

## 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<br>(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 Secure InstalIncome Plan<br>UIN – 130N143V01  | Part A                       |                  |           |   |           |   |           |  |           |   |  |
| 2.           | Policy Number   | Proposal Number -   |                              |                  |           |   |           |   |           |  |           |   |  |
| 3.           | Type of Insurance Policy  | Non-Linked other than pure risk and pension   | Part A<br>Policy<br>Preamble |                  |           |   |           |   |           |  |           |   |  |
| 4.           | Basic Policy details  | 1) Instalment Premium<br>2) Mode of premium payment<br>3) Sum Assured on death<br>4) Sum Assured on Maturity<br>5) Premium payment Term<br>6) Policy Term   | Part A<br>Policy<br>Schedule |                  |           |   |           |   |           |  |           |   |  |
| 5.           | Policy Coverage/benefits payable  | <p><b>1) Benefits payable on maturity –</b></p> <p>In case the Life Insured survives until the Maturity Date, provided the Policy is in force and all due Premiums have been received till the date of maturity, the Maturity Benefit will be payable at the end of the Policy Term, as per the Plan Option chosen by the Policyholder, in the following manner:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;">Plan Options</th><th style="text-align: center; padding: 5px;">Maturity Benefit</th></tr> </thead> <tbody> <tr> <td style="text-align: center; padding: 5px;">Variant 1</td><td style="text-align: center; padding: 5px;">Guaranteed Maturity Benefit shall be payable at the end of the Policy Term.</td></tr> <tr> <td style="text-align: center; padding: 5px;">Variant 2</td><td style="text-align: center; padding: 5px;">Guaranteed Maturity Benefit shall be payable at the end of the Policy Term.</td></tr> <tr> <td style="text-align: center; padding: 5px;">Variant 3</td><td style="text-align: center; padding: 5px;">Not Applicable. No Maturity Benefit is payable under Option-3.</td></tr> <tr> <td style="text-align: center; padding: 5px;">Variant 4</td><td style="text-align: center; padding: 5px;">Guaranteed Maturity Benefit shall be payable at the end of the Policy Term.</td></tr> </tbody> </table> <p><b>2) Benefits payable on death –</b></p> <p>Upon death of the Life Insured during the Policy Term, provided the Policy is in-force and all due Premiums till the date of death have been received, the Death Benefit will be payable as a lump sum, the Policy will terminate, and no other benefit will be payable.</p> <p>Death Benefit shall be the higher of –</p> | Plan Options                 | Maturity Benefit | Variant 1 | Guaranteed Maturity Benefit shall be payable at the end of the Policy Term. | Variant 2 | Guaranteed Maturity Benefit shall be payable at the end of the Policy Term. | Variant 3 | Not Applicable. No Maturity Benefit is payable under Option-3. | Variant 4 | Guaranteed Maturity Benefit shall be payable at the end of the Policy Term. | 1) Part C<br>clause 2<br><br>2) Part C<br>clause 1<br><br>3) Part C<br>clause 3<br><br>4) Part D<br>clause 2 |
| Plan Options | Maturity Benefit  |   |                              |                  |           |   |           |   |           |  |           |   |  |
| Variant 1    | Guaranteed Maturity Benefit shall be payable at the end of the Policy Term. |   |                              |                  |           |   |           |   |           |  |           |   |  |
| Variant 2    | Guaranteed Maturity Benefit shall be payable at the end of the Policy Term. |   |                              |                  |           |   |           |   |           |  |           |   |  |
| Variant 3    | Not Applicable. No Maturity Benefit is payable under Option-3.              |   |                              |                  |           |   |           |   |           |  |           |   |  |
| Variant 4    | Guaranteed Maturity Benefit shall be payable at the end of the Policy Term. |   |                              |                  |           |   |           |   |           |  |           |   |  |

