

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

SI 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 Smart Invest Guaranteed Plan UIN – 130N108V03	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	1) Benefits payable on maturity – In case the Life Insured(s) survives until the Maturity Date, provided the Policy is in force and all due Premiums have been received, the Maturity Benefit will be payable as a lumpsum on the Maturity Date in the following manner: • For Single Premium Policies , as specified in the Policy Schedule: Maturity Benefit is the Sum Assured on Maturity where, Sum Assured on Maturity is equal to $1000/\text{Premium Rate} \times \text{Single Premium}$. In case of Joint Life Option, the higher age will be considered to define the Maturity Benefits. • For Policies with Limited Premium or Regular Premium , as specified in the Policy Schedule: Maturity Benefit is the Sum Assured on Maturity plus Guaranteed Additions accrued until the Maturity Date The Sum Assured on Maturity is equal to the 105% of (Annualized Premium * Premium Payment Term).	1) Part C clause 2 2) Part C clause 1 4) Part D clause 3

		<p>Guaranteed Additions</p> <p>For Limited Premium or Regular Premium Policies, upon survival of the Life Insured till the end of Premium Payment Term, provided the Policy is in-force and all due Premiums have been paid, Guaranteed Additions will accrue to the Policy which will be paid on the Maturity Date.</p> <p>Guaranteed Additions vary by entry age, policy term and the applicable premium band.</p> <p>2) Benefits payable on death –</p> <p>Upon death of the Life Insured, provided that the Policy is in-force and all due Premiums till the date of death have been received, the Death Benefit which is calculated as follows will be payable as a lump sum immediately on the death Life Insured:</p> <ul style="list-style-type: none"> • For Single Premium Policies as specified in the Policy Schedule: <p>Death Benefit is the Sum Assured on Death.</p> <ul style="list-style-type: none"> • For Policies with Limited Premium or Regular Premium as specified in the Policy Schedule: Death Benefit is the higher of – <ul style="list-style-type: none"> i. Sum Assured on Death; ii. 105% of Total Premiums Paid as on date of death of the Life Insured. <p>Where, Sum Assured on Death is defined as:</p> <ul style="list-style-type: none"> • For Regular Premium/Limited Premium: Sum Assured Multiple * Annualized Premium • For Single Premium: Sum Assured Multiple * Single Premium <p>The Sum Assured Multiple under the various options is as mentioned in the Policy Document.</p> <p>Single Life & Joint Life Option:</p> <ul style="list-style-type: none"> • If the Policy Schedule specifies that the Plan Variant is Single Life, then the Policy shall terminate on the death of the Life Insured during the Policy Term; • If the Policy Schedule specifies that the Plan Variant is for Joint Life, then on the death of one of the Life Insured's no Death Benefit will be payable and the Policy will continue until the earlier of the death of the other Life Insured or the Maturity Date. Joint Life coverage is offered only under Single Premium mode and there will be no premium required to be paid after the first death in the policy. <p>3) Survival Benefits excluding that payable on maturity - Not Applicable</p> <p>4) Surrender benefits –</p> <p>Single Premium Policies acquire Surrender Value immediately on receipt of the Single Premium.</p>	
--	--	--	--

		<p>In case of policies other than Single Premium, the policy acquires a surrender value after completion of first policy year provided one full year premium has been paid. 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>A. Guaranteed Surrender Value 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> <ul style="list-style-type: none"> • For Single Premium Policies as specified in the Policy Schedule: <p>On Surrender, the Guaranteed Surrender Value equal to GSV Factor * Total Premiums Paid.</p> <ul style="list-style-type: none"> • For Regular Premium/Limited Premium Policies as specified in the Policy Schedule: <p>On Surrender, the Guaranteed Surrender Value equal to GSV Factor * Total Premiums Paid plus GSV Factor for Guaranteed Additions * Guaranteed Additions accrued till date of Surrender (if any) will be paid.</p> <p>B. Special Surrender Value: The SSV shall become payable after completion of first policy year provided one full year premium has been paid.</p> <ul style="list-style-type: none"> • For Single Premium Policies as specified in the Policy Schedule: <p>On Surrender, the Special Surrender Value equal to SSV Factor * Sum Assured on Maturity.</p> <p>In case of Joint Life Option, the higher age will be considered to define the Surrender Benefits.</p> <ul style="list-style-type: none"> • For Regular Premium/Limited Premium Policies as specified in the Policy Schedule: <p>The Special Surrender Value is equal to SSV factor * [(Paid up Factor * Sum Assured on Maturity)] plus [SSV Factor * Guaranteed Additions accrued till date of Surrender (if any)].</p> <p>The SSV factors are not guaranteed and may be changed in future subject to prior approval of the Authority.</p> <p>In case of Joint Life Option, the higher age will be considered to define the Surrender Benefits.</p> <p>5) Options to policyholders for availing benefits, if any, covered under the policy –</p> <p>6) Other benefits/options payable, specific to the policy, if any.</p>	
--	--	--	--

