

a. Definitions

Premium:

Means the total initial premium and subsequent premiums due and payable under the Policy.

Premium Payment Term:

This is the period during which the Policyholder shall pay the premium to get the full benefits as mentioned in the Schedule of the Policy.

Basic Sum Assured:

Means the risk cover (as given in the Schedule) guaranteed on death of the Life Insured.

Benefits:

Benefits available under the Policy shall be on survival of the Life Insured or in the event of death of the Life Insured or upon maturity. Details of these are mentioned under the "Benefits Payable" clause, to be read with the Terms & Conditions under this contract.

Grace Period:

Means the time granted by the Company i.e. 30 days from the due date for the payment of premium for annual, half-yearly and quarterly mode and 15 days for monthly mode without levy of any interest or penalty during which time the policy is considered to be in-force with the risk cover without any interruption as per the terms of the policy.

b. Benefits Payable

The following benefits are payable provided all the due Premiums have been paid as scheduled.

I. Assured Annual Income

This is benefit payable on survival of the Life Insured if all the due Premiums are paid as scheduled or if atleast 3 years full premium have been paid.

Assured Annual Income is a guaranteed percentage of Basic Sum Assured or Paid-Up Sum Assured, as applicable. It will be paid from the end of 10th policy year for the next 20 years.

The benefits payable are as follows:

Premium Bands	Benefit (as a % of Basic Sum Assured)
Rs. 10,000 to Rs. 24, 999	9.10%
Rs. 25, 000 to Rs. 74, 999	9.60%
Rs. 75, 000 and above	10.10%

The above benefit will be reduced to account for current outstanding loans (including interest), if any.

II. Maturity Benefit:

On survival of the Life Insured to the end of the Policy Term, the benefit available will be 105.70 % of Basic Sum Assured or Paid-Up Sum Assured, as applicable.

The above benefit will be reduced to account for current outstanding loans (including interest), if any.

III. Death Benefit:

If all the due Premiums are paid up to date, the benefits available on the death of Life Insured will be Basic Sum Assured less outstanding premiums (if any) for the year in which death occurs.

On the death of Life Insured during the Grace Period, the benefit payable will be Basic Sum Assured less due unpaid premium installment less outstanding premiums for the year in which death occurs.

If the Life Insured is a minor, i.e. if death occurs within five years of commencement of the policy and the Life Insured has not attained 18 years of age, the benefits available on the death of Life Insured will be equal to sum of all the premiums paid up to the date of death excluding rider premiums.

The above benefit will be reduced to account for current outstanding loans (including interest), if any. This benefit is payable as a lump sum. Once this benefit is paid, the Policy terminates and no further benefits are payable.

IV. Rider Benefits:

These benefits are only payable subject to the terms and conditions, if the Policyholder had opted for riders.

A. Rider benefits payable on the Life Insured suffering from total and permanent disability:

If the Life Insured becomes totally and permanently disabled as a result of an accident, the following Benefit is payable:

Product	Benefit Amount (Rs.)	Date Up To
Rider - Permanent Disability Benefit (PDB) (\$)	N.A.	N.A.

B. Rider benefits payable on the death of the Life Insured:

If the Life Insured dies due to accident, the following Benefit is payable:

Product	Benefit Amount (Rs.)	Date Up To
Rider - Accidental Death Benefit (ADB) (*)	N.A.	N.A.

C. Rider benefits applicable on the death of the Policyholder:

If the Policyholder dies, the following Benefit is payable:

Product	Benefit Amount (Rs.)	Payment Date
Rider - Life Guardian Benefit (LGB) (\$\$)	N.A.	N.A.

D. Rider benefits payable on the Policyholder suffering from total and permanent disability due to accident:

If the Policyholder suffers from total and permanent disability due to accident, the following Benefit is payable:

Product	Benefit Amount (Rs.)	Date Up To
Rider - Accidental Disability Guardian Benefit (ADGB) (**)	N.A.	N.A.

(\$) See Annexure (PDB) for specific terms and conditions.

(*) See Annexure (ADB) for specific terms and conditions.

(\$\$) See Annexure (LGB) for specific terms and conditions.

