

Policy Terms and Conditions

Group Policy No. _____

Issued under

Bajaj Allianz Group Term Life

for the

Members of the (name of the Policyholder's scheme) Scheme of

(Policyholder name)

Schedule

POLICY NO.	
UIN	
Name of the Policyholder	
Registered Office Address	
Policy Commencement Date	
Date of Issue	
Age admitted of Members	Yes/No
Normal Retirement Age (NRA)	
Premium Due Date	
Additional Rider Benefit (Optional)	
Annual Renewal Date	
Frequency of Premium payment	

On Examination of the Policy, if the Policyholder notices any mistake in the above Schedule, the Policy Bond is to be returned for correction to the Company.

_____, the Policyholder has by a written Proposal Form dated _____ requested the Company to grant the benefits of Life Insurance Cover, under Bajaj Allianz Group Term Life and as per the Scheme Rules of the _____, <name of the scheme> Scheme of the Policyholder (Hereinafter called the "Scheme", certified copy of which has been furnished to the Company by the Policyholder) to the Members whose name has been recorded in the Membership Register maintained by the Policyholder.

The Policyholder has also furnished to the Company statements completed and signed by the Policyholder on behalf of the Members for whose benefit the Policy hereunder is being effected. The Policyholder and the Company have accepted and agreed that the said Proposal Form, certified copy of the Scheme along with other statements, reports or other documents leading to the issuance of this Policy shall be the basis of this contract of Assurance.

If any of the details of the Member contained in the statement signed by the Policyholder on behalf of the Member are incomplete, false or incorrect, coverage in respect of such Member under the Policy shall be void.

Agents details:

Name

License No.

Phone No :

Address :

Bajaj Allianz Group Term Life
UIN: 116N021V02
e-mail

Dated at PUNE this ___ Day of _____ 20__

For and behalf of Bajaj Allianz Life Insurance Company Limited (Company)

Authorized Signatory

It is now agreed and declared as follows:

1 Definitions & Abbreviations

In this Policy where the context so admits, the masculine shall include the feminine, the singular shall include the plural and the following expressions shall (unless repugnant to the context) have the following meanings;

- a) **'Assurance'** shall mean the Life Insurance Cover effected or to be effected HEREUNDER on the life of the Member.
- b) **'Annual Renewal Date'** shall mean the date corresponding numerically with the Policy Commencement Date each subsequent year.
- c) **'Beneficiary'** shall mean the person who has been appointed by the Primary Member as nominee and whose name has been entered in the Membership Register maintained by the Policyholder as being eligible under the Scheme to receive the benefits payable under the Policy on the death of the Member.
- d) **'Certificate of Insurance'** means certificate issued by the Company on the basis of the details mentioned in the Member's enrolment form to each Member as an evidence of acceptance of risk on the life of the Member under the Policy.
- e) **'Company'** shall mean and refer to the Bajaj Allianz Life Insurance Company Limited.
- f) **'Entry Date'** shall mean the Policy Commencement Date in relation to the Members already existing as Members under the Scheme on the Policy Commencement Date and in relation to the new Members the date when their names are recorded in the Membership Register as a Member after due approval from the Company.
- g) **'Grace Period'** shall mean period of 15 days for monthly frequency of Premium payment and 30 days for other frequency of Premium payment, following the Premium Due Date, allowed for the payment of Premium.
- h) **'Instalment Period'** shall mean the period over which the Death Benefit under Option II as per Section 3.1a) is paid.
- i) **'Life Insurance Cover'** shall mean the Assurance cover provided against the risk of death to each Member under this Policy and shall be deemed to commence on the Entry Date of the respective Member.
- j) **'Member'** shall mean a Primary Member and the Spouse of the Primary Member (in case of joint life cover) whose name/s has been recorded in the Membership Register as a Member from a well defined date the Entry Date after due approval from the Company and on whose life the Life Insurance Cover under this Policy has been effected.
- k) **'Membership Register'** is a record of Members maintained by the Policyholder which contains information about Members including but not limited to any unique identification number of Member, name, age, gender, Beneficiary, Sum Assured, Date of Entry, Premium Due Date, Option etc.
- l) **'Policy'** shall mean the arrangements established by the Policy Terms and Conditions.
- m) **'Policyholder'** shall mean the person or entity who has been named as the Policyholder in the Schedule
- n) **'Policy Commencement Date'** shall mean the date as from which this Policy takes effect.
- o) **'Policy Terms and Conditions'** shall mean this Policy wording, the Schedule (which is attached herewith and forms part of this Policy and if revised then the latest one), any Annexure and the Proposal Form submitted by or on behalf of the Policyholder for the purpose of obtaining this Policy and any other information or documentation provided to the Company for that purpose and based upon which this Policy has been issued.
- p) **'Policy Year'** shall mean the year commencing on the Policy Commencement Date or on any Annual Renewal Date.

