

## 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 Samriddhi  UIN – 130N061V05	Part A
2.	Policy Number	Proposal Number -	Part A
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- If the Life Insured survives till the Maturity date of the Policy and that all premiums are duly paid, then 100% of Sum Assured on Maturity along with accrued Non Guaranteed Annual Simple Reversionary Bonus (if declared) and Non Guaranteed Terminal Bonus (if declared), will be paid to the Policyholder.  2. Benefits payable on Death- In case of unfortunate event of death of the Life Insured during the Policy Term, the sum of the following benefits will be payable to the Nominee, subject to Policy being in force.  a) Sum Assured on Death; b) Accrued Non-Guaranteed Annual Simple Reversionary Bonus (if declared); c) Non-Guaranteed Terminal Bonus (if declared)  The Sum Assured on Death cover will be the higher of: a) Sum Assured on Maturity or b) 11 times Annualized Premium However, the death benefit payable shall never be lower than 105% of all premiums paid (excluding any additional charges as levied by the Company over and above the standard premium rates).  3) Survival Benefits excluding that payable on maturity - Not Applicable	1. Part C Clause 2 2. Part C Clause 1 4. Part D Clause 3(a) Part D Clause 3(c) Part D Clause 3(b) 6. Part C Clause 3

	<p><b>4) Surrender Benefits:</b>  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 a lump sum amount equal to higher of Special Surrender Value or Guaranteed Surrender Value as defined in the policy document, will be paid to the Policyholder. There will also be additional non guaranteed surrender values that will be declared on the accrued Non Guaranteed Annual Simple Reversionary Bonuses.  Surrender of the Policy shall extinguish all 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. The guaranteed surrender value factors as a percentage of cumulative premiums paid are as mentioned in the policy document.  On surrender of the Policy a lump sum amount equal to Guaranteed Surrender Value as defined above will be paid to the Policyholder, and the Policy gets terminated.</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><b>c. Surrender Value on Bonus:</b>  The Surrender Value rates for bonus (per 1000 of accrued Non Guaranteed Annual Simple Reversionary Bonus) are as defined in the policy document: (subject to revision)</p> <p><b>5) Options to policyholders for availing benefits, if any, covered under the policy –</b>  Not Applicable</p> <p><b>6) Other benefits/options payable, specific to the policy, if any- Non-Guaranteed Benefits-</b>  The Company may declare Non Guaranteed Annual Simple Reversionary Bonus rate at the end of every financial year in accordance with its internal guidelines.    Non Guaranteed Annual Simple Reversionary bonus (if declared) is payable if all premiums are duly paid by the Policyholder till the date of declaration of bonus. The rate of bonus is not guaranteed. The Non Guaranteed Annual Simple Reversionary Bonus is declared as a percentage of Sum Assured on Maturity and is calculated at a simple rate of interest. It shall accrue to the Policy on the Policy Anniversary Date immediately following the date of its declaration and will be payable on Maturity Date or in the event of death of the Life Insured, whichever is earlier.    Non Guaranteed Terminal Bonus (if declared) will be payable in the event of death of the Life Insured or on Maturity date of the Policy. Non Guaranteed Terminal Bonus is a percentage of accrued Non Guaranteed Annual Simple Reversionary bonus. In case of surrender of the Policy, the surrender value calculated on the accrued bonuses (if declared) will be payable.</p> <p><b>7) Lock-in period for Linked Insurance products</b>  Not Applicable</p>	
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		For complete and detailed description of benefits, please refer the policy document.	
6.	Options available (in case of <i>Linked Insurance Products</i> )	Not Applicable	
7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	<p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p>	PART A - Policy Schedule
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, <u>provided the policy is in force.</u>	Part D Clause 5
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 extinguish all the rights and benefits which the Policyholder is entitled to under the Policy.</p> <p>2) Paid Up Policy:</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 the benefits will be reduced to a paid up value which will be payable either on death, on maturity or on surrender of the Policy. 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 will be as defined in the Policy Document.</p> <p>3) Revival:</p> <p>The Revival shall be as per the Board approved underwriting policy. The effective date of revival is the date on which the below conditions are satisfied and the risk is accepted by the Company. The revival of the Policy may be on terms different from those applicable to the Policy before it lapsed. The revival will take effect only on it being specifically communicated by the Company.</p> <p>A Policy which has lapsed may be revived for full benefits subject to the following conditions:</p> <ul style="list-style-type: none"> <li>a)The application for revival is made within five (5) years from the date of first unpaid premium</li> <li>b)Satisfactory evidence of insurability of the Life Insured is produced,</li> <li>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.</li> <li>d)Terms and conditions as may be specified by the Company from time to time.</li> </ul> <p>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 all Premiums due till date of loan application stand paid and policy 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><u>Easy ways of claim intimation</u></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></li> </ul> <p><a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a></p>	Part F clause 2