(**) See Annexure (ADGB) for specific terms and conditions.

c. Beneficiary

The benefits under this policy are payable to:

- i. the beneficiary(ies) as identified by the Policyholder and recorded in this policy; or
- ii. the Assignee (in accordance with Section 38 of the Insurance Act, 1938); or
- iii. the Policyholder (as defined in Section 2(2) of the Insurance Act, 1938), where beneficiaries and/or assignees have not been elected previously by the Policyholder; or
- iv. the nominee(s) (in accordance with Section 39 of the Insurance Act, 1938); or
- v. in the event of the death of the Policyholder without identifying a beneficiary or making a valid nomination; the executors, administrators or other legal representatives of the Policyholder; or
- vi. to such person as directed by a court of competent jurisdiction in India.

The benefits shall be limited at all times to the monies payable under this policy.

d. Premiums Payable

Mode of premium Payment :

Due date(s) of Future Premium Payments :

Benefit	Regular Premium(Rs.)	Extra Premium (Rs.)	Date of Commencement	Date Last Premium Due
Basic Benefit				

Total Premium Payable is the Premium for Basic Benefit and Premiums for Rider Benefit(s):
Rs Rider Premiums (including extra Premium, if any) are explicitly charged for in addition to the Basic Premiums, as part of the Total Premium.

Modal factors depending on the mode of premium are stated below:

Frequency	Modal Factors
Yearly	100%
Half-yearly	51% of yearly premium
Quarterly	26% of yearly premium
Monthly	8.8% of yearly premium

Service Tax and Education Cess along with Secondary and Higher Education Cess at prevailing applicable rate will be collected together with the Premium.

Special Conditions, if any:

Name of the Beneficiary [ies] as identified by the Policyholder pursuant to condition i. of the Section titled Beneficiary
OR
Name of Nominee(s) under Section 39 of the Insurance Act, 1938:

Name of the Nominee (s)/ Beneficiary(ies)	Name of the Appointee where Nominee is minor	Entitlement (%)	Relationship with the Life Insured

Signed for and on behalf of Kotak Mahindra Old Mutual Life Insurance Limited at Mumbai on

Authorised Signatory

II. TERMS & CONDITIONS

1. Proof of Age

The Premiums have been calculated on the basis of the age(s) of the Life Insured and/or the Policyholder as declared by him/her/them in the proposal form. If at a future date, the age(s) of the Life Insured and/or the Policyholder is/are found to be different from the age(s) declared, without prejudice to the Company's other rights and remedies including those under the Insurance Act, 1938, and any other laws then prevailing, the benefits will be calculated based on:

- the correct age(s) at entry;
- the premium rates/mortality charges then in force;
- the Premium paid on the policy;
- eligibility criteria

subject to any additional underwriting required, the other terms and conditions of the contract remaining the same.

If this is not possible, the policy shall be cancelled from the date of commencement.

2. Payment of Premiums

The annual premiums as aforesaid are payable in advance on the anniversary of the date of commencement of the policy. However, with the consent of the Company, the premiums can also be paid by half-yearly, quarterly or monthly installments.

A Grace Period of 30 days from the due date of payment will be allowed for payment of premiums for all modes other than monthly. For monthly mode the grace period would be 15 days from the due date of payment of premiums. Premiums may be revised by the Company to give effect to any changes in the prevailing tax laws or other legislation. In the event of death during the grace period and/or before the payment of the premium then due, AND the death claim is admitted, the claim will be settled after deducting the balance of the Premium then due and the balance of the year's premium for cases where the premium is not paid annually in advance.

As a gesture of goodwill, the Company may by way of written intimation remind the Policyholder when the premium is due and payable under this Policy. However, it shall be the sole responsibility of the Policyholder, at all times, to discharge the premium payment obligations.

Likewise it shall not be obligatory on the company to issue any communication to a policyholder conveying that his/her premium paying instrument (including those for any other payments under the policy) has bounced and/or any standing instructions by the policyholder to a bank has not been honoured, thereby resulting in non-payment/non-receipt of the premium(s)/payments under the policy. As mentioned above it shall be the sole responsibility of the policyholder, to ensure that the premiums as mentioned herein (including for any other payments under the policy) are duly and properly discharged.

3. Revival

In case the premiums for the first three Policy Years are not paid within the Grace Period as mentioned in clause 2 above, the policy together with the rider benefits, shall lapse from the due date of the first unpaid premium.

However, the Policyholder can revive the lapsed policy or a policy in Reduced Paid-up mode with or without rider benefits, by making an application within a period of two years from the due date of the first unpaid premium and before the date of maturity of the policy.

