

MAIN SCHEDULE

Name of the Life Insured :
Gender: Policy No. :
Name of the Policyholder :
Name of the Proposer :
Date of Commencement :
Date of Issue : Vesting Date :
Plan Name : **Kotak Capital Multiplier Plan** Term :
Plan Description : **Endowment Assurance with a flexible maturity benefit** Basic Sum Assured:
Life Insured's Age at Commencement : Participating: **YES**
Whether Age at Commencement Admitted : Life Insured's Date of Birth :

BENEFITS PAYABLE

A. Maturity Benefit :

In the event of the life insured reaching the earlier of, the Vesting Date stated in the Schedule, or, the vesting date opted for under this policy, the Maturity Benefit will become payable.

Normal Vesting

Where the policy matures on the vesting date specified in the Schedule, the life insured will be entitled to the Basic Sum Assured plus Bonus Addition* together with the Supplementary Sum Assured plus the Supplementary Bonus Addition#. On the vesting date, the Accumulation Account will be re-defined to mean this cumulative amount.

*Bonus Addition is the amount in the Accumulation Account in excess of the Basic Sum assured.

Accumulation Account is an account kept in respect of this policy, into which premiums are paid and returns declared are added, and from which mortality and administration charges are deducted. This account forms the basis for benefit payments

#Supplementary Bonus Addition is the amount in the Supplementary Accumulation Account (see later) in excess of the Supplementary Sum Assured.

The policyholder must indicate in writing, the manner in which he/she wishes to take the maturity benefit on or before 22 /1 /2031 .

Immediate Early Vesting

The policyholder may opt, in writing, for the policy to vest at any time after three years from the date of commencement of this policy or on the life insured attaining the age of 23 (whichever is earlier), but before the Normal Vesting Date specified in the schedule. In such a case, the Immediate Early Maturity Benefit will be equal to :

- the higher of
 - the Guaranteed Surrender Value in respect of the basic premiums (see clause 4 of the terms and conditions) as on the date of immediate early maturity, and
 - the Special Surrender Value of the Accumulation Account (see clause 5 of the terms and conditions)

plus

Kotak Capital Multiplier Plan

V.4.1.3

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- the higher of
 - the Guaranteed Surrender Value in respect of lump-sum injections made (see clause 4 of the terms and conditions) as on the date of immediate early maturity, and
 - the Special Surrender Value of the Supplementary Accumulation Account (see clause 5 of the terms and conditions)

On the early vesting date, the Accumulation Account will be re-defined to mean this amount.

The policyholder must indicate in writing, the manner in which he/she wishes to take the Maturity Benefit at the time of submitting the request.

On early vesting, the Basic Sum Assured will automatically stand reduced to the lower of:

- the Accumulation Account and
- the Basic Sum Assured.

III-Health Early Vesting

The life insured may opt, in writing, for the policy to vest at any time before the Normal Vesting Date specified in the schedule on medical grounds. This is subject to proof of ill-health to the satisfaction of the Company. In such a case, the Immediate Early Maturity Benefit will be equal to

- the higher of
 - the Guaranteed Surrender Value in respect of the basic premiums (see clause 4 of the terms and conditions) as on the date of immediate early maturity, and
 - the balance in the Accumulation Account as on the date of immediate early maturity

plus

- the higher of
 - the Guaranteed Surrender Value in respect of lump-sums injections made (see clause 4 of the terms and conditions) as on the date of immediate early maturity, and
 - the balance in the Supplementary Accumulation Account as on the date of immediate early maturity.

On the ill-health early vesting date, the Accumulation Account will be re-defined to mean this amount.

The policyholder must indicate in writing, the manner in which he/she wishes to take the Maturity Benefit before the date of vesting.

On early vesting, the Basic Sum Assured will automatically stand reduced to the lower of:

- the Accumulation Account and
- the Basic Sum Assured.

Distribution of Benefit

If the life insured survives till the vesting date opted for, the policyholder may take the relevant maturity benefit in the following manner:

- i the entire maturity benefit as a lump sum (the policy then terminates), or
- ii up to 50% of the maturity benefit as a lump sum and the remaining benefit (called the Net Vesting Value) by withdrawals at intervals selected by the policyholder. Total annual withdrawals shall not exceed 25% of the Net Vesting Value and the ability to make withdrawals will be subject to there being a minimum balance in the Accumulation Account at the vesting date (as per the rules of the Company prevailing at that time). Withdrawals may be made at any time by giving the Company 30 days notice in writing. There will be no charge for the first withdrawal in each policy year#. Any further withdrawal in a policy year shall be subject to a charge specified by the Company at that time. At the end of fifteen years from the date the policy vests, the

balance in the Accumulation Account will be paid out and the policy will cease. During the withdrawal period, the Company will continue to add returns to the Accumulation Account. Such returns cannot be negative. The total of all withdrawals on and after vesting will not be less than the Accumulation Account balance as on the vesting date. All benefits will cease on the Accumulation Account being reduced to zero and the policy will terminate.

#Policy Year means the period from one policy anniversary date (or the date of commencement for the first year) up to the next policy anniversary date.

B. Benefits payable on the death of the life insured:

Basic Death Benefit

Death before vesting

On death of the life insured before the date the policy vests, the policyholder will be eligible for the Basic Death Benefit which is the sum of

- the higher of
 - the Basic Sum Assured less all premiums due but not paid, and
 - the balance in the Accumulation Account as on the date of death
- 10% of the Basic Sum Assured.

and

- the higher of
 - all the lump-sums injections made up to the date of death, and
 - the balance in the Supplementary Accumulation Account as on the date of death.

provided satisfactory proof of death is given to the Company.

Death after vesting

On death of the life insured after the date the policy vests and where the policy is still in force, life cover will continue for an additional period after vesting, subject to the following:

1. There is a sufficient balance in the Accumulation Account to meet these life cover charges. These charges are taken from the balance in the Accumulation Account monthly.
2. This extended life cover will be provided up to the earliest of:
 - date of vesting + 15 years,
 - the life insured attaining age 75, and
 - the date of occurrence of a claim event, that is subsequently admitted under the Critical Illness Plus 15 Benefit
3. The death benefit will be equal to 10% of Basic Sum Assured plus the balance in the Accumulation Account (if any)
4. Once the Death Benefit is paid, the policy will cease and all benefits will fall away.

Preferred Term/Term Benefit

On death of the life insured whilst the Preferred Term/Term Benefit is in force, the Preferred Term/Term Benefit Rider(if any) of Rs. will be paid together with the Basic Death Benefit.

This benefit is available upto

Accidental Death Benefit

In the event of the Accidental Death Benefit becoming payable (see Annexure (ADB) for specific terms and conditions), the Accidental Death Benefit of Rs. N.A. will be paid together with the Basic Death Benefit.

This benefit is available up to N.A.

Distribution of Benefit

On death of the life insured, the Basic Death Benefit together with the Preferred Term/Term Benefit and/or Accidental Death Benefit (if any) will be paid to the beneficiaries. On payment of the Death Benefit the policy will cease and all benefits will fall away.

C. Benefits payable on the life insured suffering from a critical illness:

Critical Illness before vesting

In the event of the life insured suffering from a Critical Illness before the policy vests (see annexure (CIPB) for specific terms and conditions), the Critical Illness Plus 15 Benefit amount (if any) will be added into the Supplementary Accumulation Account as a lump-sum and the policyholder may then opt for the policy to vest at any time. The Sum Assured for Critical Illness Plus 15 Benefit is equal to Rs.N.A.

After the Critical Illness Benefit amount is added to the Supplementary Accumulation Account, the following will reduce:

- i) the Basic Sum Assured,
- ii) all the benefits dependent on the Basic Sum Assured, and
- iii) the Accumulation Account balance

in the same proportion that the Critical Illness Benefit Sum Assured bears to the Basic Sum Assured at the time of the claim. On the payment of this benefit the premium on the Basic Benefit will be re-calculated based on the reduced Basic Sum Assured and the age at commencement of this policy. The policy will then continue until the vesting date and benefits will be payable at that time in the manner chosen.

Critical Illness after vesting

In the event of the life insured suffering from a Critical Illness after the vesting date (see Annexure (CIPB) for specific terms and conditions), the policyholder will be eligible for the Critical Illness Plus 15 Benefit as stated in Annexure (CIPB).

After the Critical Illness Benefit amount is paid, the following will reduce:

- i) the Basic Sum Assured, and
- ii) all the benefits dependent on the Basic Sum Assured,

in the same proportion that the Critical Illness Benefit Sum Assured paid bears to the Basic Sum Assured at the time of claim.

