

## 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)	Grow Wealth UIN – 130L088V04	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><b>1. Benefits payable on maturity-</b></p> <p><b>A. For Single Life option</b> - In case the Life Insured survives till maturity and all due premiums have been paid till the date of maturity, Subject to the Policy being in-force, the Policy Fund Value including loyalty additions shall be payable to Policyholder on the Maturity Date.</p> <p><b>B. For Joint Life option</b> - In case either or both of the Lives Insured survive till maturity and all due premiums have been paid till the date of maturity, Subject to the Policy being in-force, the Policy Fund Value including loyalty additions shall be payable on the Maturity Date.</p> <p><b>2. Benefits payable on Death- Death Benefit (Single Life)</b></p> <p>In case of death of the Life Insured during the Policy Term, the Sum Assured on death will be payable to the Nominee or the Policyholder as the case may be, subject to Policy being in force and all due premiums till the date of death have been paid.</p> <p>The Death Benefit will be highest of:</p> <ol style="list-style-type: none"> <li>1. Sum Assured Less Partial Withdrawals made in the two year period immediately preceding the death of Life Insured.</li> <li>2. 105% of all premiums paid as on date of death</li> <li>3. Policy Fund Value (including any Loyalty Additions as specified</li> </ol>	1. Part C Clause 2 2. Part C Clause 1 4. Part D Clause 2 5. Part D Clause 5 6. Part C Clause 3 7. Part B Clause 1(p)

	<p>in Clause 3 under Part C) as on the date of death of the Life Insured</p> <p><b>Death Benefit (Joint Life)</b></p> <p>A.In case of simultaneous death of both the Life Insured during the Policy Term, the Sum Assured on death will be payable to the Nominee or the Policyholder as the case may be, subject to Policy being in force.</p> <p>The Death Benefit will be highest of:</p> <ol style="list-style-type: none"> <li>1.Sum assured equal to 10 times single premium less Partial Withdrawals made in the two-year period immediately preceding the death of Life Insured.</li> <li>2.105% of all premiums paid as on date of death</li> <li>3.Policy Fund Value (including any Loyalty Additions as specified in Clause 3 under Part C) as on the date of death of the Life Insured</li> </ol> <p>B.In case of first death, provided the policy is in-force and all due premiums till the date of death have been paid, the Fund Value shall be set to be higher of Sum assured equal to 125% of Single Premium or Policy Fund Value (including any Loyalty Additions) as on date of death.</p> <p>C.In case of death of second life, provided the policy is in-force and all due premiums till the date of death have been paid, the Death Benefit will be payable immediately on death.</p> <p>Death Benefit will be the highest of:</p> <ol style="list-style-type: none"> <li>1.Sum assured equal to 10 times Single premium less all partial withdrawals made during the two-year period immediately preceding the date of death of the Life Assured</li> <li>2.Policy Fund Value (including any Loyalty Additions) as on date of death</li> <li>3.105% of all premiums paid as on date of death</li> </ol> <p>The Death Benefit shall become payable on/from the date of death, subject to acceptance of the claim by the Company.</p> <p>The Policy shall terminate upon payment of Death Benefit.</p> <p><b>3) Survival Benefits excluding that payable on maturity -</b> Not Applicable</p> <p><b>4) Surrender Benefits:</b></p> <p><b>Discontinuance of Policy during the lock-in Period:</b></p> <p>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>In case of Single premium policies, the Policyholder has an option to surrender any time during the lock-in period. Upon receipt of request for surrender, the fund value, after deducting the applicable discontinuance charges, shall be credited to the</p>	
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	<p>discontinued policy fund.</p> <p><b>Discontinuance of Policy after the lock-in Period:</b></p> <p>a) For other than Single Premium Policies:</p> <p>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>b) In case of 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><b>5) Options to policyholders for availing benefits, if any, covered under the policy –</b></p> <p><b>Settlement Option</b></p> <p>a)The Company shall provide Settlement Options at the Maturity Date, provided the Policyholder intimates prior to 90days of the said Maturity Date. Under this option, Policyholder is provided with periodical payments (to avoid the possibility of fluctuations affecting the Policy Fund Value) in the Policy and the first installment will be payable on the Maturity Date.</p> <p>b)Policyholder can choose the frequency of periodical payments under the Settlement Option. Frequency can be Annual, Semi-Annual, Quarterly or Monthly.</p> <p>c)Complete withdrawal is allowed at any time during the settlement period without levying any charge.</p> <p>d)The period of settlement shall not, in any case, be extended beyond a period of five years from the Maturity Date.</p> <p>e)The Company will levy Fund Management Charge and mortality charge during the settlement period and no other charges shall be levied.</p> <p>f)Partial Withdrawals and Switches shall not be allowed during the settlement period.</p> <p>g)During the Settlement Period, the death benefit shall be higher of Policy Fund Value or 105% of total premiums paid as on the date of death.</p> <p><b>6) Other benefits/options payable, specific to the policy, if any-</b></p> <p>Loyalty Additions: Subject to the Policy being in-force, Loyalty Additions will be credited to the Policy at the end of each Policy Year starting from the end of the sixth Policy Year up to (and including) the Maturity Date. Loyalty Additions will be allocated to the Policy by creating additional Units across Investment</p>	
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6.	Options available ( <i>in case of Linked Insurance Products</i> )	<p><b>1. Partial Withdrawal</b> The Policyholder has the option to apply for Partial Withdrawal of funds from the Policy Fund Value in the specified form, at any time after the completion of the Lock-in Period, if Policy is in force or in Reduced Paid Up. The minimum partial withdrawal limit is Rs 5,000. The Policy Fund Value should be at least equal to 120% of one Annualized Premium for Regular/Limited Premium Payment Policy or 25% of single premium for Single Premium Payment Policy after a Partial Withdrawal.</p> <p><b>2. Switches</b> There is an option available to the Policyholders 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 all Premium Payment Term options.</p> <p><b>3. Premium Redirection</b> The Investment Fund Allocation as chosen by Policyholder at the Date of Commencement of Risk of the Policy can be modified only after the first Policy Year by submitting the Investment Fund Allocation Instruction. Units will be created in each of the prevalent Investment Funds for all the future premiums as per the modified Investment Fund Allocation Instruction</p> <p><b><i>For complete and detailed description of benefits, please refer the policy document</i></b></p>	1. Part D Clause 3 2. Part E Clause 1(D) 3. Part D Clause 6
7.	Option available ( <i>in case of Annuity product</i> )	Not Applicable	
8.	Riders opted, if any	Rider Name:  Rider Sum Assured:	Part A Policy Schedule

