

## 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 Monthly Income Plan+ UIN – 130N057V03	Part A
2.	Policy Number	Proposal Number -	
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	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>            Subject to the policy being in force, the following benefit will be payable on Maturity of the policy:-            1.Accrued Non Guaranteed Simple Reversionary Bonus, if declared            2.Non Guaranteed Terminal Bonus, if declared</p> <p><b>2) Benefits payable on Death-</b>            In the event of death of the Life Insured, the Death Benefit payable shall be the higher of the following, subject to the policy being in force:            a)The Sum Assured on Death Plus Non Guaranteed simple reversionary bonuses and non guaranteed terminal bonus, if declared paid as a lump sum where Sum Assured on Death is as defined in the policy document.            b)105% of all premiums paid (excluding underwriting extra)            The Death Benefit after payment of bonuses will be paid on a monthly basis.</p> <p><b>3) Survival Benefits excluding that payable on maturity</b>            Guaranteed Monthly Income is a fixed amount which will be payable on a monthly basis, starting from the Policy Month falling after the completion of the Premium Payment term and thereafter every subsequent Policy Months, till the end of the Policy Term, provided the policy is in force. The Guaranteed Monthly Income period depends upon the policy term chosen.</p> <p><b>4)Surrender Benefits:</b>            The policy acquires a surrender value provided atleast one annualized</p>	1. Part C Clause 2  2. Part C Clause 1 3. Part C Clause 3 4. Part D Clause 1(a) Part D Clause 1(b)  6. Part C Clause 4

		<p>premium has been paid. Thereafter the Surrender Value becomes payable immediately on receipt of a Surrender request from the Policyholder.</p> <p><b>A) Guaranteed Surrender Value:</b> The Policy acquires a Surrender Value provided one annualized premium has been paid. The Guaranteed Surrender Value Factors as a percentage of cumulative premiums are as defined in the policy document. The sum of all Guaranteed Monthly Income paid till the year of surrender shall be deducted from the Guaranteed Surrender Value.</p> <p><b>B) Special Surrender Value:</b> These rates are not guaranteed and will be declared by the company from time to time, subject to prior Approval from IRDA. The guaranteed monthly incomes paid in the year of surrender will be deducted from this Surrender Value. The Company shall also declare a non guaranteed bonus surrender value, calculated per 1000 of the vested reversionary bonuses.</p> <p><b>5) Options to policyholders for availing benefits, if any, covered under the policy –</b> The nominee has an option to take the above mentioned death benefit as a lump sum. The lump sum shall be calculated as a Net Present Value of future monthly incomes at 8% pa.</p> <p><b>6) Other benefits/options payable, specific to the policy, if any- Survival Benefit (Guaranteed Monthly Income)</b></p> <p><b>Bonus:</b> Non Guaranteed Simple Reversionary bonus, if declared will accrue from the end of 1st Policy Year and will be paid at maturity or on death (till date of death), whichever is earlier subject to the policy being in force. Non Guaranteed Terminal Bonus, if declared will be paid at Maturity or on death, whichever is earlier subject to the policy being in force. *Bonuses referred to in this policy document are non guaranteed and will depend on the performance of the participating fund.</p> <p><b>7) Lock-in period for Linked Insurance products</b> <b>Not Applicable</b></p> <p><b><i>For complete and detailed description of benefits, please refer the policy document</i></b></p>	
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:	PART A - Policy Schedule

		<p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p>	
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.	PART D Clause 7
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 6
12.	Free Look Period	30 days from the receipt of Policy Document	Part D clause 8
13.	Lapse, paid-up and revival of the Policy	<p><b>1.Lapsation :</b> If the policy has not acquired a surrender value, then the Policy shall lapse with effect from the date of such unpaid premium ('lapse date'). The Company shall notify the policyholder regarding lapse of the Policy. Lapsation of the Policy shall extinguish all the rights and benefits which the policy holder is entitled to under the Policy.</p> <p><b>2.Paid Up Policy:</b> If the policy has acquired a surrender value and the policyholder has not paid any further premiums due to any reason, the policy will automatically be converted to paid up. Once the policy becomes paid up the benefits will be reduced to paid up value and will be payable either as a Paid up value on Death or Paid Up Value on Survival. However, the policy holder has the option to surrender a Paid Up policy and the benefits payable in case of surrender of a Paid up policy is defined in the policy document.</p>	<p>1. Part D Clause 3(a)</p> <p>2. Part D Clause 3(b)</p> <p>3. Part D Clause 2</p>