- q) **'Premium'** shall mean the amount that is payable by the Policyholder at Entry Date and on each subsequent Premium Due Dates to continue the Life Insurance Cover and secure the Benefits as per Section 3 below for each Member, under this Policy.
- r) **'Premium Due Date'** shall mean the date as mentioned in the Schedule and on which the due premium has to be paid for each respective Member/s.
- s) **'Primary Member'** shall mean a person who meets and continues to meet the eligibility criteria specified in the Scheme Rules
- t) **'Scheme Rules'** shall mean the rules adopted by the Policyholder, and approved by the Company to run the scheme under Bajaj Allianz Group Term Life Plan to provide the Assurance to the Members, as a prerequisite to the issuance of this Policy. A certified copy of the Scheme Rules has to be furnished to the Company by the Policyholder.
- u) **'Spouse'** shall mean spouse of the Primary Member, who is also insured under the Policy in case of joint life cover and hence is a Member of the Scheme.
- v) **'Sum Assured'** is an amount as recorded in the Membership Register and as mentioned in the Certificate of Insurance, representing the amount of the Life Insurance Cover provided to the Member/s and based on which the Premium is calculated.

The terms **'Herein'** **'Herein After'** **'Hereafter'** **'Hereof'** **'Hereto'** and **'Hereunder'** used wherever in this Policy refer to the Policy in its entirety.

2 **Policy Description**

- a) The Policy is issued under a non-linked, non-participating yearly renewable group term assurance plan.
- b) The Policyholder shall hold the Policy, and all benefits payable hereunder in accordance with the Scheme Rules shall be paid to the Beneficiary and the Policyholder shall have no beneficial interest hereunder.
- c) In case of death of the Primary Member or on first death (in case of joint life cover) of the Primary Member and the Spouse, when no Beneficiary has been nominated in the Membership Register or all nominated Beneficiaries have predeceased the Member or the Primary Member and the Spouse (in case of joint life cover), then, the benefit under Section 4 below shall be payable to the legal heirs of the Member or the Primary Member and the Spouse (in case of joint life cover).
- d) The Policy does not in any way confer any right whatsoever on the Policyholder to otherwise share in the profits or surplus of the business of the Company.
- e) In case the Policy offers the profit sharing benefit, the profit/loss as determined by the Company as per the approved formula, shall be adjusted in the Premium effective from the next Annual Renewal Date.

3 **Benefits**

3.1 Provided all due Premiums have been paid before the expiry of the Grace Period and Membership of the Member has not lapsed per Section 9 below, the Company shall be liable to pay the following benefits to the Beneficiary subject to Section 11, Section 14, Section 15 and Section 18 below.

a) **Death Benefit**

On death of the Primary Member or, in case of joint life cover, on the first death of the Primary Member and the Spouse, the Death Benefit payable is as below:

- i) Option I - Lump-sum amount equal to the Sum Assured.
- ii) Option II - A certain percentage (x%) of the Sum Assured (as mentioned in the Membership Register) as lump-sum and balance amount of the Sum Assured is paid in equal instalments in arrears spread over the Instalment Period as chosen by the Member, subject to the Instalment Period being a maximum of 10 years.
 - 1) The installment amount shall be computed as given below.
 - o Annual installment amount = $[(1-x\%) * \text{Sum Assured} / \text{Installment Period}] * \text{Installment Factor}$
 - o The Installment Factor is given below in the table:

Installment Period (in Yrs)	1	2	3	4	5	6	7	8	9	10
Installment Factor	1.04	1.06	1.08	1.10	1.12	1.14	1.16	1.18	1.21	1.23

- 2) The installment amount for the installment frequencies other than annual will be calculated by multiplying the annual installment amount by the appropriate Frequency Factor from the table below, to arrive at the installment amount for the chosen installment frequency.