		<p>Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p>	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>For single life option, 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, as applicable, the nominee or the beneficiary of the policyholder shall be entitled to the fund value, as available on the date of intimation of death.</p> <p>For Joint life option, in case of death of either of lives due to suicide within 12 months from date of commencement of the policy, the policy shall continue for surviving life without fund value being set to 125% of single premium. Also, the fund withdrawal option will not be available.</p> <p>In case of death of both the lives due to suicide, within 12 months from date of commencement of the policy, the nominee or beneficiary of the policyholder shall be entitled to the fund value as available on the date of intimation of death.</p> <p>Further any charges recovered, 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.</p>	PART D Clause 9
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	<p><b>1. Lapsation:</b> Lapse is the status of the Policy where the premium due is not paid before the expiry of grace period.</p>	1. Part B Clause 1(m)

	<p><b>2.Paid Up Policy:</b> Not Applicable</p> <p><b>3.Revival:</b> The revival period for this product is three years from date of first unpaid 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 sub-section (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. 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>a) The policyholder can revive the Policy subject to BAUP. Where the Policyholder revives the policy, the policy shall be revived restoring the original risk cover 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 under base plan without charging any interest or fee.</p> <p>ii. shall levy premium allocation charge as applicable.</p> <p>iii. No other charges shall be levied</p>	3. Part D Clause 2	
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	<p><b>1) Turn Around Time (TAT) for claims settlement and brief procedure</b></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><b>Easy ways of claim intimation</b></p> <p>Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p>	Part F

