

Bajaj Allianz Life Insurance Company Limited Schedule

The Company has received a Proposal Form, declaration and the Purchase Price from the Policyholder / Annuitant as named in this Schedule. The said Proposal Form and declaration along with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Policyholder as the basis of the contract of insurance, both parties to the assurance contract do hereby further accept and affirm that the Policy along with the Schedule and all its parts (Policy Document and Endorsements if any) shall be subject to the terms and conditions as contained in this Policy.

Name of the Policyholder _____

Address _____

Address _____

Address _____

Pin code _____

Policy No.		Product Name	Bajaj Allianz Pension Guarantee
Product Code		Unique Identification No:	116N036V03
Date of Birth		Age	
Policy Commencement Date		Date of Commencement of Annuity	
Gender		Age	
Purchase Price (₹)		Annuity Option	
Certain Period [#]		Annuity Payout Period	
Annuity Installment (₹)		Annuity Frequency	
Due Dates of Annuity Installments			

[#] Applicable for Annuity Option C only

Details of the Spouse of the Policyholder*

Name of the Spouse

Gender		Date of Birth	
Age at Entry		Age	

* Applicable for Annuity Option D, E & F only

Details of the Nominee

Nominee(s) Name		Nominee(s)Age	
Relationship to the Annuitant			
Appointee Name [in case the Nominee(s) is(are) a minor(s)]:			
Relationship to the Life Assured			

Sales Representative Details:

Name		Code	
Address			
Phone Number & Mobile No		e-Mail Id	

To whom the Benefits are Payable: The Benefits are payable to the Policyholder / Annuitant or the nominee(s) where a valid nomination has been registered by the company (in accordance with section 39 of the Insurance Act 1938), or the executors, administrators or the legal representatives who should take out representation to the estate or to such persons as directed by the court of competent jurisdiction in India, limited at all times to the monies payable under this Policy.

The Policy shall be subject to and governed by the terms of the Policy Document along with the Schedule contained herein and endorsements if any, made from time to time and all these shall together form a single agreement

All taxes, including service tax, either existing or those that may apply in future (including enhancements of existing taxes) will be charged extra. Payment of such taxes shall be the responsibility of the Policyholder/ Annuitant or the nominee(s) and shall be deducted from the benefits payable.

Bajaj Allianz Life Insurance Company does not provide any warranty or assurance that the Policyholder will be, by virtue of purchasing this Policy, eligible for any income tax or other tax rebate or relief.

The annuity proceeds are taxable as per applicable tax laws.

Signed on behalf of Bajaj Allianz Life Insurance Company Limited for Policy No. _____

Issued on <date>

Authorised Signatory

POLICY DOCUMENT

This Policy is issued on the basis of the information given and declaration made by the Policyholder in the Proposal Form, which is incorporated herein and forms the basis of this Policy.