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|  | <p>i. Sum Assured on death; or<br/> ii. 105% of Total Premiums Paid as on the date of death; or<br/> iii. Surrender Value as on the date of death.</p> <p>Where, Sum Assured on death= Death Benefit Multiple (DBM) [As per table below]* Annualized Premium paid till the date of death.</p> <p>Where, Sum Assured on death= Death Benefit Multiple (DBM) * Annualized Premium paid till the date of death.</p> <p>For details on Death Benefit multiple please refer the policy document</p> <p>The Death benefit shall be payable subject to the exclusions as mentioned in the Policy Document.</p> <p><b>3) Survival Benefits excluding that payable on maturity -</b></p> <p><b>Survival Benefit</b></p> <p>Survival Benefit will be payable as per the Plan Option chosen under the Policy in the following manner, provided the Policy is in force and all due Premiums have been received:</p> <p><b>A. Variant 1:</b></p> <p><b>A.1. Income Booster:</b><br/> Survival Benefit in the form of Income Booster, i.e., a percentage of the Annualized Premium, shall be payable in advance in the first Policy Year only. Income Booster payment(s) will follow the Income Frequency by default. However, if the Income Frequency is lower than the Premium Payment Frequency, the Income Booster Frequency will be equivalent to the Premium Payment Frequency.</p> <p><b>A.2. Guaranteed Early Income:</b><br/> Upon survival of the Life Insured at the time of income payment, provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Guaranteed Early Income shall be paid. It is an income payable in arrears from the beginning of the second Policy Year [post payment of second year premium(s) as per premium mode applicable] till the last year of the Premium Payment Term. The Guaranteed Early Income shall be payable as per the chosen Income Frequency. There is no Deferment Period available in this option.</p> <p><b>A.3. Guaranteed Income:</b><br/> Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Guaranteed Income shall be paid. It is an income payable in arrears from the end of Premium Payment Term plus one year, till the last year of the Income Term. The Guaranteed Early Income shall be payable as per the chosen Income Frequency.</p> <p><b>A.4. Loyalty Income:</b><br/> Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Loyalty Income shall be paid. It is an additional income payable in arrears from the end of Premium Payment Term plus one year, till the last year of the Income Term. The Loyalty Income shall be payable as per the chosen Income Frequency.</p> <p><b>B. Variant 2</b></p> <p><b>B.1. Guaranteed Early Income:</b></p> |  |
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Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Guaranteed Early Income shall be paid. It is an income payable in advance from the first Policy Year [post payment of first year premium(s) as per Premium mode applicable] till the last year of the Premium Payment Term. The Guaranteed Early Income shall be payable as per the chosen Income Frequency. There is no Deferment Period available in this option.

**B.2. Guaranteed Income:**

Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Guaranteed Income shall be paid. It is an income payable in advance from the end of Premium Payment Term plus one year, till the last year of the Income Term. The Guaranteed Early Income shall be payable as per the chosen Income Frequency.

**B.3. Loyalty Income:**

Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Loyalty Income shall be paid. It is an additional income payable in advance from the end of Premium Payment Term plus one year, till the last year of the Income Term. The Loyalty Income shall be payable as per the chosen Income Frequency.

**C. Variant 3**

**C.1. Guaranteed Early Income:**

Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Guaranteed Early Income shall be paid. It is an income payable in arrears from the first Policy Year [post payment of first year premium(s) as per Premium mode applicable] till the last year of the Premium Payment Term. The Guaranteed Early Income shall be payable as per the chosen Income Frequency.

The start year of the Guaranteed Early Income can be chosen as 1<sup>st</sup>, 2<sup>nd</sup> or 6<sup>th</sup> Policy Year which will be termed as no Deferment Period, Deferment Period of 1 year and Deferment Period of 5 years, respectively. The following Deferment Periods can be chosen by the Policyholder at inception of the Policy:

| Deferment Period | Description   |
|------------------|---|
| 0 (No deferment) | Guaranteed Early Income begins from the 1 <sup>st</sup> Policy Year |
| 1                | Guaranteed Early Income begins from the 2 <sup>nd</sup> Policy Year |
| 5                | Guaranteed Early Income begins from the 6 <sup>th</sup> Policy Year |

**C.2. Guaranteed Income:**

Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Guaranteed Income shall be paid. It is an income payable in

arrears from the end of Premium Payment Term plus one year, till the last year of the Income Term. The Guaranteed Early Income shall be payable as per the chosen Income Frequency.