Installment Frequency	Monthly	Quarterly	Half-yearly
Frequency Factor	0.080	0.242	0.490

- 3) In case Option II has been opted-for by the Member and if the Beneficiary dies during the Installment Period, the outstanding installment payments shall be paid to the legal heirs as and when due.
- 4) The Member can intimate to the Company on the Entry Date or at any Annual Renewal Date about the benefit payment option, percentage (x%), Installment Period and installment frequency.

After the Death Benefit has been paid as per Option I or agreed to be paid as per Option II, the Membership of the Member or of the Primary Member and Spouse (in case of joint life cover) will be terminated from the Scheme.

b) Maturity Benefit

No maturity benefit shall be payable under this Policy.

c) Surrender Benefit

No surrender benefit shall be payable under this policy

d) Additional Rider Benefit

Additional Rider Benefit, if any, shall be governed by its terms & conditions.

3.2 Payments of Benefits

The Benefits under this Policy shall be paid to the Beneficiary through the Policyholder for the benefit of the Beneficiary and the Policyholder agrees to pass on those Benefits to the Beneficiary.

3.3 Mode of payment of Claim, Currency and Discharge

All moneys payable to or by the Company hereunder shall be paid in Indian Rupees and the Life Insurance Cover effected hereunder shall also be expressed in Indian Rupees. A discharge or receipt of the Policyholder or on their behalf of any person or persons duly authorized in writing by the Policyholder shall be a valid and sufficient discharge to the Company in respect of any payment due hereunder and paid by the Company. The Policyholder hereby agrees to indemnify and hold the Company free and harmless from and against any claims, disputes or losses which may arise in connection with any payment made by the Company through the Policyholder under this Policy.

4 Eligibility

The Life Insurance Cover on the life of Member shall commence on the Entry Date of such Member subject to him being eligible and continuing to be eligible for the Life Insurance Cover as per the Scheme Rules and subject to the individual underwriting as deemed necessary by the Company. Every Member shall become entitled to the Benefits under this Policy as from the Entry Date and for so long as he continues to be eligible for the Life Insurance Cover as per the Scheme Rules and the terms of the Policy. Any variations in the Policy Terms and Conditions effected hereunder and in respect of membership, after the Policy Commencement Date, shall be given effect only by endorsements and by a signature of a duly authorized Officer of the Company.

5 Nomination

Each individual Primary Member shall nominate a Beneficiary to whom the benefit incase of death of the Member shall be payable as per the Scheme Rules. The nomination shall be recorded in the Membership Register maintained by the Policyholder.

6 Loans

No loans are available under this Policy.

7 Payment of Premium

- a) Premiums in respect of all the Members are payable on Entry Date and on subsequent Premium Due Date or within the Grace Period allowed without there being any obligation on the Company to notify the Policyholder and/or the Member of the due dates.
- b) Where the Premiums have not been paid on the Premium Due Dates or even during the Grace Period, in respect of the Member, the Membership of such Members under the Policy shall, cease with effect from the Premium Due Date, subject to the Non Forfeiture condition as per Section 8 below.

8 Non-forfeiture

- a) In the event of non-payment of Premiums due in respect of the Member under the Policy before the expiry of the Grace Period, the Life Insurance Cover on the life of the Members shall cease effective from the due date of first unpaid Premium.
- b) The Life Insurance Cover during the Grace Period shall be provided only if the Policy is renewed before the expiry of the Grace Period. If death occurs in such a situation during the Grace Period, the Sum Assured shall be payable subject to deduction of due but unpaid Premium.

9 Renewal/Revival of Policy

The Policy can be renewed, as per prevalent Board approved underwriting guidelines, on the original policy terms and conditions or on terms and conditions which may be at variance with original policy terms and conditions, on each Annual Renewal Date for a term of one (1) year.

If Frequency of Premium Payment is other than yearly, on non-payment of Premium within the Grace Period, the Policy can be revived with the one-year term of the Policy, by paying all the Premiums due and submission of all the documents & information required by the Company. The Policy may be revived at the original/revised term & conditions as specified by the Company.