The policy may be revived on the following terms:

▪	within six months from the due date of the first unpaid premium;	without evidence of health;	on payment of a) premiums in arrears, and; b) Interest at such rates as may be prescribed by the Company from time to time on premiums in arrears. Current interest rate is 9%.
▪	after six months but within 2 years from the due date of the first unpaid premium and before the date of maturity of the policy;	on production of evidence of good health and good habits of the Life Insured to the satisfaction of the Company and also the evidence of there being no adverse change in the personal or family history or occupation;	on payment of a) premiums in arrears, and; b) Interest at such rates as may be prescribed by the company from time to time on premiums in arrears. Current interest rate is 9%..

The Company may, at its absolute discretion, accept or decline the request for revival (made by the policyholder in writing) of a lapsed policy, or accept the request for revival on such terms and conditions as it deems fit. The revival of the policy will be effective after the Company's approval is communicated in writing to the policyholder

In case the lapsed policy is not revived within the above mentioned period, the same shall stand terminated without paying any benefit. However, if the policy in Reduced Paid-up mode is not revived during the revival period, it will continue in that mode until maturity.

4. Surrender Value:

On receipt of all the premiums for a period of at least three consecutive years, the policy shall acquire surrender value with effect from the date of the third policy anniversary reckoned from the date of commencement. On completion of three policy years and payment of three annualized premiums the benefits available will be:

Higher of:

- Guaranteed Surrender Value; or
- Special Surrender Value

Guaranteed Surrender Value

The guaranteed minimum surrender value will be Thirty Percent (30%) of all premiums paid to date excluding the first year's premium and any rider premiums. Further, any Assured Annual Income paid to the policyholder shall be deducted from the above amount.

Special Surrender Value

The Company may consider paying a special surrender value which will be higher than Guaranteed Surrender Value.

Such special surrender value will be solely determined by the Company at its discretion, and the same will be quoted in writing by the Company, on receipt of a written request from the policyholder.

On paid-up policies the Special Surrender Value, if any, will take into account the consequent benefit reductions (as contemplated in Clause 5).

The Special Surrender Value however is subject to maximum of Basic Sum Assured.

Once the surrender value is paid, all the benefits will cease and the policy will terminate.

5. Reduced Paid-up Option

After the premiums have been paid for at least three consecutive years and after completion of three years from date of commencement of the policy, if the policyholder stops paying premiums (and the respective grace period has elapsed) the policy would be converted into a reduced paid-up policy by default.

The Paid-Up Sum Assured would be calculated as:

$(\text{Total number of years of premiums paid-1}) / (\text{Total number of years of premiums payable during the entire policy term-1}) \times \text{Basic Sum Assured}$

The maturity benefit payable will be equal to the original maturity benefit multiplied by the Paid-up Sum Assured divided by the Basic Sum Assured. The Assured Annual Income will be the same percentage as earlier; but it will be applied on the Paid-up Sum Assured. On death of the life insured during the policy term, the benefit payable will be the Paid-up Sum Assured.

If a paid-up policy is surrendered, the special surrender value (if any) will be based on the Paid-up Sum Assured. All rider benefits cease when the policy becomes Reduced Paid-up.

A paid up policy may be revived for the original benefits within 2 years of the date of becoming paid up as mentioned under "Revival" clause.

6. Forfeiture of Policy

The policy will be forfeited if,

- any premium is not duly paid and the policy has not acquired any surrender value as stated above, or
- the lapsed policy has not been revived as provided in clause 3 hereof, or
- applicable surrender value is less than the amount due to the Company for loans, interest or otherwise on the terms stipulated in Clause 8, or
- any condition herein contained or endorsed hereon is contravened, or
- it is found that a statement made
 - in the proposal for insurance, or
 - in any report of a medical officer, or
 - in any other document leading to the issue of the policy,

was inaccurate, or false, or any material matter or fact was suppressed, then, and in every such case (but subject to the provisions of Section 45* of the Insurance Act, 1938) the policy shall be void, and all claims to any benefit under this policy shall cease and all monies that have been paid in consequence of this policy shall belong to the Company, excepting in so far as whatever relief may be granted as per the law.

*[Section 45 states "No policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and 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: Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."]

7. Suicide Exclusion

If, within one year of the date of issue of this policy, the life insured commits suicide, whether being sane or insane at the time of committing suicide, the policy shall be void and all claims under the policy shall cease. In case of suicide, whether being sane or insane at the time of committing suicide, within one year of the date of revival of this policy, only the surrender value as on date of claim event will be payable.

