

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 Growth Shield Plus UIN – 130L123V01	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) Benefits payable on maturity – If the Life Insured survives till the Maturity Date and all due premiums have been received till the Maturity Date, the Maturity Benefit will be payable. The Maturity Benefit will be equal to the Policy Fund Value, inclusive of Loyalty Additions, as on the Maturity Date.</p> <p>2) Benefits payable on death – The Death Benefit will be highest of: a) Sum Assured less Applicable Partial Withdrawals b) 105% of all premiums paid as on date of death less Applicable Partial Withdrawal; or c) Policy Fund Value inclusive of Loyalty Additions (if any) as on the date of intimation of death of the Life Insured.</p> <p>3) Survival Benefits excluding that payable on maturity Not Applicable</p> <p>4) Surrender benefits - a) For during Lock-in Period: the Policyholder has an option to surrender the Policy anytime and proceeds of the is continued Policy shall be payable at the end of lock-in period or date of surrender whichever is later. b) For after the Lock-in Period: the Policyholder has an option to surrender the Policy anytime and proceeds of the Policy Fund Value shall be payable.</p> <p>5) Other benefits/options payable, specific to the policy, if any</p>	1) Part C Clause 2 2) Part C Clause 1 4) Part D Clause 2 5) Part C Clause 3 6) Part D Clause 6 7) Part B Clause 1(s)

		<p>a) Loyalty Additions (Applicable in Legacy variant): Subject to the Policy being in-force, and the Variant chosen, Loyalty Additions (as a % of Policy Fund Value) will be credited to the Policy at the end of each Policy Year starting from the end of tenth Policy Year till one year before the date of maturity. The Loyalty Additions will be payable along with the Policy Fund Value on Maturity (in the form of additional units).</p> <p>b) Refund of Charges: Subject to Policy being in force (including revived Policies) and all due premiums having been paid, the following amounts shall be refunded by creating additional Units across Investment Funds, in the same proportion as the Investment Fund Allocation Instruction then in effect for this Policy.</p> <p>i) Return of Premium Allocation Charges: Two times the Premium Allocation Charges shall be returned after the completion of the 10th Policy year and onwards.</p> <p>ii) Return of Mortality Charges: A multiple of the Mortality Charges starting from the 11th Policy year and onwards shall be refunded, at the end of each month starting from the 11th Policy Year, a multiple of the Mortality Charge, excluding Goods & Services Tax and cess and underwriting extra charge, deducted in the month which is 120 months prior shall be refunded by creating additional Units across Investment Funds</p> <p>6) Options to policyholders for availing benefits, if any, covered under the policy – Detailed under "Options available (in case of Linked Insurance Products)"</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>	
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6.	Options available (in case of Linked Insurance Products)	<p>1) Partial Withdrawal 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 status. The minimum partial withdrawal limit is Rs 5,000. The Policy Fund Value should be at least equal to 120% of one Annualized Premium after a Partial Withdrawal. The partial withdrawals shall not be allowed which would result in termination of this Policy. In a Policy Year, the Policyholder is entitled to make any number of Partial Withdrawals free of charge subject to the limit of minimum and maximum Partial Withdrawal amount as described above.</p> <p>Systematic Withdrawal Benefit (SWB): It is an automated partial withdrawal facility which can be opted by the Policyholder. Under this facility, a pre-decided amount will be withdrawn from the Policy Fund Value from the end of chosen Policy Year and paid to Policyholder till the end of the Policy Term. At the time of the written request to effect the SWB, the Policyholder needs to choose the following: i. Systematic Withdrawal amount per annum. In this case, the payout will only be annually. ii. Policy Year from which the amount under SWB will be payable.</p> <p>2) Switches 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. 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. The Policyholder is entitled to make any number of Switches in a Policy Year free of charge. The minimum investment in any allocated fund should not be less than 5% of the Fund Value at the time of allocation, However, there is no minimum amount of transaction.</p> <p>3) Settlement option The Policyholder may choose to receive the Policy Fund Value as: 1. A lumpsum payment on the Maturity Date, or 2. At regular intervals chosen by the Policyholder, during the Settlement Period as defined below, or 3. A combination of 1 & 2 above</p>	<p>1) Part D Clause 3 & 4</p> <p>2) Part E Clause E</p> <p>3) Part D Clause 6</p>