10 When the Life Insurance Cover ceases for a Member

The Life Insurance Cover on the life of a Member shall cease on the happening of any of the following events:

- The date on which the Policyholder terminates the Policy.
- The date on which the Primary Member is no more eligible to be a member of the group, as per the Scheme Rules.
- The date on which the Primary Member or, in case of joint life cover, the first of Primary Member and the Spouse completes the age of 70 years or NRA (Normal Retirement Age), as applicable.
- On death of the Primary Member or, in case of joint life cover, on first death of the Primary Member and the Spouse.
- At the end of the Grace Period, on non-payment of Premium before the expiry of the Grace Period during the term of the Policy.

11 Waiver

Failure or neglect by the Company to enforce at anytime the provisions of this Policy shall not be construed or be deemed to be either a waiver of the Company's right herein nor in anyway affect the validity of the whole or any part of this Policy nor prejudice the Company's right to take subsequent action.

12 Modifications

The provision of this Policy cannot be changed or varied except by a Policy endorsement signed by an officer of the Company authorized for the purpose.

13 Payment of claim

Upon death of the Primary Member or, in case of joint life cover, on first death of the Primary Member and the Spouse, the claim benefit under Section 3 above becomes payable to the Beneficiary through the Policyholder subject to the Policy Terms and Conditions and the Company's right to receive all information and documentation sought which includes but not limited to following:

- Membership Certificate issued by the Policyholder.
- Claim intimation should be received in writing within 180 days of occurrence of death
- Death Certificate issued by the local municipal authority and medical cause of death certification.
- Medical records from the physician last seen.
- Coroner's / Post Mortem Report / FIR (First Information Report) / PIR (Police Inquest Report) / Final Inquest Report in case of unnatural / accidental death.
- Copy of crematorium/burial record specifying the date, day and time of cremation/burial.
- Documents to establish right of claimant in case of no valid nomination being in existence at the time of death.
- Report from police in case of Accident/unnatural death.
- Any other document that may be relevant in establishing the validity of the claim.

Upon payment of death benefit, the Life Insurance Cover on the life of the Member or, in case of joint life cover, the Life Insurance Cover on the life of the Primary Member and Spouse (both) shall cease and the Membership shall be terminated.

14 Suicide Exclusions

- (i) There is no suicide exclusion under the Policy, for all Employer Employee Group and for Non Employer Employee Group if the Membership under the Scheme is compulsory for all the Members of the group.
- (ii) For Non Employer Employee group, if Membership under the scheme is not compulsory for all the Members of the group, then, in case a Member commits suicide within one (1) year from the Entry Date, the contract of insurance with the member shall be terminated by paying 80% of the Premium paid with respect to that Member or the surrender value (with respect to that Member) as on the date of death, whichever is higher; whether or not any beneficial interest has been created therein.

15 General Conditions

- a) The Company reserves the right to vary from time to time the Policy Terms and Conditions of this Policy for new Members upon sending to the Policyholder three (3) months prior notice in writing, of its intention to do so and any such variations will thereafter apply as may be so provided in such notice of variation.
- b) The Policyholder shall furnish to the Company all such data, information or evidence as the Company may reasonably require upon or with regard to any matter affecting the Life Insurance Cover effected or to be effected herein under and the Company shall not be liable for any action taken in good faith upon any data, information, or evidence so furnished which shall be or shall prove to have been erroneous or inaccurate. Such of the Policyholder's records in original (or certified Photostat copies thereof) as in the opinion of the Company have a bearing on the benefits to be provided or the Premiums payable hereunder shall be open for inspection by the Company at all times.
- c) It is hereby expressly agreed between the Policyholder and the Company that this Policy is effected in accordance with the provisions of the Scheme Rules and in the event of the Rules being amended such amendments, if they have any bearing on or affect in any way, the Policy Terms and Conditions or any of the Life Insurance Cover effected hereunder, shall become effective only if the said amendments are approved by the Company on such terms as the Company may stipulate. Any alteration or amendment that may become necessary in the Policy Terms and Conditions on account of any amendment or alteration, approved by the Company in the provisions of the Scheme Rules shall be given effect to by appropriate endorsements to the Policy signed by an authorized Officer of the Company. In case of any discrepancy between the provisions of the Scheme Rules and the Policy Terms and Conditions, the provisions as contained in the Policy Terms and Conditions shall prevail.
- d) It is hereby further expressly agreed between the Policyholder and the Company that all disputes of any kind whatsoever which may arise under or in connection with this Policy shall be submitted to the appropriate Court or Courts having jurisdiction at Pune, India.
- e) The Company shall have the right to stop adding any new Member under the Policy by sending not less than ninety (90) day's advance notice to the Policyholder in writing.
- f) The Company reserves the right to recover the amount from the Policyholder or the Member or any other person, if it is found that the Benefits are erroneously paid due to the fault of the Policyholder. In case we are not in a position to recover such amounts from the Member or any other person, the Policyholder will be liable to pay the said amount to the Company within 15 days from the date of its demand. However, the Policyholder will not be liable or responsible for any wrong payments made by the Company without any fault on the part of the Policyholder.
- g) The Membership Register as per the annexure to proposal form has to be updated by the Policyholder for all additions and deletions and send the Company the updated data through CD or hard copy for updating the Company's records.

