisfactory evidence of insurability of the Life Insured is produced c) Payment of an amount equal to all unpaid Premiums together with interest at such rate as the Company may charge for such Revival, as decided by the Company from time to time, subject to prior approval from IRDAI. d) The revival interest rate will be a simple interest rate calculated on the 1st of April every year and will be derived as average of last six months 10 year G.Sec* yield of the immediate last financial year plus 0.5%. . e) The Revival has been specifically communicated in writing by the Company. f) Terms and conditions as may be specified by the Company from time to time	
14.	Policy Loan, if applicable		Part D Clause 8
15.	Claims/Claims Procedure	**1) Turn Around Time (TAT) for claims settlement and brief procedure** i. Settlement (paid, rejected or repudiated) of death claims when investigation is not required is 30 days from date of receipt of all relevant papers and clarifications under death claim ii. Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation **<u>Easy ways of claim intimation</u>** Claim can be conveniently intimated at any of the following customer servicing touchpoints: iii. Walk-in to your nearest Bharti Life Branch. **Branch Locator: https://www.bhartilife.com/contact-us** iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday v. Intimate Online through Claims Portal*: https://online.bhartilife.com/OnlineClaims vi. Request for a call back on https://www.bhartilife.com/contact-us* vii. e-mail us at lifeclaims@bhartilife.com* *Claims intimated through these modes will be considered as verbal intimation. Claim will be formally registered only when written intimation is received at branch or directly to Claims team at Service Office **2) Helpline/Call Centre number** Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday **3) Contact details of the insurer** Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra **4) Link for downloading claim form and list of documents required including bank account details.**	Part F clause 2

		https://online.bhartilife.com/OnlineClaims ➔ Detailed claim process / document requirement can be checked on https://www.bhartilife.com/claims	
16.	Policy Servicing	**1) Turn Around Time (TAT)** All servicing TATs can be accessed on - https://www.bhartilife.com/service-tats **2) Helpline/Call Centre number** Bharti Life provides following digital servicing options for the convenience of our valued customers: **i. Mobile App / Customer portal** – access host of digital DIY (Do it Yourself) services on https://bhartilife.com/customer-service-login/?qr=true **ii. WhatsApp** – Our WhatsApp BOT "Uttara" caters to policy services digitally. Simply send "Hi" on 022-48815768 to start a chat Additionally, policy services can also be availed through: **i. Your sales representative** **ii. Contact Center –** Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday **iii. IVR** – DIY (Do it Yourself) services available on 1800-102-4444 **iv. e-mail** – write to service@bhartilife.com **v. Request for a call back:** on https://www.bhartilife.com/contact-us **vi. Branch** – Visit a Bharti Life branch. Locate it on https://www.bhartilife.com/contact-us **vii. Physical letter can be sent on:** **Policy Servicing Department:** Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra 3) Contact details of the insurer **Policy Servicing Department:** Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra 4) Link for downloading applicable forms and list of documents required including bank account details Policy servicing form can be downloaded from "Key Services" tab on https://www.bhartilife.com/customer-service	Part G

17.	Grievances /Complaints	1) Contact details of Grievance Redressal Officer: https://www.bhartilife.com/sites/default/files/Files/go-list-june-2024.pdf 2) Link for registering the grievance with the insurer's portal Detailed Grievance Redressal process can be accessed on https://www.bhartilife.com/grievance-redressal **Level 1 of Grievance Redressal:** In case you have any grievance, you may approach our Grievance Redressal Cell at any of the below-mentioned helplines: i. Lodge your complaint online at www.bhartilife.com ii. Call us at our toll-free number 1800 102 4444 iii. e-mail us at complaints.unit@bhartilife.com iv. Write to us at: **Registered Office:** Bharti Life Insurance Company Limited Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, BandraKurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai-400051 **Grievance Redressal Cell** Bharti Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064 v. Visit our nearest branch (Locate it on https://www.bhartilife.com/contact-us) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint. **Level 2 of Grievance Redressal:** ➔ In case you are not satisfied with the decision provided by Level 1 or if you have not received any response post completion of 14 days, you may write to our Head Customer Service at head.customerservice@bhartilife.com **Level 3 of Grievance Redressal:** ➔ In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman. 3) Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman State | Ombudsman details	Part G

			Gujarat	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001 Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in		
			Dadra & Nagar Haveli	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001 Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in		
			Daman and Diu	AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001 Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in		
			Karnataka	BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, BENGALURU – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in		
			Madhya Pradesh	BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in		

			Chattisgarh	BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in		
			Odisha	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674- 2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in		
			Punjab	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 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in		
			Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh)	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 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in		
			Himachal Pradesh	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 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in		
			Union Territories of Jammu & Kashmir	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 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in		

			Ladakh & Chandigarh	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 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in		
			Tamil Nadu	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24335284 Email: bimalokpal.chennai@cioins.co.in		
			Puducherry Town and Karaikal (which are part of Puducherry)	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24335284 Email: bimalokpal.chennai@cioins.co.in		
			Delhi & following Districts of Haryana - Gurugram	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in		
			Faridabad	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in		
			Sonepat & Bahadurgarh	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in		

			Assam	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in		
			Meghalaya	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in		
			Manipur	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in		
			Mizoram	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in		
			Arunachal Pradesh	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in		
			Nagaland and Tripura	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in		
			Andhra Pradesh	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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in		

			Telangana	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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in		
			Yanam and part of Union Territory of Puducherry	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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in		
			Rajasthan	JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR – 302 005 Tel: 0141-2740363 Email: bimalokpal.jaipur@cioins.co.in		
			Kerala	ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :		
			Lakshadweep	ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :		

			Mahe-a part of Union Territory of Puducherry	ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :		
			West Bengal	KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in		
			Sikkim	KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in		
			Andaman & Nicobar Islands	KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in		
			Uttar Pradesh	LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in		
			Goa	MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in		

Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)	MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in		
Uttarakhand	NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Distt. Gautam Buddh Nagar,U.P – 201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in		
Uttar Pradesh	NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Distt. Gautam Buddh Nagar,U.P – 201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in		
Bihar	PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in		
Jharkhand	PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in		
Maharashtra Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)	PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in		

		Data Privacy Complaints: Can be sent to: **Data Privacy Officer:** 1)Pankaj Gupta Bharti Life Insurance Company Ltd. Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai -400051, Maharashtra **Contact details:** gro@bhartilife.com 022 48815678 **IRDAI Grievance Call Centre (IGCC)** Toll-free number:155255 or 18004254732 e-mail ID: complaints@irda.gov.in You can also register your complaint online at https://bimabharosa.irdai.gov.in/ Address for communication for complaints by paper: **Consumer Affairs Department** Insurance Regulatory and Development Authority of India Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032	

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place: (Signature of the Policyholder)
Date:

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail