

## 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 Saral Jeevan Bima  UIN – 130N102V02	Part A
2.	Policy Number	Proposal Number -	Part A
3.	Type of Insurance Policy	Pure Risk Premium Life Insurance	Part A Policy Preamble
4.	Basic Policy details	1) Instalment Premium 2) Mode of premium payment 3) Sum Assured on death 4) Sum Assured on Maturity 5) Premium payment Term 6) Policy Term	Part A Policy Schedule
5.	Policy Coverage/benefits payable	<b>1) Benefit payable on maturity-</b> No Maturity Benefit shall be payable on the Life Assured surviving the stipulated Date of Maturity  <b>2) Benefits payable on death-</b> i) On death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum is: <b>(1) In case of Accidental Death, for regular premium or limited premium payment policy</b> , equal to Sum Assured on Death which is the highest of: (a) 10 times the Annualized Premium, or (b) 105% of all premiums paid as on the date of death, or (c) Absolute amount assured to be paid on death. <b>(2) In case of Accidental Death, for single premium policy</b> , equal to Sum Assured on Death which is the higher of: (a) 125% of Single premium or (b) Absolute amount assured to be paid on death. <b>(3) In case of death due to other than accident, the Death Benefit is equal to 100% of all Premiums paid excluding taxes, if any.</b> ii) On death of the Life Assured after the expiry of Waiting Period but before the stipulated date of maturity and provided the Policy is in force, the Death Benefit amount payable as a lump sum is: <b>(1) For Regular premium or Limited premium payment policy</b> , “Sum Assured on Death” which is the highest of: (a) 10 times of annualized premium; or (b) 105% of all the premiums paid as on the date of death; or	1)Part C Clause 1b  2)Part C Clause 1a  4) Part D Clause 3

		<p>(c) Absolute amount assured to be paid on death.</p> <p><b>(2) For Single premium policy</b>, “Sum Assured on Death” which is the higher of:</p> <p>(a) 125% of Single Premium or  (b) Absolute amount assured to be paid on death.</p> <p>In case of the death of the Life Insured while the Policy is in Lapse status, no Death Benefit shall be payable.</p> <p><b>3) Survival Benefits excluding that payable on maturity</b>  Not Applicable</p> <p><b>4) Surrender Benefits-</b>  <b>Discontinuance of due premiums</b></p> <p><b>a) In case of Regular Premium</b>, if the premium has not been paid in respect of this policy and any subsequent premium is not duly paid, all the benefits shall cease after the expiry of grace period from the date of first unpaid premium and nothing shall be payable, and the premiums paid till then are also not refundable.</p> <p><b>b) In case of Limited Premium policies</b>, if the premium has not been paid in respect of this policy and any subsequent premium is not duly paid, all the benefits shall cease after the expiry of grace period from the date of first unpaid premium, and the Policy Cancellation Value shall be payable.</p> <p><b>5) Options to policyholders for availing benefits, if any, covered under the policy</b></p> <p><b>6) Other benefits/options payable, specific to the policy, if any.</b></p> <p><b>7) Lock-in period for Linked Insurance products- Not Applicable.</b></p> <p><b>For complete and detailed description of benefits, please refer the policy document</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:  Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:  Rider Name: Rider Sum Assured:	Part A

		<p>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.	<p><b>Suicide</b></p> <p><b>a) Under Regular/Limited Premium Policy:</b></p> <p>This policy shall be void if the Life Assured commits suicide at any time within 12 months from the date of commencement of risk, provided the policy is inforce or within 12 months from the date of revival and the Company will not entertain any claim except for 80% of the premiums paid (excluding any extra amount if charged under the policy due to underwriting decisions, taxes and rider premiums, if any) till the date of death.</p> <p>This clause shall not be applicable for a lapsed policy as nothing is payable under such policies.</p> <p><b>b) Under Single Premium Policy:</b></p> <p>This policy shall be void if the Life assured commits suicide at any time within 12 months from the date of commencement of risk and the Company will not entertain any claim except 90 % of the Single Premium paid excluding any extra amount if charged under the policy due to underwriting decisions and rider premiums, if any.</p>	Part F Clause 7
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	<p>Fifteen (15) days in case of Monthly Premium Payment Mode</p> <p>Thirty (30) days in case of Non-monthly Premium Payment mode</p> <p>Not Applicable for Single Premium Policies</p>	Part C Clause 3
12.	Free Look Period	30 days from the receipt of Policy Document	Part D Clause 2
13.	Lapse, paid-up and revival of the Policy	<p><b>1) Lapsation-</b></p> <p>Lapse is the status of the Policy when due premium is not paid within the grace period and the policy has not acquired Surrender Value then the benefits under the Policy will cease from the date of such unpaid premium</p> <p><b>2) Paid up Benefits- Not Applicable</b></p> <p><b>3) Revival</b></p> <p><b>Revival of lapsed Policies (Applicable for Regular and Limited Premium policies):</b></p> <p>a) If the Policy has lapsed due to non-payment of due premium within the days of grace, it may be revived during the life time of the Life Assured, but within the Revival Period and before the Date of Maturity, as the case may be, on payment of all the arrears of premium(s) together with interest</p> <p>b) In addition to the arrears of premium with interest, proof of continued insurability may be required for revival of the discontinued policy. The Company, however, reserves the right to accept at original terms, accept with modified terms or decline the revival of a discontinued policy. The revival of the discontinued policy shall take effect only after the same is approved by the Company and is specifically communicated to the Policyholder.</p> <p>c) If a lapsed policy is not revived within the revival period but before the Date of Maturity, the policy will automatically terminate. In case of Regular Premium policies, nothing shall be payable. However, in case of Limited</p>	1) Part B Clause 24  3) Part D Clause 4

		Premium Payment policies, Policy cancellation Value shall be refunded and the policy will terminate.	
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> <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>Easy ways of claim intimation</b></p> <p>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:lifeclaims@bhartilife.com">lifeclaims@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></p> <p>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></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></p> <p><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>	Part F Clause 2

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> <ul style="list-style-type: none"> <li><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></li> <li><b>ii. WhatsApp</b> – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send “Hi” on 022-48815768 to start a chat</li> </ul> <p>Additionally, policy services can also be availed through:</p> <ul style="list-style-type: none"> <li><b>i. Your sales representative</b></li> <li><b>ii. Contact Center</b> – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</li> <li><b>iii. IVR</b> – DIY (Do it Yourself) services available on 1800-102-4444</li> <li><b>iv. e-mail</b> – write to <a href="mailto:service@bhartilife.com">service@bhartilife.com</a></li> <li><b>v. Request for a call back:</b> on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a></li> <li><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></li> <li><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</li> <li><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</li> <li><b>4) Link for downloading applicable forms and list of documents required including bank account details</b> 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></li> </ul>	Part G Clause 1
17.	Grievances /Complaints	<p><b>1) Contact details of Grievance Redressal Officer:</b> <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><b>2) Link for registering the grievance with the insurer’s portal</b> 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>	Part G Clause 2

- i. Lodge your complaint online at [www.bhartilife.com](http://www.bhartilife.com)
- ii. Call us at our toll-free number 1800 102 4444
- iii. e-mail us at [complaints.unit@bhartilife.com](mailto:complaints.unit@bhartilife.com)
- iv. Write to us at:

**Registered Office:**

Bharti Life Insurance Company Limited  
 Unit No. 1902, 19th Floor, Parinee Crescenzo,  
 'G' Block, BandraKurla Complex,  
 BKC Road, Near MCA Club, Bandra East,  
 Mumbai-400051

**Grievance Redressal Cell**

Bharti Life Insurance Company Limited  
 Spectrum Towers, 3rd Floor,  
 Malad link road, Malad (west),  
 Mumbai-400064

- v. Visit our nearest branch (Locate it on <https://www.bhartilife.com/contact-us> ) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.

**Level 2 of Grievance Redressal:**

- In case you are not satisfied with the decision provided by Level 1 or if you have not received any response post completion of 14 days, you may write to our Head Customer Service at [head.customerservice@bhartilife.com](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>

		<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 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 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 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 Email: bimalokpal.bhopal@cioins.co.in</p>	
	Odisha	<p>BHUBANESHWAR</p> <p>Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009.</p> <p>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 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017.</p> <p>Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	

		Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh)	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	
		Himachal Pradesh	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	
		Union Territories of Jammu & Kashmir	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	
		Ladakh & Chandigarh	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	
		Tamil Nadu	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24335284 Email: bimalokpal.chennai@cioins.co.in	
		Puducherry Town and Karaikal (which are part of Puducherry)	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24335284 Email: bimalokpal.chennai@cioins.co.in	

	Delhi & following Districts of Haryana - Gurugram	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	
	Faridabad	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	
	Sonepat & Bahadurgarh	DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building ,Asaf Ali Road, NEW DELHI-110 002. Tel.: - 011- 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	
	Assam	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.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	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
	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

		<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a> :</p>	
		<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a> :</p>	
	<p>Mahe-a part of Union Territory of Puducherry</p>	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a> :</p>	
	<p>West Bengal</p>	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></p>	
	<p>Sikkim</p>	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></p>	

		<p><b>KOLKATA</b>  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><b>LUCKNOW</b>  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><b>MUMBAI</b>  Office of the Insurance Ombudsman,  3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W),  MUMBAI-400 054.  Tel.: 69038821/23/24/25/26/27/28/29/30/31 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.: 69038821/23/24/25/26/27/28/29/30/31 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>	

		<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>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><b><u>Data Privacy Complaints:</u></b> Can be sent to:  <b><u>Data Privacy Officer:</u></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><u>Contact details:</u></b>  gro@bhartilife.com  022 48815678</p> <p><b><u>IRDAI Grievance Call Centre (IGCC)</u></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:  <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: \_\_\_\_\_ (Signature of the Policyholder)

Date: \_\_\_\_\_

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