16 Governing Law

Any and all disputes arising out of and under this Policy shall be governed by and determined in accordance with Indian law and by the Indian Courts.

All Benefits payable under the Policy are subject to the tax laws and other financial enactment as they exist from time to time. Service tax, education cess or any other form of tax are payable under the Policy as per tax laws and

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other financial enactments as they exist from time to time. Such monies will be charged to the Policyholder as per prevailing rates and regulations wherever applicable as per Company Policy.

All provisions stated in this Policy are subject to the current guidelines issued by the IRDA as on date. All future guidelines that may be issued by the Regulator from time to time will also be applicable to this Policy.

17 Taxes

In any case where the Company is liable to the Revenue Authorities for Income-Tax or any other taxes or duties or any payments made under this Policy, the Company shall deduct such sums from the respective payment or Premiums and the Company shall not be liable to the Member or to the Policyholder for the sums so deducted. The Company shall be entitled to charge Service Tax and other taxes as applicable from time to time, over and above the Premium, and no separate communication shall be sent by the Company to the Policyholder and/or the Members regarding imposition of any new tax or change in the rate of existing taxes. Premium shall be excluding applicable taxes.

18 Notices

Any notice, direction or instruction to be given under this Policy shall be in writing and delivered by hand, post, facsimile or E-mail to:

a. In case of the Member/Policyholder:

As per the details specified by the Policyholder/Primary Member in the Membership Register/Schedule or, change of address intimation submitted by him to the Company. The Company shall not be responsible for any consequences arising out of non-intimation of change of address.

b. In case of the Company:

Bajaj Allianz Life Insurance Company,
GE Plaza, Airport Road, Yerawada, Pune 411006
Tel: 66026777 | Fax: 66026789
Email: life@bajajallianz.co.in

19 Non-disclosure & Fraud

a) In case of fraud or misrepresentation by the Policyholder, the Policy, subject to fraud or misrepresentation being established in accordance with Section 45 of the Insurance Act, 1938, shall be terminated immediately by returning of 80% of the Premiums received for that particular Policy Year in which fraud or misrepresentation has been detected or the surrender value as on the date of termination, whichever is higher.

a) In case of fraud or misrepresentation by a Member, the Life Insurance Cover with respect to that Member, subject to fraud or misrepresentation being established in accordance with Section 45 of the Insurance Act, 1938, shall be terminated immediately by returning of 80% of the Premiums received with respect to that Member in that particular Policy Year in which fraud or misrepresentation has been detected or the surrender value (with respect to that Member) as on the date of termination, whichever is higher.

20 Grievance Redressal and Ombudsman

a) In case you have any query or complaint/grievance, you may approach our office at the following address:

Bajaj Allianz Life Insurance Co. Ltd. bajaj_allianz_group_term_life_116N021V02.doc

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Customer Care Desk

Bajaj Allianz Life Insurance Company Ltd.