	<p>iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>v. Intimate Online through Claims Portal*:  <a href="https://online.bhartilife.com/OnlineClaims">https://online.bhartilife.com/OnlineClaims</a></p> <p>vi. Request for a call back on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a>*</p> <p>vii. e-mail us at <a href="mailto:lifeclaims@bhartilife.com">lifeclaims@bhartilife.com</a>*</p> <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> <p><b>3) Contact details of the insurer</b>  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.	<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>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></p> <p>ii. <b>Contact Center</b> – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>iii. <b>IVR</b> – DIY (Do it Yourself) services available on 1800-102-4444</p> <p>iv. <b>e-mail</b> – write to <a href="mailto:service@bhartilife.com">service@bhartilife.com</a></p>	Part G

	<p>v. <b>Request for a call back:</b> on <a href="https://www.bhartilife.com/contact-us">https://www.bhartilife.com/contact-us</a></p> <p>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></p> <p><b>Policy Servicing Department:</b> 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 <b>Policy Servicing Department:</b> 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 <a href="https://www.bhartilife.com/customer-service">https://www.bhartilife.com/customer-service</a></p>	
17.	<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 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> <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> 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</p> <p><b>Grievance Redressal Cell</b> Bharti Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), 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</p>	Part G

	<p>Grievance Officer who will assist you to redress your grievance/ lodge your complaint.</p> <p><b>Level 2 of Grievance Redressal:</b></p> <ul style="list-style-type: none"> <li>➔ 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></li> </ul> <p><b>Level 3 of Grievance Redressal:</b></p> <ul style="list-style-type: none"> <li>➔ In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.</li> <li>3) Contact details of Ombudsman:  <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a> </li> </ul> <table border="1"> <thead> <tr> <th>State</th><th>Ombudsman details</th></tr> </thead> <tbody> <tr> <td>Gujarat</td><td> <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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></p> </td></tr> <tr> <td>Dadra &amp; Nagar Haveli</td><td> <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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></p> </td></tr> <tr> <td>Daman and Diu</td><td> <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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></p> </td></tr> <tr> <td>Karnataka</td><td> <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: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a></p> </td></tr> </tbody> </table>	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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a></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: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a></p>
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		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
		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
		BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674- 2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in
		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
		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
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		<p><b>CHENNAI</b>  Office of the Insurance Ombudsman,  Fatima Akhtar Court, 4th Floor, 453,  Anna Salai, Teynampet,  CHENNAI-600 018.  Tel.: - 044-24333668 /24335284  Email: bimalokpal.chennai@cioins.co.in</p>	
		<p><b>CHENNAI</b>  Office of the Insurance Ombudsman,  Fatima Akhtar Court, 4th Floor, 453,  Anna Salai, Teynampet,  CHENNAI-600 018.  Tel.: - 044-24333668 /24335284  Email: bimalokpal.chennai@cioins.co.in</p>	
		<p><b>DELHI -</b>  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>	
		<p><b>DELHI -</b>  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>	

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	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	

		<p>HYDERABAD.</p> <p>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.</p> <p>Tel: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	
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		<p>JAIPUR</p> <p>Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR – 302 005</p> <p>Tel: 0141-2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	
		<p>ERNAKULAM</p> <p>Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011.</p> <p>Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :</p>	

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	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>
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	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>

		<p><b>MUMBAI</b>            Office of the Insurance Ombudsman,            3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W),            MUMBAI-400 054.            Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email:  <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></p>	
	<p>Mumbai            Metropolitan            Region            (excluding            Navi Mumbai            &amp; Thane)</p>	<p><b>MUMBAI</b>            Office of the Insurance Ombudsman,            3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W),            MUMBAI-400 054.            Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email:  <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></p>	
	<p>Uttarakhand</p>	<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: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>	
	<p>Uttar Pradesh</p>	<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: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>	
	<p>Bihar</p>	<p><b>PATNA</b>            Office of the Insurance Ombudsman,            2nd Floor, Lalit Bhawan,            Bailey Road,            PATNA 800 001.            Tel.: 0612- 2547068            Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></p>	
	<p>Jharkhand</p>	<p><b>PATNA</b>            Office of the Insurance Ombudsman,            2nd Floor, Lalit Bhawan,            Bailey Road,            PATNA 800 001.            Tel.: 0612- 2547068            Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></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>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:  <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:  
Date:

(Signature of the Policyholder)

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