	<p>iii. Walk-in to your nearest Bharti Life Branch. <b>Branch Locator:</b> <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a></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*: <a href="https://online.bhartilife.com/OnlineClaims">https://online.bhartilife.com/OnlineClaims</a></p> <p>vi. Request for a call back on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a>*</p> <p>vii. e-mail us at <a href="mailto:lifeclaims@bhartilife.com">lifeclaims@bhartilife.com</a>*</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><b>2) Helpline/Call Centre number</b> Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p><b>3) Contact details of the insurer</b> Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p><b>4) Link for downloading claim form and list of documents required including bank account details.</b> <a href="https://online.bhartilife.com/OnlineClaims">https://online.bhartilife.com/OnlineClaims</a></p> <p>→ Detailed claim process / document requirement can be checked on <a href="https://www.bhartilife.com/claims">https://www.bhartilife.com/claims</a></p>	
16.	<p><b>1) Turn Around Time (TAT)</b> All servicing TATs can be accessed on - <a href="https://www.bhartilife.com/service-tats">https://www.bhartilife.com/service-tats</a></p> <p><b>2) Helpline/Call Centre number</b> Bharti Life provides following digital servicing options for the convenience of our valued customers:</p> <p>i. <b>Mobile App / Customer portal</b> – access host of digital DIY (Do it Yourself) services on <a href="https://bhartilife.com/customer-service-login/?qr=true">https://bhartilife.com/customer-service-login/?qr=true</a></p> <p>ii. <b>WhatsApp</b> – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send "Hi" on 022-48815768 to start a chat</p> <p>Additionally, policy services can also be availed through:</p> <p>i. <b>Your sales representative</b></p>	Part G

		<p>ii. <b>Contact Center</b> – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>iii. <b>IVR</b> – DIY (Do it Yourself) services available on 1800-102-4444</p> <p>iv. <b>e-mail</b> – write to <a href="mailto:service@bhartilife.com">service@bhartilife.com</a></p> <p>v. <b>Request for a call back:</b> on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a></p> <p>vi. <b>Branch</b> – Visit a Bharti Life branch. Locate it on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a></p> <p>vii. <b>Physical letter can be sent on:</b></p> <p><b>Policy Servicing Department:</b> Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>3) Contact details of the insurer <b>Policy Servicing Department:</b> Bharti Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>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 <a href="https://www.bhartilife.com/customer-service">https://www.bhartilife.com/customer-service</a></p>	
17.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: <a href="https://www.bhartilife.com/sites/default/files/Files/go-list-june-2024.pdf">https://www.bhartilife.com/sites/default/files/Files/go-list-june-2024.pdf</a></p> <p>2) Link for registering the grievance with the insurer’s portal Detailed Grievance Redressal process can be accessed on <a href="https://www.bhartilife.com/grievance-redressal">https://www.bhartilife.com/grievance-redressal</a></p> <p><b>Level 1 of Grievance Redressal:</b> 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"> <li>i. Lodge your complaint online at <a href="http://www.bhartilife.com">www.bhartilife.com</a></li> <li>ii. Call us at our toll-free number 1800 102 4444</li> <li>iii. e-mail us at <a href="mailto:complaints.unit@bhartilife.com">complaints.unit@bhartilife.com</a></li> <li>iv. Write to us at:</li> </ul> <p><b>Registered Office:</b> 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><b>Grievance Redressal Cell</b> Bharti Life Insurance Company Limited Spectrum Towers, 3rd Floor,</p>	Part G

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](mailto: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
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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>
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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>
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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>

			<p><b>BENGALURU</b>            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.            Tel.: 080 - 26652048 / 26652049            Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a></p>	
		<p><b>Karnataka</b></p>		
		<p><b>Madhya Pradesh</b></p>	<p><b>BHOPAL</b>            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: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a></p>	
		<p><b>Chattisgarh</b></p>	<p><b>BHOPAL</b>            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: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a></p>	
		<p><b>Odisha</b></p>	<p><b>BHUBANESHWAR</b>            Office of the Insurance Ombudsman,            62, Forest Park,            BHUBANESHWAR-751 009.            Tel.: - 0674- 2596461/2596455            Email:  <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a></p>	
		<p><b>Punjab</b></p>	<p><b>CHANDIGARH</b>            Office of the Insurance Ombudsman,            S.C.O. No. 101, 102 &amp; 103, 2nd Floor,            Batra Building, Sector 17 – D,            CHANDIGARH-160 017.            Tel.: - 0172- 2706196 / 2706468            Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p>	
		<p><b>Haryana            (excluding            Gurugram,            Faridabad,            Sonepat and            Bahadurgarh)</b></p>	<p><b>CHANDIGARH</b>            Office of the Insurance Ombudsman,            S.C.O. No. 101, 102 &amp; 103, 2nd Floor,            Batra Building, Sector 17 – D,            CHANDIGARH-160 017.            Tel.: - 0172- 2706196 / 2706468            Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p>	

