

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 Future Invest UIN – 130L049V05	Part A
2.	Policy Number	Proposal Number -	Part A
3.	Type of Insurance Policy	Linked	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	<p>1) Benefit payable on Maturity- Subject to the Policy being in effect, the Policy Fund Value shall be payable to Policyholder on the Maturity Date. For the payment of Maturity Benefit under this Policy, the Policy Fund Value is calculated with the respective Unit Prices of the relevant Investment Funds to which the premium/s have been allocated as on their Valuation Dates, coinciding with the Maturity Date of the Policy. Policyholder shall be entitled to choose any one of the following options for claiming the Maturity Benefit:</p> <ul style="list-style-type: none"> 1. Lump sum payment of the Policy Fund Value; or 2. Withdrawal of Maturity Benefit at regular intervals chosen by Policyholder during the Settlement Period. 3. A combination of the above mentioned two options <p>2) Benefit payable on death- Subject to the Policy being in force, as on the date of death, the death benefit payable under the product will be Higher of :</p> <ul style="list-style-type: none"> 1. Sum assured (net of partial withdrawals, made 12 months prior to death of the life insured) 2. 105% of all premiums paid till the date of death (excluding underwriting extra) 3. Policy Fund Value as on the date of intimation of death Sum Assured will be calculated as specified in the policy document 	1) Part C Clause 2 2) Part C Clause 1 4) Part D Clause 2 7) Part B clause 1(p)

	<p>3) Survival Benefits excluding that payable on maturity - Not Applicable</p> <p>4) Surrender Benefits- For other than Single Premium Policies: the Policyholder has an option to surrender the Policy anytime and proceeds of the policy fund shall be payable For Single Premium Policies: the Policyholder has an option to surrender the Policy any time. Upon receipt of request for surrender, the fund value as on date of surrender shall be payable.</p> <p>5) Options to policyholders for availing benefits, if any, covered under the policy –</p> <p>6) Other benefits/options payable, specific to the policy, if any.</p> <p>7) Lock-in period for Linked Insurance products- Lock-in Period is a period of five years from the Date of Commencement of Risk.</p> <p><i>For complete and detailed description of benefits, please refer the policy document</i></p>	
6.	<p>1) Partial Withdrawal of Units The Policyholder has the option to apply for Partial Withdrawal of cash from the Policy Fund Value in the specified form, at any time after the completion of Lock-in Period (five Policy Years), provided the Policy is in effect. The limit on the minimum withdrawal is Rs.1,000. In case the Policy</p>	1) Part D clause 3 2) Part E

	<p>Fund Value becomes less than 120% of the Annualised Regular Premium after the partial withdrawal, the Policy will be terminated.</p> <p>In a Policy Year, the Policyholder is entitled to make two Partial Withdrawals, free of charge subject to the limit of minimum and maximum Partial Withdrawal amount. The policyholder will not be entitled to any subsequent partial withdrawals.</p> <p>2) Switches</p> <p>Switch amongst Investment Funds</p> <p>There is an option to apply for Switch of Investment Fund/s from one Investment Fund to another through a Switch Application Form specified by the Company, subject to Policy being in force. The facility of Switch would be subject to the administrative rules of the Company, existing at the time of Your Switch application and will be applicable to both the premium payment terms of single pay and 5 pay. Switch of funds will be effected at a Unit Price declared on the date Your Switch application is received and accepted by the Company before 3.00 p.m. and on the next day's Unit Price declared if the application is received and accepted at the Company after 3.00 p.m. You are entitled to make twelve free Switches per Policy Year free of charge. Switches more than twelve times in a policy year will be charged at Rs 100 per Switch. Unutilized Switches of any Policy Year cannot be carried forward to the succeeding Policy Years. The minimum amount of a Switch transaction should be Rs.1,000. The minimum investment in any allocated fund should not be less than 5%.</p> <p>3) Settlement Option</p> <p>The Settlement Period is the period not exceeding five years commencing from the Maturity Date and is an option available to the Policyholder.</p> <p>a. The Policyholder is required to apply to The Company, in the specified form, intimating of the choice of the Maturity Benefit option, at least 90 days prior to the Maturity Date.</p> <p>b. During the Settlement Period, the death benefit shall be higher of Policy Fund Value as on the date of death or 105% of total premiums paid. The mortality charges shall be deducted accordingly</p> <p><i>For complete and detailed description of benefits, please refer the policy document</i></p>	clause 1F 3) Part C Clause 1	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	Not Applicable	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide</p> <p>In case of death due to suicide within 12 months from the date of commencement of the policy or from the date of revival of the policy applicable, the nominee or beneficiary of the policyholder shall be entitled</p>	Part D Clause 4