		<p><b>3.Revival:</b> A Policy which has lapsed may be revived for full benefits subject to the following conditions; a)The application for revival is made within five(5) years from the date of first unpaid premium 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. The differential amount of guaranteed income due (i.e. monthly income calculated on the full Sum Assured less the guaranteed income already paid out on the reduced Paid Up Value on Survival), if applicable, shall be paid to the policyholder; d)Terms and conditions as may be specified by the Company from time to time.</p>	
14.	Policy Loan, if applicable	Loans may be granted by the Company to the Policyholder provided all Premiums due till date of loan application stand paid and had acquired Surrender Value. The loan which may be granted shall always be within the applicable Surrender Value of the Policy and shall be subject to the terms and conditions as mentioned in the policy document	Part D clause 4
15.	Claims/Claims Procedure	<p><b>1) Turn Around Time (TAT) for claims settlement and brief procedure</b></p> <ul style="list-style-type: none"> <li>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</li> <li>ii. Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation</li> </ul> <p><b><u>Easy ways of claim intimation</u></b> Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p> <ul style="list-style-type: none"> <li>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></li> <li>iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</li> <li>v. Intimate Online through Claims Portal*: <a href="https://online.bhartilife.com/OnlineClaims">https://online.bhartilife.com/OnlineClaims</a></li> <li>vi. Request for a call back on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a>*</li> <li>vii. e-mail us at <a href="mailto:lifecclaims@bhartilife.com">lifecclaims@bhartilife.com</a>*</li> </ul> <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>	Part F

		<p><b>3) Contact details of the insurer</b></p> <p>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.	Policy Servicing	<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></p> <p>Bharti Life provides following digital servicing options for the convenience of our valued customers:</p> <p><b>i. 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><b>ii. 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><b>i. Your sales representative</b></p> <p><b>ii. Contact Center</b> – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p><b>iii. IVR</b> – DIY (Do it Yourself) services available on 1800-102-4444</p> <p><b>iv. e-mail</b> – write to <a href="mailto:service@bhartilife.com">service@bhartilife.com</a></p> <p><b>v. Request for a call back:</b> on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a></p> <p><b>vi. 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><b>vii. Physical letter can be sent on:</b>  <b>Policy Servicing Department:</b>  Bharti Life Insurance Company Ltd.  Spectrum tower, 3rd Floor,  Malad link road, Malad (west),  Mumbai 400064. Maharashtra</p> <p><b>3) Contact details of the insurer</b>  <b>Policy Servicing Department:</b>  Bharti Life Insurance Company Ltd.  Spectrum tower, 3rd Floor,  Malad link road, Malad (west),  Mumbai 400064. Maharashtra</p>	Part G

		<div>4) Link for downloading applicable forms and list of documents required including bank account details</div> <div>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></div>			
17.	Grievances /Complaints	<div>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></div> <div>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></div> <div><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:<div><div>i. Lodge your complaint online at <a href="http://www.bhartilife.com">www.bhartilife.com</a></div><div>ii. Call us at our toll-free number 1800 102 4444</div><div>iii. e-mail us at <a href="mailto:complaints.unit@bhartilife.com">complaints.unit@bhartilife.com</a></div><div>iv. Write to us at:<div><div><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</div><div><b>Grievance Redressal Cell</b> Bharti Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064</div></div></div></div><div>v. Visit our nearest branch (Locate it on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a> ) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.</div><div><b>Level 2 of Grievance Redressal:</b> ➔ 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 <a href="mailto:head.customerservice@bhartilife.com">head.customerservice@bhartilife.com</a></div><div><b>Level 3 of Grievance Redressal:</b> ➔ In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.</div><div>3) Contact details of Ombudsman: <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></div></div>	Part G		
		<table><tr><td>State</td><td>Ombudsman details</td></tr></table>	State	Ombudsman details	
State	Ombudsman details				

		Gujarat	<p>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</p>
		Dadra & Nagar Haveli	<p>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</p>
		Daman and Diu	<p>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</p>
		Karnataka	<p>BENGALURU 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 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 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 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 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: bimalokpal.chandigarh@cioins.co.in</p>	
		Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)	<p>CHANDIGARH 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: bimalokpal.chandigarh@cioins.co.in</p>	
		Himachal Pradesh	<p>CHANDIGARH 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: bimalokpal.chandigarh@cioins.co.in</p>	
		Union Territories of Jammu & Kashmir	<p>CHANDIGARH 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: bimalokpal.chandigarh@cioins.co.in</p>	
		Ladakh & Chandigarh	<p>CHANDIGARH 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: bimalokpal.chandigarh@cioins.co.in</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>	
		Tamil Nadu	<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>	
		Puducherry Town and Karaikal (which are part of Puducherry)	<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>	
		Delhi & following Districts of Haryana - Gurugram	<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	<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>	
		Sonepat & Bahadurgarh	<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>	
		Assam	<p>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</p>	
		Meghalaya	<p>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</p>	

		Manipur	<p>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</p>
		Mizoram	<p>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</p>
		Arunachal Pradesh	<p>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</p>
		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.guwahati@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>	
		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	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
		<p><b>Data Privacy Complaints:</b> Can be sent to:  <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>          Address for communication for complaints by paper:</p>	

		<b>Consumer Affairs Department</b> 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