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) 'Age' means age as at last birthday.
- b) 'Annuitant' shall mean the Policyholder and the Spouse of the Policyholder (only applicable in the case of Annuity Options D, E & F) on whose life the Annuity Installment is payable and whose life is assured under this Policy.
- c) 'Annuity Installment' shall mean the amount payable to the Annuitant as mentioned in the Schedule.
- d) 'Annuity Frequency' means the frequency of Annuity Installment payment as specified in the Schedule.
- e) 'Annuity Option' means one of the following Options chosen by the Annuitant at inception of the Policy:
 - Option A: Life annuity – The annuity is paid to the Annuitant as long as he/she is alive.
 - Option B: Life annuity with Return of Purchase Price – The annuity is paid to the Annuitant as long as he/she is alive. On death of the Annuitant, the purchase price is returned to the nominee.
 - Option C: Annuity Certain for period 5 yrs, 10 yrs, 15 yrs, 20 yrs and life thereafter– Annuity is paid for the chosen Certain Period to the Annuitant, if alive, otherwise to the nominee. At the expiry of the Certain Period if the Annuitant is alive, the annuity is paid to the Annuitant as long as he/she is alive.
 - Option D: Joint Life Last Survivor with 50% of annuity to spouse – The annuity is paid to the Annuitant as long as he is alive. On death of the Annuitant, 50% of the annuity is payable to the nominated Spouse as long as the Spouse is alive.
 - Option E: Joint Life Last Survivor with Return of Purchase Price on death of Last Survivor – The annuity is paid up to the death of the last surviving Annuitant. On death of the last surviving Annuitant the purchase price is returned to the Nominee.
 - Option F: Joint Life Last Survivor with 100% of annuity to spouse: The annuity is paid to the Annuitant as long as he is alive. On death of the Annuitant, 100% of the annuity is payable to the nominated Spouse as long as the Spouse is alive.
- f) 'Annuity Payout Period' shall mean the period starting from the Date of Commencement of Annuity till:
 - i. the date of death of the Annuitant, if Annuity Option A or Option B has been opted;
 - ii. the date of death of the Annuitant or till the end of Certain Period, whichever is later, if Annuity Option C has been opted; and
 - iii. the date of death of the of the last surviving Annuitant, if Annuity Option D, Option E or Option F has been opted.
- g) 'Business Day' is the common working day of the Corporate Office of the Company
- h) 'Certain Period' is a fixed period of 5 years, 10 years, 15 years or 20 years, as recorded in the Schedule and is applicable for Annuity Option C, during which the Annuity Installment is payable by the Company irrespective of whether the Annuitant is alive or not.
- i) 'Company' shall mean and refer to the Bajaj Allianz Life Insurance Company Limited.
- j) 'Date of Commencement of Annuity' means the date specified in the Schedule from which the Annuity Installment commences under the Policy.
- k) 'Death Benefit' means the benefit payable on death of the Annuitant as per Section 2b) below.
- l) 'IRDA' means the Insurance Regulatory and Development Authority.
- m) 'Nominee' means the person specified in the Schedule who has been nominated in

writing to the Company by the Policyholder, subject to section 39 of the Insurance Act, 1938, who is entitled to receive the Death Benefits under the Policy as mentioned in Section 2b) below

- n) 'Policy' shall mean the arrangements established by the Policy Document.
- o) 'Policy Anniversary' means the means the date corresponding numerically with the Policy Commencement Date in each subsequent year till the Annuitant survives
- p) 'Policyholder' shall mean the person named in the Schedule who has concluded the Policy with the Company.
- q) 'Policy Commencement Date' shall mean the date as mentioned in the Schedule from which this Policy was effected.
- r) 'Policy Document' means this Policy wording, the Schedule (which is attached to and forms part of this Policy and includes any Annexure or endorsement to it and, if more than one, then, the latest in time) and the Proposal Form.
- s) 'Proposal Form' means the Policyholder's statements in the proposal for this Policy submitted by or on behalf of the Policyholder along with any other information or documentation provided to the Company prior to inception.
- t) 'Purchase Price' shall mean the amount paid by the Policyholder at the inception of the Policy, as specified in the Schedule.
- u) 'Spouse' shall mean the spouse of the Policyholder, in case of Annuity Option D, Option E or Option F
- v) 'Surrender Benefit' means the benefit payable on surrender of the Policy, as per Section 2c) below.