		<p>Himachal Pradesh</p>	<p><b>CHANDIGARH</b>            Office of the Insurance Ombudsman,            S.C.O. No. 101, 102 &amp; 103, 2nd Floor,            Batra Building, Sector 17 – D,            CHANDIGARH-160 017.            Tel.: - 0172- 2706196 / 2706468            Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p>	
		<p>Union Territories of Jammu &amp; Kashmir</p>	<p><b>CHANDIGARH</b>            Office of the Insurance Ombudsman,            S.C.O. No. 101, 102 &amp; 103, 2nd Floor,            Batra Building, Sector 17 – D,            CHANDIGARH-160 017.            Tel.: - 0172- 2706196 / 2706468            Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p>	
		<p>Ladakh &amp; Chandigarh</p>	<p><b>CHANDIGARH</b>            Office of the Insurance Ombudsman,            S.C.O. No. 101, 102 &amp; 103, 2nd Floor,            Batra Building, Sector 17 – D,            CHANDIGARH-160 017.            Tel.: - 0172- 2706196 / 2706468            Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p>	
		<p>Tamil Nadu</p>	<p><b>CHENNAI</b>            Office of the Insurance Ombudsman,            Fatima Akhtar Court, 4th Floor, 453,            Anna Salai, Teynampet,            CHENNAI-600 018.            Tel.: - 044-24333668 /24335284            Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a></p>	
		<p>Puducherry Town and Karaikal (which are part of Puducherry)</p>	<p><b>CHENNAI</b>            Office of the Insurance Ombudsman,            Fatima Akhtar Court, 4th Floor, 453,            Anna Salai, Teynampet,            CHENNAI-600 018.            Tel.: - 044-24333668 /24335284            Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a></p>	
		<p>Delhi &amp; following Districts of Haryana - Gurugram</p>	<p><b>DELHI -</b>            Office of the Insurance Ombudsman,            2/2 A, Universal Insurance Building ,Asaf Ali Road,            NEW DELHI-110 002.            Tel.: - 011- 23232481/23213504            Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a></p>	

		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.guahati@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.guahati@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.guahati@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.guahati@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.guahati@cioins.co.in	

		Nagaland and Tripura	<p>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</p>	
		Andhra Pradesh	<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>	
		Telangana	<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>	
		Yanam and part of Union Territory of Puducherry	<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>	

			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	<p><b>MUMBAI</b>            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</p>	
		Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)	<p><b>MUMBAI</b>            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</p>	
		Uttarakhand	<p><b>NOIDA</b>            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><b>NOIDA</b>            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>	
		Bihar	<p><b>PATNA</b>            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><b>PATNA</b>            Office of the Insurance Ombudsman,            2nd Floor, Lalit Bhawan,            Bailey Road,            PATNA 800 001.            Tel.: 0612- 2547068            Email: bimalokpal.patna@cioins.co.in</p>	

		<p>Maharashtra Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)</p> <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><b><u>Data Privacy Complaints:</u></b> Can be sent to:</p> <p><b>Data Privacy Officer:</b> 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><b>Contact details:</b> gro@bhartilife.com 022 48815678</p> <p><b>IRDAI Grievance Call Centre (IGCC)</b> Toll-free number:155255 or 18004254732 e-mail ID: complaints@irda.gov.in</p> <p>You can also register your complaint online at <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></p> <p>Address for communication for complaints by paper: <b>Consumer Affairs Department</b> Insurance Regulatory and Development Authority of India Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032</p>			

Declaration by the Policyholder

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

Place:  
Date:

(Signature of the Policyholder)

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