**C.3. Loyalty Income:**

Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Loyalty Income shall be paid. It is an additional income payable in arrears from the end of Premium Payment Term plus one year, till the last year of the Income Term. The Loyalty Income shall be payable as per the chosen Income Frequency.

**D. Variant 4**

**D.1. Guaranteed Early Income:**

Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Guaranteed Early Income shall be paid. It is an income payable in arrears from the first Policy Year [post payment of first year premium(s) as per Premium mode applicable] till the last year of the Premium Payment Term. The Guaranteed Early Income shall be payable as per the chosen Income Frequency.

The start year of the Guaranteed Early Income can be chosen as 1<sup>st</sup>, 2<sup>nd</sup> or 6<sup>th</sup> Policy Year which will be termed as no Deferment Period, Deferment Period of 1 year and Deferment Period of 5 years, respectively. The following Deferment Periods can be chosen by the Policyholder at inception of the Policy:

| Deferment Period (in years) | Description   |
|-----------------------------|---|
| 0 (No deferment)            | Guaranteed Early Income begins from the 1 <sup>st</sup> Policy Year |
| 1                           | Guaranteed Early Income begins from the 2 <sup>nd</sup> Policy Year |
| 5                           | Guaranteed Early Income begins from the 6 <sup>th</sup> Policy Year |

**D.2. Guaranteed Income:**

Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Guaranteed Income shall be paid. It is an income payable in arrears from the end of Premium Payment Term plus one year, till the last year of the Income Term. The Guaranteed Early Income shall be payable as per the chosen Income Frequency.

**D.3. Loyalty Income:**

Upon survival of the Life Insured at the time of income payment provided the Policy is in force and all due Premiums have been paid, Survival Benefit in the form of Loyalty Income shall be paid. It is an additional income payable in arrears from the end of Premium Payment Term plus one year, till the last year of the Income Term. The Loyalty Income shall be payable as per the chosen Income Frequency.

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|    |   | <p><b>4) Surrender benefits –</b></p> <p>The policy acquires a surrender value after completion of first policy year provided one full year premium has been received. On Surrender of the Policy, higher of the Special Surrender Value (SSV) and the Guaranteed Surrender Value (GSV) shall be payable to the Policyholder, and the Company shall not be liable to pay any benefits under the Policy.</p> <p>Surrender of the Policy shall extinguish all the rights and benefits of the Policyholder under the Policy.</p> <p><b>A. Guaranteed Surrender Value:</b> The policy acquires GSV after the payment of premium for at least two consecutive years. The surrender benefit will be payable immediately on surrender.</p> <p>Guaranteed Surrender Value = [GSV factor * Total Premiums Paid (excluding loading for Modal Premium, if any)] <i>plus</i> [GSV factor * EPV factor for Loyalty Income * Earned Loyalty Income] <i>less</i> Survival Benefits paid till the date of Surrender</p> <p><b>B. Special Surrender Value:</b> The SSV shall become payable after completion of first policy year provided one full year premium has been paid</p> <p>Special Surrender Value = [SSV Factor (1) * RPU Factor * Guaranteed Early Income] <i>plus</i> [SSV Factor (2) * RPU Factor * Guaranteed Income] <i>plus</i> [SSV Factor (3) * Earned Loyalty Income] <i>plus</i> [SSV Factor (4) * RPU Factor * Guaranteed Maturity Benefit, if applicable] <i>less</i> [Survival Benefits already paid in the Policy Year of Surrender which is applicable for non-annual Income Frequency]</p> <p>Where GSV Factor, SSV factor, EPV factor, Paid up factor and Earning factor are as defined in the policy document</p> <p>The special surrender value will be adjusted for any extra survival benefits paid before the policy is surrendered.</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</b></p> <p>Not Applicable</p> <p><b><i>For complete and detailed description of benefits, please refer the policy document</i></b></p> |  |
| 6. | Options available<br>(in case of Linked Insurance Products) | Not Applicable  |  |
| 7. | Option available<br>(in case of Annuity product)            | Not Applicable  |  |