		<p>Settlement Period is the period not exceeding five years commencing from the Maturity Date and is an option available to the Policyholder at maturity.</p> <p>a. The Policyholder is required to apply to The Company, in the specified form, intimating the choice at least 90 days prior to the Maturity Date. The default option in case of non-receipt of such an application would be Option 1 as mentioned above.</p> <p>b. During the Settlement Period, the risk cover shall be maintained at 105% of the total premiums paid. Accordingly, mortality charges will be deducted. On death, the Company shall pay higher of the below to the nominee and the Policy will stand terminated:</p> <p>A. Total Fund Value as on date of intimation of death</p> <p>B. 105% of the total premiums paid at the time of death</p> <p><i>For complete and detailed description of benefits, please refer the policy document</i></p>	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	<p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured:</p> <p>Premium Payment Term:</p> <p>Policy Term:</p>	Part A Policy Schedule
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 Risk or from the date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to the Policy Fund Value as available on the date of intimation of death, provided the Policy is in force as on the death of Life Insured.</p>	Part D Clause 11

		Any charges recovered, other than Fund Management Charges 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 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>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 Benefit: Reduced Paid Up a) In the event the Policy moves into Reduced Paid Up status, the Policy shall continue with Reduced PaidUp Sum Assured, as mentioned in the policy document b) The timing of reduced benefits under a Paid up Policy remains unaltered and all applicable charges i.e. Policy Administration Charge, Mortality Charge and Fund Management Charge will continue to be levied</p> <p>3) Revival: a) Revival of a discontinued policy during lock-in period: Where the policyholder exercises the option to revive the Policy, 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 mentioned below and conditions as mentioned above. The Company, at the time of revival: a. Shall collect all due and unpaid premiums without charging any interest or fee. b. Shall levy Policy administration charge and premium allocation charge as applicable during the Discontinuance period. No other charges shall be levied. c. Shall add back to the fund, the Discontinuance Charges deducted at the time of Discontinuance of the Policy. b) Revival of a discontinued policy after lock-in period: The policyholder can revive the Policy, as mentioned above. 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. The insurer, at the time of revival: a) Shall collect all due and unpaid premiums under Base Plan without charging any interest or fee. The Rider may also be revived at the option of the policyholder. b) Will levy premium allocation charge as applicable. c) No other charges shall be levied.</p>	<p>1) Part B Clause q</p> <p>2) Part D Clause 9</p> <p>3) Part D Clause 10</p>
14.		Not Applicable	

	Policy Loan, if applicable		
15.	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure</p> <ul style="list-style-type: none"> 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 <p><u>Easy ways of claim intimation</u></p> <p>Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p> <ul style="list-style-type: none"> 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* <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 Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <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. https://online.bhartilife.com/OnlineClaims</p> <p>➔ Detailed claim process / document requirement can be checked on https://www.bhartilife.com/claims</p>	Part F
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>	Part G

		<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/?gr=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: <p>Policy Servicing Department: 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 Policy Servicing Department: 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</p> <p>Policy servicing form can be downloaded from “Key Services” tab on https://www.bhartilife.com/customer-service</p> 	
17.	Grievances /Complaints	<ul style="list-style-type: none"> 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 <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,</p>	Part G

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
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	<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. Tel.: 080 - 26652048 / 26652049 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. Tel.: - 0755-2769201/2769202 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. Tel.: - 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	
		Odisha	<p>BHUBANESHWAR</p> <p>Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674- 2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	
		Punjab	<p>CHANDIGARH</p> <p>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>	
		Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)	<p>CHANDIGARH</p> <p>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>Himachal Pradesh</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>Union Territories of Jammu & Kashmir</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>Ladakh & Chandigarh</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>Tamil Nadu</p> <p>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</p>	
		<p>Puducherry Town and Karaikal (which are part of Puducherry)</p> <p>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</p>	
		<p>Delhi & following Districts of Haryana - Gurugram</p> <p>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</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.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	<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>	
		Sikkim	<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>	
		Andaman & Nicobar Islands	<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>	
		Uttar Pradesh	<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>	

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

		<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>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/ 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</p>		

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