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

POLICY DOCUMENT

- 1) Policy Description
 - a) The Policy is a non-linked, non-participating individual, immediate annuity plan.
 - b) The Policy provides Annuity Benefit and Death Benefit as per Section 2 below.
 - c) There is no surrender benefit under the Policy.
- 2) Benefits
 - The Company shall be liable to pay the following benefits to the Annuitant/Nominee, subject to Section 13 and Section 19 below.
 - a) Annuity Benefit
 - i) Annuity Installments would be payable as per the Annuity Frequency.
 - ii) The first Annuity Installment will be due for payment on the due date as shown in the Schedule.
 - iii) Annuitant has to produce an Existence Certificate as per Section 20 below.
 - iv) The Annuity Installment is payable throughout the Annuity Payout Period
 - b) Death Benefit
 - The Death Benefit payable under the Policy is as given below:
 - i) Option A: Any outstanding Annuity Installments due prior to date of death of the Annuitant shall be paid to the Nominee.
 - ii) Option B: The Purchase Price and any Annuity Installments due prior to date of death of the Annuitant shall be paid to the Nominee. Any Annuity Installment which fell due after the date of death of the Annuitant and was paid by the Company will be recovered from the Death Benefit payable to the Nominee.
 - iii) Option C:
 - (1) If death of the Annuitant is within the Certain Period, the Annuity Installments shall be paid to the Nominee with the same Annuity Frequency till the end of the Certain Period.
 - (2) If death of the Annuitant is after the Certain Period, any Annuity Installments due prior to date of death of the Annuitant shall be paid to the Nominee.

- iv) Option D:
 - (1) On the death of the Annuitant when the Spouse is alive: Any outstanding Annuity Installments due prior to date of death of the Annuitant shall be paid and payment of 50% of the Annuity Installment shall commence to the Spouse.
 - (2) On the death of the Annuitant after the Spouse is dead: Any outstanding Annuity Installments due prior to date of death of the Annuitant shall be paid to the Nominee.
 - (3) On the death of the Spouse when the Annuitant is alive: Annuity Installment will continue to the Annuitant.
 - (4) On the death of the Spouse after the Annuitant is dead: Any outstanding Annuity Installments due prior to date of death of the Annuitant shall be paid to the Nominee.
- v) Option E: On second death, out of the Annuitant and the Spouse, the Purchase Price and any Annuity Installments due prior to date of second death shall be paid to the Nominee. Any Annuity Installment which fell due after the date of death of both the Annuitants and was paid by the Company will be recovered from the Death Benefit payable to the Nominee.
- vi) Option F: On second death, out of the Annuitant and the Spouse, any Annuity Installments due prior to date of second death shall be paid to the Nominee.
- c) Surrender Benefit
No Surrender Benefit is available under this Policy
- 3) Policy Loan
No loan is available under this Policy.

General Conditions

- 4) Age Proof
 - a) The Purchase Price payable under the Policy is calculated on the basis of the Annuitant's Age as declared in the Proposal Form. If the Age has not been admitted by the Company, the Policyholder shall furnish such proof of Age as is acceptable to the Company and have the Age admitted.
 - b) If the Age so admitted (the "correct Age") is found to be different from the Age declared in the Proposal Form, then, without prejudice to the Company's other rights and remedies including those under the Insurance Act 1938, the following actions shall be taken:
 - i) If the correct Age is such as would have made the Annuitant uninsurable under this Policy, this plan shall stand altered to such annuity plan as is generally granted by the Company for the Annuitant's correct Age, which will be subject to the terms and conditions as are applicable to that plan.
 - ii) If it is not possible to grant any other annuity plan, the Policy shall stand terminated with immediate effect by the Company and the Purchase Price shall be refunded subject to the deduction of Annuity Installments already paid and expenses incurred by the Company.
 - iii) If the Annuitant's correct Age is lower than the Age declared in the Proposal Form, the Annuity Installment payable under the Policy shall be altered corresponding to the correct Age of the Annuitant from the next Annuity due date and the total of the difference between the original Annuity Installment and the corrected Annuity Installment from the Date of Commencement of Annuity up to the date of such alteration, with interest (as decided by the Company), shall be collected from the Annuitant or would be adjusted from the next corrected Annuity Installment.
 - iv) If the Annuitant's correct Age is higher than the Age declared in the Proposal Form, the Annuity Installment payable under the Policy shall be altered corresponding to the correct Age of the Annuitant from the next due date of Annuity Installment. However, the Company shall not make any payment on the difference in Annuity Installment paid so far including any interest thereof.
- 5) Assignment & Nomination
 - a) Assignment is not allowed under the Policy.
 - b) Nomination is effected as per section 39 of the Insurance Act, 1938. The