D. Benefits payable on the disability of the life insured:

Permanent Disability (as a result of an accident) Benefit

In the event of the Permanent Disability (as a result of an accident) Benefit becoming payable (See Annexure (PDB) for specific terms and conditions), the Permanent Disability (as a result of an accident) Benefit of Rs.N.A. will be added to the Supplementary Accumulation Account as a lump-sum.

This benefit is available up to N.A.

E. Benefit available on the disability of the proposer

Accidental Disability Guardian Benefit

On the accidental disability of the proposer (see Annexure (ADG) for specific terms and conditions) future premium payments for all other benefits shall be waived.

This benefit is available up to N.A.

F. Benefit available on the death of the proposer

Life Guardian Benefit

On the death of the proposer (see Annexure (LG) for specific terms and conditions) future premium payments for all other benefits shall be waived.

This benefit is available up to N.A.

SUPPLEMENTARY ACCUMULATION ACCOUNT

The policyholder may make lump-sum injections into a Supplementary Accumulation Account subject to such restrictions as may be prescribed by the Company at that time, and subject to deduction of administration charges from the Supplementary Accumulation Account (no charges will be deducted where the lump-sum injection is the result of a benefit payment). A Supplementary Sum Assured will be secured with such lump-sum injections. Returns declared on this Supplementary Accumulation Account will be added into the Supplementary Accumulation Account. These returns would be declared at the same rate and in the same manner as returns declared on the Accumulation Account.

BENEFICIARY

The benefits under this policy are payable to:

- the policyholder (as defined in Section 2(2) of the Insurance Act, 1938), or
- the assignee (in accordance with Section 38 of the Insurance Act, 1938), or
- the nominee(s) (in accordance with Section 39 of the Insurance Act, 1938), or
- in the event of the death of the policyholder without making a valid nomination, the executors, administrators or other legal representatives of the policyholder, or
- 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.

PREMIUMS PAYABLE

Mode of Premium Payment :

Due date(s) of Future Premium Payments : 15th of every month and 15th thereafter.

Benefits	Amount of installment premium payable		Date of Commencement	Date Last Premium Due
	Regular Premium(Rs.)	Extra Premium (Rs.)		
Basic Benefit Policy Fee				
Total Annual Premium including Extra Premiums : Rs.60,238.00 (Rounded to the nearest rupee). Plus Service Tax and Education Cess at prevailing applicable rate, will be collected together with the Premium/adjusted from the Accumulation Account.				

Special Conditions, if any :

Name of Nominee(s) under Section 39 of the Insurance Act, 1938 :

Name	Name of the Appointee where Nominee is Minor	Entitlement (%)

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

Authorised Signatory

II. TERMS & CONDITIONS

1. Proof of Age

The premium has been calculated on the basis of the age of the life insured as declared by him/her in the proposal form. If at a future date, the age is found to be different from the age 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 policy will automatically be converted to a policy for an amended sum assured based on :

- the correct age at entry,
- the premium rates then in force, and
- the premiums paid on the policy.

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

If the correct age is such as would have made the life insured ineligible for any of the benefits (including riders) of this policy, 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 shall be altered to those generally granted by the Company based on :

- the correct age at entry,
- the premium rates then in force, and
- the premiums paid on the policy, subject to any additional underwriting required by the Company.

If this is not possible, the policy shall be cancelled from the date of commencement and premiums shall be refunded after deducting expenses incurred by the Company.

2. Payment of Premiums

An annual premium is payable in advance on the anniversary of the date of commencement of the policy. However, with the consent of the Company, the premium can be paid by half-yearly or quarterly instalments. A grace period of 30 days from the due date of payment will be allowed for payment of premiums. If the premium is not paid on or before the expiry of the grace period in the first three years from the date of commencement, the policy will automatically lapse. Premiums may be revised by the Company to give effect to any changes in the prevailing tax laws or other legislation.

If death occurs within the grace period and before the payment of the premium then due, and the death claim is admitted, the claim will be settled after deducting the premium then due and the balance of the year's premium for cases where the premium is not paid annually in advance.

If death occurs when premiums are not paid up to date, and the death claim is admitted, the claim will be settled after deducting the balance of the year's premium for cases where the premium is not paid annually in advance.

The Company may by way of an written intimation remind the Policyholder of the premiums due and payable under this Policy. However, whether or not such an intimation is received by the Policyholder, it shall be sole responsibility of the Policyholder, at all times, to discharge the premium obligations as mentioned herein.