		to the fund value as available on the date of intimation of death. Further any charges other than Fund Management Charges (FMC) and guarantee charges recovered subsequent to the date of death shall be added back to the fund value as available on the date of intimation of death.	
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 5
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	<p>1) Lapsation - Lapse is the status of the Policy where the premium due is not paid before the expiry of grace period.</p> <p>2) Paid Up Benefits- Policy Discontinuance due to Non Payment of Premiums Discontinuance of Policy during the lock-in Period:</p> <p>a) For other than single premium policies, upon expiry of the grace period, in case of discontinuance of Policy due to non-payment of premium, the fund value after deducting the applicable discontinuance charges, shall be credited to the discontinued policy fund and the risk cover and rider cover, if any, shall cease.</p> <p>b) Such discontinuance charges shall not exceed the charges, stipulated in 'Charges' section – Discontinuance charges of this document. All such discontinued policies shall be provided a revival period of three years from date of first Proceeds of the discontinued policies means the fund value as on the date the policy was discontinued, after addition of interest computed at the interest rate stipulated as above.</p> <p>Discontinuance of Policy after the lock-in Period:</p> <p>a) For other than Single Premium Policies:</p> <p>i. Upon expiry of the grace period, in case of discontinuance of Policy due to non-payment of premium after lock-in period, the Policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the Policy.</p> <p>The Policy shall continue to be in reduced paid-up status without rider cover, if any. All charges as per terms and conditions of the Policy shall be deducted during the revival period. However, the mortality charges shall be deducted based on the reduced paid up sum assured only.</p> <p>ii. On such discontinuance, the Company will communicate the status of the Policy, within three months of the first unpaid premium, to the Policyholder and provide the following options:</p> <p>1. To revive the policy within the revival period of three years, or 2. Complete withdrawal of the Policy.</p> <p>3) Revival The revival period for this product is three years from date of first unpaid</p>	1) Part B Clause m 2) Part D Clause 2 3) Part D Clause 2

		<p>premium.</p> <p>Revival of a Discontinued Policy during lock-in Period:</p> <p>a) Where the policyholder revives the Policy in accordance with Board Approved Underwriting Policy of the Company (“BAUP”), the policy shall be revived restoring the risk cover, along with the investments made in the segregated funds as chosen by the policyholder, out of the discontinued fund, less the applicable charges as in subsection b) below, in accordance with the terms and conditions of the policy.</p> <p>b) The Company at the time of revival:</p> <p>i. Shall collect all due and unpaid premiums without charging any interest or fee.</p> <p>ii. Shall levy Policy administration charge and premium allocation charge as applicable during the discontinuance period. Guarantee charges, if applicable during the discontinuance period, shall be deducted provided the guarantee continues to be applicable. No other charges shall be levied.</p> <p>iii. Shall add back to the fund the discontinuance charges deducted at the time of discontinuance of the Policy.</p> <p>Revival of a Discontinued Policy after lock-in Period:</p> <p>Not Applicable</p>	
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure</p> <p>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</p> <p>ii. Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation</p> <p>Easy ways of claim intimation</p> <p>Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p> <p>iii. Walk-in to your nearest Bharti Life Branch. Branch Locator: https://www.bhartilife.com/contact-us</p> <p>iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>v. Intimate Online through Claims Portal*: https://online.bhartilife.com/OnlineClaims</p> <p>vi. Request for a call back on https://www.bhartilife.com/contact-us*</p> <p>vii. e-mail us at lifeclaims@bhartilife.com*</p> <p>*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</p> <p>2) Helpline/Call Centre number</p> <p>Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p>	Part F

		<p>3) Contact details of the insurer</p> <p>Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>4) Link for downloading claim form and list of documents required including bank account details.</p> <p>https://online.bhartilife.com/OnlineClaims</p> <p>→ Detailed claim process / document requirement can be checked on https://www.bhartilife.com/claims</p>	
16.	Policy Servicing	<p>1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bhartilife.com/service-tats</p> <p>2) Helpline/Call Centre number</p> <p>Bharti Life provides following digital servicing options for the convenience of our valued customers:</p> <ul style="list-style-type: none"> 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 <p>Additionally, policy services can also be availed through:</p> <ul style="list-style-type: none"> 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 <p>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</p>	Part G

		<p>4) Link for downloading applicable forms and list of documents required including bank account details</p> <p>Policy servicing form can be downloaded from "Key Services" tab on https://www.bhartilife.com/customer-service</p>	
17.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: https://www.bhartilife.com/sites/default/files/Files/go-list-june-2024.pdf</p> <p>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</p> <p>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:</p> <ul style="list-style-type: none"> 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: <p>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</p> <p>Grievance Redressal Cell Bharti Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064</p> <p>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.</p> <p>Level 2 of Grievance Redressal:</p> <p>→ 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</p> <p>Level 3 of Grievance Redressal:</p> <p>→ In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.</p> <p>3) Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman</p>	Part G

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

		<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674- 2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</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 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</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 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</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 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	
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		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.guwhati@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.guwhati@cioins.co.in	

		GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guahati@cioins.co.in	
		GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guahati@cioins.co.in	
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		GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guahati@cioins.co.in	
		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	
		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	

		<p>Yanam and part of Union Territory of Puducherry</p> <p>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</p>	
	Rajasthan	<p>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</p>	
	Kerala	<p>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 :</p>	
	Lakshadweep	<p>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 :</p>	
	Mahe-a part of Union Territory of Puducherry	<p>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 :</p>	
	West Bengal	<p>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</p>	

		<p>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</p>	
	<p>Andaman & Nicobar Islands</p>	<p>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</p>	
	<p>Uttar Pradesh</p>	<p>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</p>	
	<p>Goa</p>	<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	
	<p>Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)</p>	<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	
	<p>Uttarakhand</p>	<p>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</p>	

		<p>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</p>	
	Uttar Pradesh	<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in</p>	
	Bihar	<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in</p>	
	Jharkhand	<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in</p>	
	Maharashtra Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)	<p>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</p>	
		<p>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</p> <p>Contact details: gro@bhartilife.com 022 48815678</p> <p>IRDAI Grievance Call Centre (IGCC) Toll-free number: 155255 or 18004254732 e-mail ID: complaints@irda.gov.in</p> <p>You can also register your complaint online at https://bimabharosa.irdai.gov.in/</p> <p>Address for communication for complaints by paper: Consumer Affairs Department</p>	

		Insurance Regulatory and Development Authority of India Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032	
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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