- c) If there is no Nominee or if all the Nominees have predeceased the Policyholder, the benefits payable under the Policy will be paid to the legal heirs of the Policyholder.
- 6) Non-disclosure & Fraud
If the Policyholder or anyone acting at his direction or with his knowledge makes or advances any claim under this Policy knowing it to be false or fraudulent in any respect, the Policy shall be immediately & automatically terminated by making available the Purchase Price received under the Policy subject to deduction of the Annuity Installments paid, and expenses incurred by the Company.
- 7) Notice
Any notice, direction or instruction under this Policy which may be in writing or in any kind of electronic/digital format and if it is to:
 - a. The Policyholder or the Annuitant:
 - i) Shall be sent either by hand, post, courier, facsimile, Short Messaging Service (SMS), Voice call, e-mail or through any other digital/electronic media to the Policyholder or Annuitant to the address or communication/correspondence details specified by the Policyholder in the Proposal Form or as per subsequent most recent change of address and / or communication / correspondence details intimation submitted by him to the Company.
 - ii) The Company shall not be responsible for any consequences arising out of non-intimation of change of the Policyholder's address and / or communication / correspondence details. In case the notice comes back to the Company undelivered to the Policyholder due to any reason, there shall be no obligation upon the Company to make any attempt again towards dispatch of the notice which was returned undelivered.
 - b. The Company, shall be submitted by hand, post, facsimile or e-mail to:
Bajaj Allianz Life Insurance Company,
GE Plaza, Airport Road, Yerawada, Pune - 411006
Toll Free No. 1800225858
Email: life@bajajallianz.co.in
- 8) Electronic Transactions
Subject to Section 7 above, the Policyholder agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time with regard to all transactions and hereby agrees and confirms that all transactions (other than those requiring a written notice or communication under this Policy) effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.
- 9) Free Look Period
Within 15 days [thirty (30) days in case this Policy is issued under the provisions of IRDA Guidelines on Distance Marketing of Insurance Products] of the receipt of this 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 Purchase Price (excluding applicable taxes) paid less the Annuity Installment paid less the expense incurred in stamp duty charges will be made available to the Policyholder.
However, this option is not available to a Policyholder who has purchased this Policy out of the proceeds of a pension plan of the Company.