Likewise it shall not be obligatory on Company to issue any communication to a policyholder conveying tat his/her premium paying instrument [including those for any other payments under the policy] has bounce 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 of Lapsed Policy

When the premium is not paid within the grace period as mentioned in 2 above, the policy together with the rider benefits, shall lapse from the due date of the unpaid premium except for cases where the automatic non-forfeiture provision is applicable. However, the policyholder can revive the lapsed policy with or without rider benefits added to the basic policy, 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.

▪	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) 9% per annum of the premiums in arrears as an administration charge.
▪	after six months but within two 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 to the satisfaction of the Company and also the evidence of there being no adverse change in the personal or family history or occupation;	at such premium rate and from such date as may be fixed by the Company.

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.

4. Suicide

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.

5. 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 that the Company receives a written notice of the assignment.

The life insured, where he is the holder of the policy, 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 accept any responsibility on the assignment or nomination.

6. 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

The Policyholder is also advised to promptly notify the Company of any change in his/her address and/or that of his/her nominee. 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 Company / Policyholder in the case of recorded hand delivery or courier.

7. Claim

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, 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

8. 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

9. Guaranteed Surrender Value

On receipt of all the premiums for a period of at least three consecutive years, the policy shall acquire a guaranteed surrender value with effect from the date of the third policy anniversary, reckoned from the date of commencement.

In respect of basic premiums paid, the guaranteed minimum surrender value will be Thirty Percent (30%) of all premiums paid excluding the first year's premium, rider premiums and additional premiums, if any. The surrender value of any subsisting bonus addition already attached to the policy shall be added to this surrender value.

In respect of lump-sum injections made, the guaranteed minimum surrender value will be Thirty Percent (30%) of all lump-sum injections made. The surrender value of any subsisting supplementary bonus addition already attached to the policy shall be added to this surrender value.

Any outstanding debts against the policy and the interest thereon, and/or any money paid under the policy will be a first charge on the surrender value.

10. Special Surrender Value

The Company may consider paying a special surrender value which will not be less than the guaranteed surrender value as stated above and such 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.

Normally, this will be based on balance available in the Accumulation Account and Supplementary Accumulation Account after deducting the early vesting charge prevailing at that time. Currently the early vesting charge is 5% of the Accumulation Account and Supplementary Accumulation Account.

Any outstanding debts against the policy and the interest thereon, and any money paid under the policy will be a first charge on the surrender value.

11. Automatic Non-forfeiture Provision

Once this policy has acquired a surrender value, and the premium due has not been paid within the days of grace, then the balance in the Accumulation Account after deducting all monies due to the Company for loans, interest or otherwise, will be applied to meet mortality and administration charges as these fall due to enable the basic benefit on death to remain in force provided the clear Accumulation Account is sufficient to cover the mortality and administration charges. If the Accumulation Account available is insufficient to cover the mortality and administration charges during a future period such balance will be used to maintain cover for a portion of the period, after which the policy will cease to exist. In case the policy becomes a death claim whilst the non-forfeiture provision is in operation and if the claim is admitted, the basic death benefit will be paid, subject to deduction from the amount of the claim admitted, of

- the sum of all unpaid premiums in the year of the claim and in previous years, and
- existing loan with interest.

12. Reduced Paid-up Option

After the premiums have been paid for at least three consecutive years in respect of the policy, the policyholder may elect to stop paying premiums and for the policy to remain in force for a reduced sum assured. Such election must be given in writing to the Company and a written acknowledgement obtained from the Company. In the absence of such intimation the automatic non-forfeiture provision will apply.

Once the reduced paid up option is taken and the date of vesting is reached, the policyholder has the option to take the reduced sum assured or the Accumulation Account, whichever is higher in the manner stated in the Schedule.

13. 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 Accumulation Account has been fully utilized to cover the mortality and administration charges, or
- the surrender value is less than the monies due to the Company for loans, interest or otherwise, or
- any condition herein contained or endorsed hereon is contravened, or
 - 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 not made in good faith, 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.

14. Loans

Loans may be granted within the surrender value of the policy 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 policyholder shall duly execute a loan document.
- b) 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.
- c) 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 has the right to change the interest rate during the currency of the loan, after giving a month's notice to the policyholder.
- d) The Company shall not be bound to accept prepayment of the loan unless tendered in full.
- e) In the event of failure to pay interest within one calendar month after each due date, the policy shall 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.
- f) If the policy becomes a claim 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.

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: ioobbsr@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.