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| 8.  | Riders opted, if any   | <p>Rider Name:</p> <p>Rider Sum Assured:<br/>Premium Payment Term:<br/>Policy Term:</p>  | Part A   |
| 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 as on the date of death.   | Part D<br>Clause 5   |
| 10. | Waiting /lien Period, if any   | Not Applicable   |  |
| 11. | Grace period   | Fifteen (15) days in case of Monthly Premium Payment Mode<br>Thirty (30) days in case of Non-monthly Premium Payment mode<br>Not Applicable for Single Premium Policies  | Part C<br>clause 7   |
| 12. | Free Look Period   | 30 days from the receipt of Policy Document  | Part D<br>clause 1   |
| 13. | Lapse, paid-up and revival of the Policy                             | <p><b>1) Lapsation:</b></p> <p>If Policyholder does not pay the due premiums within the Grace Period allowed and the policy has not acquired Surrender Value, then the Policy will Lapse with effect from the date of such unpaid Premium. Lapsation of the Policy shall immediately and automatically extinguish all the rights and benefits which the Policyholder is entitled to under the Policy.</p> <p><b>2) Paid Up Benefit:</b></p> <p>After completion of first policy year provided one full year premium has been received, and further premiums have not been paid due to any reason, the Policy will automatically be converted into Paid up. Once the Policy becomes Paid Up, all the benefits under the Policy would be reduced and calculated as given in the Policy Document.</p> | 1. Part D<br>clause 3(a)<br><br>2. Part D<br>clause 3 (b)<br><br>3. Part D<br>clause 4 |

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|     |                            | <p><b>3) Revival:</b></p> <p>A Policy which has Lapsed or Paid Up may be Revived for full benefits under the Policy subject to the following conditions:</p> <p>a) The application for Revival is made within the Revival Period</p> <p>b) Satisfactory evidence of insurability of the Life Insured is produced</p> <p>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.</p> <p>The revival interest rate will be calculated on the 1st of April every year and will be derived as average of last six months 10 year G.Sec* yield of the immediate last financial year plus 2%. The revival rate of interest for FY 23-24 is 9.48 % p.a.</p> <p>d) Terms and conditions as may be specified by the Company from time to time.</p> <p>For revival in case Policy is in Lapse status or Paid up status, please refer the policy document.</p>   |                 |
| 14. | Policy Loan, if applicable | Loans may be granted by the Company to the Policyholder provided the Policy is in force and has 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 7 |
| 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> | Part F clause 2 |

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|-----|------------------|---|-----------------|
|     |                  | <p><b>2) Helpline/Call Centre number</b><br/>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><br/>Bharti Life Insurance Company Ltd.<br/>Spectrum tower, 3rd Floor,<br/>Malad link road, Malad (west),<br/>Mumbai 400064. Maharashtra</p> <p><b>4) Link for downloading claim form and list of documents required including bank account details.</b><br/><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><br/>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><br/>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><br/>ii. <b>Contact Center</b> – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday<br/>iii. <b>IVR</b> – DIY (Do it Yourself) services available on 1800-102-4444<br/>iv. <b>e-mail</b> – write to <a href="mailto:service@bhartilife.com">service@bhartilife.com</a><br/>v. <b>Request for a call back:</b> on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a><br/>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><br/><b>Policy Servicing Department:</b><br/>Bharti Life Insurance Company Ltd.<br/>Spectrum tower, 3rd Floor,<br/>Malad link road, Malad (west),<br/>Mumbai 400064. Maharashtra</p> <p>3) Contact details of the insurer<br/><b>Policy Servicing Department:</b><br/>Bharti Life Insurance Company Ltd.<br/>Spectrum tower, 3rd Floor,<br/>Malad link road, Malad (west),</p> | Part G clause 1 |