8. Loans

Loans may be granted within 80% of the surrender value of the policy specified by the Company from time to time, subject to the following terms and conditions, for such amounts and on such further terms and conditions as the Company may fix from time to time.

a. The policy shall be assigned absolutely to and kept with the Company as security for the repayment of the loan, interest on the loan and expenses incurred in connection with the loan.

b. The initial rate of interest will be specified by the Company in respect of each loan when the same is sanctioned. The interest rate on the loan shall be floating. The first payment of the interest will be on the date specified by the Company and every 6 months thereafter. The company may revise the interest rate from time to time.

c. The Company shall not be bound to accept repayment of the loan unless tendered in full.

d. In the event of failure to pay interest within one calendar month after each due date or if premiums are discontinued, the policy may be held to be forfeited to the Company, without notice of forfeiture being necessary. The Company shall be entitled to apply the surrender value allowable in respect of the policy to the payment of loan and interest. The balance if any, of such surrender value after the above adjustment, shall be paid to the beneficiary entitled to it.

e. If the policy becomes a claim by death or maturity and the amount of loan or any portion thereof remains outstanding, the Company shall be entitled to deduct the same together with all interest up to the date of claim from the policy proceeds before settling the claim.

9. Assignment and Nomination

An assignment of this policy may be made by an endorsement upon the policy itself or by a separate instrument signed in either case by the assignor specifically stating the fact of assignment and duly attested. Such assignment shall be operative as against the Company effective from the date the Company receives a written notice of the Assignment and on confirmation of record of such Assignment. Partial Assignment of policy is not allowed.

In case of lapsation of the policy, fresh Nomination and Assignment will not be allowed. If the policy is already assigned, the status of the policy should be informed to the Assignee.

The Policyholder, where he/she is also the life insured, may, at any time before the date of maturity of policy, make or change a nomination for the purpose of payment of the monies secured by the policy in the event of his death. Where the nominee is a minor, the policyholder who is also the life insured may appoint a person to receive the money during the minority of the nominee. Nomination shall be made or changed by an endorsement on the policy and by communicating the same in writing to the Company.

By recording the Assignment or registering the nomination or change in Nomination, the Company does not express itself upon the validity nor accepts any responsibility on the Assignment or Nomination.

Endorsing of an Assignment shall cancel any existing Nomination.

10. Notice

Any notice, information or instruction to the Company must be in writing and delivered to the address intimated by the Company to the policyholder which is currently:

Customer Care :
Kotak Mahindra Old Mutual Life Insurance Limited
Kotak Towers, 5th Floor, Zone II
Building No.21, Infinity Park, Off Western Express Highway,
Goregaon Mulund Link Road, Malad East, Mumbai-400097
Toll Free: 1800-209-8800
Fax No. 022-67257452
E-mail : clientservicedesk@kotak.com

Any such notice, information and instruction shall be deemed to be served 7 days after the posting, or immediately upon receipt by the Company in the case of recorded hand delivery or courier. The Company may change the address stated above and intimate the policyholder of such change by suitable means.

Any notice, information or instruction from the Company to the policyholder shall be mailed to the address specified in the proposal form or to the changed address as intimated to the Company in writing. Any such notice, information and instruction shall be deemed to be served 7 days after the posting, or immediately upon receipt by the Policyholder in the case of recorded hand delivery or courier.

11. Claims

All claims payable will be subject to production of proof of the claim event satisfactory to the Company, such other requirements as stipulated by the Company and the legal title of the claimant, satisfactory to the Company.

The primary documents normally required for processing a claim are:

- Intimation of the claim event (duly supported by evidence of claim event), in writing and in the Company's format and signed by the beneficiary / nominee/ assignee/ legal heirs as the case may be. This intimation shall mention the following:
 - A statement that the claim event (i.e. death) has occurred
 - Details of the policy under which the insured is covered
 - Date of the claim event
 - Place of occurrence of claim event (i.e. residence/ hospital etc.) and the address of such place
 - Bank Account Details

- Cause of claim event with supporting documents.
- Proof of claim event with supporting documents (e.g. original death certificate in the case of a death claim/hospital reports in the case of a critical illness claim etc.)
- Original policy document.
- Proof of age of the insured, if this has not been previously admitted by the Company (e.g. birth certificate, school leaving certificate etc.).
- Recent photograph of the beneficiary, as mentioned above.
- Current residential and permanent address proof and identity proof of beneficiary, as mentioned above.
- Photocopy of Bank Pass Book / Bank Statement of beneficiary, as mentioned above showing name of Bank, location of Bank Branch, Name of Account Holder and Account No.
- Documents relied on for taking the said Policy

The Company reserves the right to call for any additional information and documents required to satisfy itself as to the validity of a claim. The amount due under this policy is payable at the office of the Company situated at Mumbai, but the Company may fix an alternative place of payment for the claim at any time before or after the policy has become a claim.