		7) Lock-in period for Linked Insurance products Not Applicable <i>For complete and detailed description of benefits, please refer the policy document</i>	
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: Premium Payment Term: Policy Term: Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:	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. For Joint Life Coverage, the suicide provision described above applies in the event of death due to suicide of both lives (the Primary Life Insured and the Secondary Life Insured) during this period. The policy shall terminate on making such a payment and all rights, benefits and interests under the policy will stand extinguished. In case of death due to suicide of either one of the lives during this period, no	Part D Clause 5

		benefit will be payable and the policy shall continue with the surviving Life Insured as per the terms and conditions of the policy.	
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 5
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:</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>2) Paid Up Benefit:</p> <p>After completion of first policy year provided one full year premium has been paid, 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> <p>3) Revival:</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 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 the IRDAI. 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%. d) Terms and conditions as may be specified by the Company from time to time. For revival in case Policy is in Lapse status or Paid up status, please refer the policy document.</p>	<p>1. Part D clause 2(a)</p> <p>2. Part D clause 2 (b)</p> <p>3. Part D clause 4</p>
14.	Policy Loan, if applicable	Loans may be granted by the Company to the Policyholder provided the Policy is in effect 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>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 lifecclaims@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</p> <p>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 clause 2
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 clause 1

		<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/?qr=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	<p>1) Contact details of Grievance Redressal Officer: https://www.bhartilife.com/sites/default/files/Files/go-list-june-2024.pdf</p> <p>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> <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: 	Part G clause 2

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

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 Email: oio.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: oio.ahmedabad@cioins.co.in

		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: oio.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: oio.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 / 2769203 Email: oio.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 / 2769203 Email: oio.bhopal@cioins.co.in</p>	
		Odisha	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674- 2596461/2596455 / 2596429/2596003 Email: oio.bhubaneswar@cioins.co.in</p>	
		Punjab	<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 2706468 Email: oio.chandigarh@cioins.co.in</p>	

		<p>Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)</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 2706468 Email: oio.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 2706468 Email: oio.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: oio.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 2706468 Email: oio.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: oio.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 /24333678 Email: oio.chennai@cioins.co.in</p>		

		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- 46013992/23213504 /23232481 Email: oio.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- 46013992/23213504 /23232481 Email: oio.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- 46013992/23213504 /23232481 Email: oio.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/ 2631307 Email: oio.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 / 2631307 Email: oio.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/ 2631307 Email: oio.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/ 2631307 Email: oio.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 / 2631307 Email: oio.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 / 2631307 Email: oio.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 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.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 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.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 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.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: oio.jaipur@cioins.co.in	

		Kerala	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759 Email: oio.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 Email: oio.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 Email: oio.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.: 033-22124339/22124341 Email: oio.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.: 033-22124339/22124341 Email: oio.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.: 033-22124339/22124341 Email: oio.kolkata@cioins.co.in</p>	

			<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in</p>		
		<p>Uttar Pradesh</p>	<p>Mumbai Wards covered: A,B,C,D,E,F/N,F/S ,G/N,G/S,H/E,H/ W,K/E,K/W,L,P/N ,P/S,R/C,R/N,R/S. Rest of the wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai</p>	<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in</p>	
			<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: oio.noida@cioins.co.in</p>		
		<p>Uttarakhand</p>			
			<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: oio.noida@cioins.co.in</p>		
		<p>Uttar Pradesh</p>			
			<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: oio.patna@cioins.co.in</p>		
		<p>Bihar</p>			

		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: oio.patna@cioins.co.in</p>	
	Jharkhand		
	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region	<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.: 020-24471175 Email: oio.pune@cioins.co.in</p>	
	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.	<p>THANE 2nd Floor, Jeevan Chintamani Building, Vasantnao Naik Mahamarg, Thane (West) Tel.: 022-20812868/69 Email id: oio.thane@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:</p>		

		Consumer Affairs Department Insurance Regulatory and Development Authority of India Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032	
--	--	---	--

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