GE Plaza, Airport Road, Yerawada, Pune - 411006

Contact No: Toll Free No. 1800225858

By Fax: 020-6602-6789

By Email: life@bajajallianz.co.in

- b) In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

Grievance Redressal Officer

Bajaj Allianz Life Insurance Company Ltd.

GE Plaza, Airport Road, Yerawada, Pune - 411006

Contact No: _____

Email ID: _____

- c) In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to:
- i. Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
 - ii. Delay in settlement of claim
 - iii. Dispute with regard to premium
 - iv. Non-receipt of your insurance document
 - v. The Address of the Insurance Ombudsman is attached as Annexure 2 attached herewith. For the latest list of insurance ombudsman, please refer to the IRDA website at http://www.irdaindia.org/ins_ombusman.htm.

The current list of Insurance Ombudsman and their details are as given in the Annexure A below.

- d) The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.
- e) As per provision 13(3) of the Redressal of Public Grievances Rules 1998, No Complaint to the Ombudsman shall lie unless
- i. The complainant had before making a Complaint to the Ombudsman made a written representation to the Company named in the complaint and either Company had rejected the complaint or the complainant had not received any reply within a period of one month after the Company concerned received his representation or the complainant is not satisfied with the reply given to him by the Company;
 - ii. The complaint is made not later than one year after the Company had rejected the representation or sent his final reply on the representation of the complainant; and
 - iii. The complaint is not on the same subject matter for which any proceedings before any court, or Consumer Forum or arbitrator is pending or were so earlier.

21 Section 45 of the Insurance Act, 1938

No Policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the Policy, was inaccurate or false, unless the insurer shows that such statement

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was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

22 These Policy Terms and Conditions override and supersede all prior communications, arrangements, agreements and understandings between the Policyholder and Bajaj Allianz Life Insurance Company Limited. In all events, these Policy Terms and Conditions will be the conclusive agreement governing the legal relationship between the parties and no other documents, even if executed, will have any effect whatsoever and will not bind Bajaj Allianz Life Insurance Company Limited.

Policy Document, terms and conditions of the Policy and all the endorsements by the Company, if any, will form an integral part of this contract and will be binding on the parties

23 Free Look Period

Within 15 days [30 days in case the Policy is issued under the provisions of IRDA Guidelines on Distance Marketing of Insurance Products] from the date of receipt of the Policy, the Policyholder has the option to review the terms and conditions of the Policy and if the Policyholder disagrees to any of the terms & conditions, he has an option to return the Policy stating the reasons for his objections. The Policyholder shall be entitled to a refund of the Contribution paid, subject to deduction of the stamp duty expenses, the proportionate Premium, if any, for the period the Members were on cover, the expenses incurred on medical expenses, if any.

THIS IS AN IMPORTANT DOCUMENT AND SHOULD BE PRESERVED SAFELY. PLEASE CHECK THE POLICY DOCUMENT UPON RECEIPT, AND IF ANY MISTAKE OR ERROR IS FOUND, THE SAME BE INFORMED IMMEDIATELY TO BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED

All communications in relation to this policy shall be addressed to:

Bajaj Allianz Life Insurance Company Ltd.,

Dated at _____ this ____ Day of _____ 20__

For and behalf of Bajaj Allianz Life Insurance Company Ltd

Authorized Signatory

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546840 / Fax : 079-27546142 Email ins.omb@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 023. Tel.:- 0755-2569201 / Fax : 0755-2769203 Email bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455 / Fax : 0674-2596429 Email ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468 / Fax : 0172-2708274 Email ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 /Fax : 044-24333664 Email insombud@md4.vsnl.net.in	Tamil Nadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 / Fax : 011-23230858 Email iobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 / Fax : 0361-2732937	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

	Email ombudsmanghy@rediffmail.com	
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, A.C. Guards, Lakdi-Ka- Pool, HYDERABAD-500 004. Tel : 040-65504123 / Fax: 040-23376599 Email insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
KOCHI	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 / Fax : 0484-2359336 Email iokochi@asianetindia.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, Kolkatta – 700 072. Tel: 033 22124346/(40) / Fax: 033 22124341 Email:iombsbpa@bsnl.in	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331 / Fax : 0522-2231310 Email insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106928 / Fax : 022-26106052 Email ombudsmanmumbai@gmail.com	Maharashtra , Goa