|     |                        |   |                    |
|-----|------------------------|---|--------------------|
|     |                        | <p>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 <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<br/>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><br/>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><br/>Bharti Life Insurance Company Limited<br/>Unit No. 1902, 19th Floor, Parinee<br/>Crescenzo, 'G' Block, BandraKurla Complex,<br/>BKC Road, Near MCA Club, Bandra East,<br/>Mumbai-400051</p> <p><b>Grievance Redressal Cell</b><br/>Bharti Life Insurance Company Limited<br/>Spectrum Towers, 3rd Floor,<br/>Malad link road, Malad (west),<br/>Mumbai-400064</p> <p>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.</p> <p><b>Level 2 of Grievance Redressal:</b></p> <p>➔ In case you are not satisfied with the decision provided by Level 1 or if you have not received any response post completion of 14 days, you may write to our Head Customer Service at <a href="mailto:head.customerservice@bhartilife.com">head.customerservice@bhartilife.com</a></p> <p><b>Level 3 of Grievance Redressal:</b></p> <p>➔ In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.</p> <p>3) Contact details of Ombudsman:<br/><a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></p> | Part G<br>clause 2 |

|       |                   |
|-------|-------------------|
| State | Ombudsman details |
|-------|-------------------|

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

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|  |  |   | <p><b>CHANDIGARH</b><br/> Office of the Insurance Ombudsman,<br/> S.C.O. No. 101, 102 &amp; 103, 2nd Floor,<br/> Batra Building, Sector 17 – D,<br/> CHANDIGARH-160 017.<br/> Tel.: - 0172- 2706196 / 2706468<br/> Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p> |  |
|  |  | <p><b>Haryana</b><br/> (excluding<br/> Gurugram,<br/> Faridabad,<br/> Sonepat and<br/> Bahadurgarh)</p> | <p><b>CHANDIGARH</b><br/> Office of the Insurance Ombudsman,<br/> S.C.O. No. 101, 102 &amp; 103, 2nd Floor,<br/> Batra Building, Sector 17 – D,<br/> CHANDIGARH-160 017.<br/> Tel.: - 0172- 2706196 / 2706468<br/> Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p> |  |
|  |  | <p><b>Himachal</b><br/> Pradesh</p>   | <p><b>CHANDIGARH</b><br/> Office of the Insurance Ombudsman,<br/> S.C.O. No. 101, 102 &amp; 103, 2nd Floor,<br/> Batra Building, Sector 17 – D,<br/> CHANDIGARH-160 017.<br/> Tel.: - 0172- 2706196 / 2706468<br/> Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p> |  |
|  |  | <p><b>Union</b><br/> Territories of<br/> Jammu &amp;<br/> Kashmir</p>                                   | <p><b>CHANDIGARH</b><br/> Office of the Insurance Ombudsman,<br/> S.C.O. No. 101, 102 &amp; 103, 2nd Floor,<br/> Batra Building, Sector 17 – D,<br/> CHANDIGARH-160 017.<br/> Tel.: - 0172- 2706196 / 2706468<br/> Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p> |  |
|  |  | <p><b>Ladakh &amp;</b><br/> <b>Chandigarh</b></p>   | <p><b>CHANDIGARH</b><br/> Office of the Insurance Ombudsman,<br/> S.C.O. No. 101, 102 &amp; 103, 2nd Floor,<br/> Batra Building, Sector 17 – D,<br/> CHANDIGARH-160 017.<br/> Tel.: - 0172- 2706196 / 2706468<br/> Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a></p> |  |