12. Free Look Provision

In case you are not agreeable to any of the provisions stated in the policy, then you have the option of returning the policy to us stating the reasons thereof within 15 days from the date of the receipt of the policy. The cancellation request should be submitted to your nearest Kotak Life Insurance Branch or sent directly to our Head Office. On receipt of your letter along with the original policy document we shall arrange to refund the premium paid by you after deducting the proportionate risk premium, medical charges and stamp duty. A policy once returned shall not be revived, reinstated or restored at any point of time and a new proposal will have to be made for a new policy.

13. Vesting on attaining majority

Where the policy has been issued on the life of a minor, the policy shall automatically vest on him/her with effect from the date of completion of 18 years of age and the life insured would be the holder of the Policy from such date. And the Company shall thereafter enter into all correspondence directly with him. Any assignment or nomination of the policy contrary to this provision would be null and void as against the Company.

In case of a policy held by a minor, the Company shall till the date of his/her attaining majority seek instructions from and enter into all correspondence directly with the Legal Guardian whose details are made available to the Company. The Company shall not be held responsible vis-à-vis the policyholder for any acts executed by it, based on any instructions issued to it by such a Guardian.

Annexure - Query/Complaint Resolution

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

Customer Care,

Kotak Mahindra Old Mutual Life Insurance Limited
Kotak Towers,5th Floor,Zone II
Building No.21, Infinity Park, Off Western Express Highway,
Goregaon Mulund Link Road, Malad East, Mumbai-400097
Toll Free:1800-209-8800
Fax No. 022-67257452
E-mail : clientservicedesk@kotak.com

2. 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:

The Grievance Redressal Officer

Kotak Mahindra Old Mutual Life Insurance Limited
Kotak Towers,5th Floor,Zone II
Building No.21, Infinity Park, Off Western Express Highway,
Goregaon Mulund Link Road, Malad East, Mumbai-400097
Toll Free:1800-209-8800
Fax No. 022-67257452
E-mail : clientservicedesk@kotak.com

3. In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman at the address given below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

List of Insurance Ombudsman

Insurance Ombudsman Contact Details	Areas of Jurisdiction	Insurance Ombudsman Contact Details	Areas of Jurisdiction
Ahmedabad Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U.Shah College 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 E-mail: insombahd@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu	HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool HYDERABAD - 500 004 Tel. 040-23325325 Fax: 040-23376599 E-mail: insombud@hd2.vsnl.net.in	Andhra Pradesh, Karnataka and UT of Yanam - a part of the UT of Pondicherry
BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor Malviya Nagar, BHOPAL Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh	ERNAKULAM Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard, M.G. Road , ERNAKULAM - 682 015 Tel: 0484-2358734 Fax:0484-2359336 E-mail: iokochi@asianetglobal.com	Kerala , UT of (a) Lakshadweep , (b) Mahe - a part of UT of Pondicherry
BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park BHUBANESHWAR - 751 009 Tel.0674-2596461(Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: iobbbsr@dataone.in	Orissa	KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road , 3 rd floor, KOLKATA - 700 001 Tel.:033-22134869 Fax: 033-22134868 E-mail : iombkol@vsnl.net	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
CHANDIGARH Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 nd floor, Batra Building Sector 17-D CHANDIGARH - 160 017 Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh	LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, LUCKNOW - 226 001 Tel.:0522-2201188 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI - 600 018 Tel. 044-24333678 Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), MUMBAI - 400 054 PBX: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net	Maharashtra , Goa
NEW DELHI Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road NEW DELHI - 110 002 Tel. 011-23239611 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajasthan	GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road GUWAHATI - 781 001 Tel. : 0361-2131307 Fax:0361-2732937 E-mail: omb_ghy@sify.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

4. 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.

- As per provision 13(3) of the Redressal of Public Grievances Rules 1998,

5. The complaint to the Ombudsman can be made

- Only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
- Within a period of one year from the date of rejection by the Insurer
- If it is not simultaneously under any litigation.