- 10) Currency
All amounts payable either to or by the Company shall be payable in India and in Indian Currency.
- 11) Waiver
Failure or neglect by either party to enforce at anytime the provisions of this Policy shall not be construed or be deemed to be a waiver of either party's right herein nor in anyway affect the validity of the whole or any part of this Policy nor prejudice either party's right to take subsequent action.
- 12) Modifications
This Policy Document constitutes the complete contract of insurance. This Policy Document cannot be changed or varied except by an endorsement to the Policy, in writing and signed by an officer of the Company authorized for the purpose.
- 13) Payment of Death claim
The Company shall be under no obligation to make any payment under Section 2a) above unless and until the Company has received from the Policyholder (or the Nominee, or legal heirs, and at no expense to the Company) any information and documentation it requests, including but not limited to:
- i) Written notice as soon as possible and in any event within 180 days of the death of the Annuitant, and the circumstances resulting to the death of the Annuitant.
 - ii) The claimant's proof of entitlement to receive payment under the Policy.
 - iii) Original Policy Document.
 - iv) Original death certificate of the deceased Annuitant issued by a competent authority.
 - v) Any other document as asked for by the Company depending on the facts and circumstances of each case.
- 14) Loss of Policy Document
- (a) If the Policy Document is lost or destroyed, then subject to Sub-Section c) below, at the request of the Policyholder, the Company, if satisfied that the Policy Document has been lost or destroyed, will issue a copy of the Policy Document duly endorsed to show that it is issued following the loss or destruction of the original Policy Document.
 - (b) Upon the issue of a copy of the Policy Document, the original Policy Document will cease to have any legal effect.
 - (c) The Company reserves the right to make such investigations into and call for such evidence of the loss or destruction of the Policy Document at the expense of the Policyholder, as it considers necessary before issuing a copy of the Policy Document.
 - (d) It is hereby understood and agreed that the Policyholder will protect the Company and hold the Company harmless from and against any claims, costs, expenses, awards or judgments arising out of or howsoever connected with the original Policy Document or arising out of the issuance of a copy of the Policy Document.
- 15) Grievance Redressal
In case you have any query or complaint/grievance, you may contact any nearest Customer Care Center during the Company's office hours from 9 am to 6 pm. Alternatively, you may communicate with the Company:
- By post at: Customer Care Desk,
Bajaj Allianz Life Insurance Company Ltd.,
GE Plaza, Airport Road, Yerawada, Pune - 411006
By Phone at: Toll Free No. 1800225858
By Fax at: 020-6602-6789
By Email: life@bajajallianz.co.in
- In case you are not satisfied with the resolution provided to you by the above office, or have not received any response within 10 days, or you have any suggestion in respect of this Policy or on the functioning of the office, 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: (+91 20) 30514724, (+91 20) 30514749
Fax No. (+91 20) 66026789
- 16) Ombudsman
- a) In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:
 - 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
 - b) The address of the Insurance Ombudsman is provided as Annexure A attached herewith. For the latest list of insurance ombudsman, please refer to the IRDA website at http://www.irdaindia.org/ins_ombudsman.htm.
 - c) The complaint should be made in writing and duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.
 - d) Also please note that as per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made
 - i) Only if the grievance has been rejected by the grievance redressal mechanism of the Company.
 - ii) The complaint should be filed within a period of one year from the date of rejection by the Company.
- The complaint should not be simultaneously under any litigation
- 17) 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.
- 18) Taxation
Payment of taxes, including service tax & cess, as applicable, shall be the responsibility of the Policyholder. The Policyholder agrees to pay and allows the Company to deduct/charge from any of the benefits payable under this Policy, a sum on account of any tax or other payment which are applicable or may be imposed by any legislation, order, regulation or otherwise, upon the Company, Policyholder or any other beneficiary, which in the opinion of the Company is necessary and appropriate.
- 19) Termination Conditions
The Policy shall immediately and automatically terminate on receipt of intimation of death of the Annuitant or the second death (under Annuity Options D, E & F) at the Company's office.
- 20) Production of Existence Certificate:
- a) An Annuity Installment will become payable only if the Annuitant is alive and existence certificate (by a competent authority as decided by the Company) is submitted to the Company, on each Policy Anniversary. The Annuitant should submit the existence certificate at least fifteen (15) days prior to the Policy Anniversary in each Policy Year.
 - b) It shall be the responsibility of the Annuitant to produce the existence certificate at his expense.
 - c) Failing Sub-Section b) above, the Annuity Installment due from the next Policy Anniversary shall be withheld till production of Existence Certificate. The Company shall not under any circumstances pay any interest for any delay in payment of Annuity Installment on account of non-receipt of existence certificate by the Company.
 - d) The Company is not obliged to send reminders to Policyholder to provide Existence

Certificate of the Annuitant on each Policy Anniversary.

21) Status of Insurance Agent

The insurance agent is only authorized by the Company to arrange completion and submission of the Proposal Form. The insurance agent is not authorized to act as the Company's legal representative and any representation made by the insurance agent which is against the express terms and conditions as contained in this Policy shall not be binding on the Company. Information or payment given to the insurance agent should not be considered as having been given to the Company. In absence of any specific authorisation to an insurance agent to accept premium on behalf of the Company and issue receipt thereof, payment made to an insurance agent shall be considered from the date of receipt of the premium amount by the Company. In the event of happening of any eventuality between the date of payment of premium amount to the insurance agent and the date of receipt of the premium amount by the Company, same shall be considered in accordance with the terms and conditions as contained herein above as if the premium was not paid as on the date of happening of the eventuality

22) 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 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.

Annexure A

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 iobbsr@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 Email ombudsmanghy@rediffmail.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
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