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|  |  | <b>Puducherry</b><br>Town and<br>Karaikal<br>(which are<br>part of<br>Puducherry)                    | <b>CHENNAI</b><br>Office of the Insurance Ombudsman,<br>Fatima Akhtar Court, 4th Floor, 453,<br>Anna Salai, Teynampet,<br>CHENNAI-600 018.<br>Tel.: - 044-24333668 /24335284<br>Email: bimalokpal.chennai@cioins.co.in |  |
|  |  | <b>Delhi &amp;</b><br><b>following</b><br><b>Districts of</b><br><b>Haryana -</b><br><b>Gurugram</b> | <b>DELHI -</b><br>Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Building ,Asaf Ali Road,<br>NEW DELHI-110 002.<br>Tel.: - 011- 23232481/23213504<br>Email: bimalokpal.delhi@cioins.co.in            |  |
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|  |  | <b>Sonepat &amp;</b><br><b>Bahadurgarh</b>   | <b>DELHI -</b><br>Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Building ,Asaf Ali Road,<br>NEW DELHI-110 002.<br>Tel.: - 011- 23232481/23213504<br>Email: bimalokpal.delhi@cioins.co.in            |  |
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|  |  |  | GUWAHATI<br>Office of the Insurance Ombudsman,<br>Jeevan Nivesh, 5th Floor, S.S. Road,<br>GUWAHATI-781001 (ASSAM)<br>Tel.: - 0361- 2632204 / 2602205<br>Email: <a href="mailto:bimalokpal.guahati@cioins.co.in">bimalokpal.guahati@cioins.co.in</a>   |
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|  |  |  | HYDERABAD.<br>Office of the Insurance Ombudsman,<br>6-2-46, 1st floor, "Moin Court",<br>Lane Opp. Saleem Function Palace,<br>A. C. Guards, Lakdi-Ka-Pool,<br>HYDERABAD-500 004.<br>Tel: 040 - 23312122<br>Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a> |
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|  |  | Goa  | <p>MUMBAI</p> <p>Office of the Insurance Ombudsman,<br/>3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W),<br/>MUMBAI-400 054.</p> <p>Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email:<br/>bimalokpal.mumbai@cioins.co.in</p>                      |
|  |  | Mumbai Metropolitan Region (excluding Navi Mumbai & Thane) | <p>MUMBAI</p> <p>Office of the Insurance Ombudsman,<br/>3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W),<br/>MUMBAI-400 054.</p> <p>Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email:<br/>bimalokpal.mumbai@cioins.co.in</p>                      |
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|  | <p><b>Bihar</b></p>   | <p>PATNA<br/>Office of the Insurance Ombudsman,<br/>2nd Floor, Lalit Bhawan,<br/>Bailey Road,<br/>PATNA 800 001.</p> <p>Tel.: 0612- 2547068<br/>Email: bimalokpal.patna@cioins.co.in</p>   |  |
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|  | <p><b>Maharashtra</b><br/>Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)</p> | <p>PUNE<br/>Office of the Insurance Ombudsman,<br/>Jeevan Darshan Bldg., 3rd Floor,<br/>C.T.S. No.s. 195 to 198, N.C. Kelkar Road,<br/>Narayan Peth,<br/>PUNE – 411 030.</p> <p>Tel.: 020-41312555<br/>Email: bimalokpal.pune@cioins.co.in</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

**Contact details:**  
gro@bhartilife.com  
022 48815678

**IRDAI Grievance Call Centre (IGCC)**  
Toll-free number: 155255 or 18004254732  
e-mail ID: complaints@irda.gov.in

You can also register your complaint online at  
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Address for communication for complaints by paper:

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|  |  | <p><b>Consumer Affairs Department</b><br/>Insurance Regulatory and Development Authority of India<br/>Sy no.115/1, Financial District,<br/>Nanakramguda, Gachibowli, Hyderabad – 500032</p> |  |
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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