

**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.

**Simple Reversionary Bonus:**

At the end of each financial year the company may declare a bonus expressed as a percentage of the Sum Assured. The simple reversionary bonus will be this percentage multiplied by the Sum Assured. Simple reversionary bonuses are not guaranteed. They depend on the profits emerging in the participating fund set up by the company. The bonuses vest on the policy on the 5th policy anniversary, provided all the 5 years premiums due up to that date have been paid in full. They are only declared during the Premium Payment Term. Accrued reversionary bonuses will be paid out on maturity.

Simple Reversionary Bonus also applies to those policies where premiums are waived, on death or accidental disability of the life insured and will be applicable only for original intended Premium Payment Term. No future simple reversionary bonuses will be declared on paid-up policies i.e. the paid-up policies will not participate in the future profits of the company after the policy is made paid-up.

**Terminal Bonuses:**

This bonus shall be a percentage of Sum Assured and will be computed and released on maturity, provided the policy is in force at that time.

The Company may declare a Special Terminal Bonus expressed as a percentage of the Sum Assured. This will only be computed and released on maturity, and where all the premiums have been paid in full and as scheduled or where the premiums are waived.

Terminal bonuses will not be payable to policies which have been made paid-up.

**Sum Assured:**

This is the amount given in the schedule. The Death Benefit and Edu Booster payouts under this plan depend on this amount.

**Benefits:**

Benefits available under the Policy shall be payable on reaching the Policy Anniversary after ages mentioned under Edu Boosters or at maturity or on earlier death/disability of the Life Insured. Details of these are mentioned under the "Benefits Payable" clause, to be read with the Terms & Conditions under this contract.

**Child:**

Child (between ages 0 to 10 years) is the original nominee and beneficiary as specified by the Policyholder and recorded with the Insurer at the inception.

**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 the policy is in force.

**I. Edu Boosters :**

If the policy is in force at the time of payment of benefit then, the benefit/s will be paid as herein below:

Policy Anniversary	Edu Booster^ (as percentage of Sum Assured)
After 15 <sup>th</sup> birthday of the Child	15%
After 17 <sup>th</sup> birthday of the Child	20%
After 19 <sup>th</sup> birthday of the Child	30%
After 21 <sup>th</sup> birthday of the Child	60%

^ provided due premiums have been paid / waived.

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

In case the Policy becomes paid-up, the above benefits will be calculated on the basis of Reduced Sum Assured.

**II. Accidental Disability Benefits:**

In the event of Accidental Disability of Life Insured, the future premiums will be waived and policy continues for the original policy term subject to the terms and conditions mentioned under Annexure: "1".

A) For benefits payable on death of the Life Insured during Accidental Disability, please refer to section on Death Benefit.

B) On survival of the Life Insured till the end of Policy Term (even in case of death of the Child during this period), the benefits payable will be:

- The Edu Boosters as per schedule and
- Accrued Simple Reversionary Bonuses (if any) including future Simple Reversionary Bonuses (if any) accruing on the policy post disability and Terminal Bonus (if any). These will be paid at maturity.

The outstanding premiums for the year in which accidental disability occurs (applicable for non-annual premium payment mode) needs to be paid. If accidental disability of the Life Insured occurs during Grace Period, the due unpaid installment premium also needs to be paid.

Disability Benefits payable under Reduced Paid-up will be based on Reduced Paid-up Sum Assured. Kindly refer to clause on Reduced Paid-Up for details and conditions. Disability benefits are not provided for policies in Lapse mode.

**III. Maturity Benefit:**

On maturity, i.e. at the end of the Policy Term, the benefit/s payable will be the last Edu Booster payout along with Accrued Simple Reversionary Bonuses (if any) and Terminal Bonus (if any).

For Maturity Benefit payable under Reduced Paid-up mode kindly refer to the clause on Reduced Paid-up.

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

**IV. Death Benefit :**

**I. In the event of death of the Life Insured**

A) If all due premiums are paid up to date and Accidental Disability benefit has not been claimed, the benefits will be:

- 2 (two) times the Sum Assured, to be paid on acceptance of claim and
- Future Premium Payment obligation will cease and the Policy will continue for the original policy term

Additionally, (1) Edu Boosters will be paid as per schedule. (2) Accrued Simple Reversionary Bonuses (if any) including future Simple Reversionary Bonuses (if any) accruing post death of the Life Insured and Terminal Bonus (if any) will be paid at maturity.

B) In the event of death of the Life Insured after Accidental Disability benefit has been claimed, the benefits will be:

- 2 (two) times the Sum Assured to be paid on acceptance of claim and
- Policy will continue for the original policy term as mentioned in the Schedule

The above benefits will be reduced to account for outstanding premiums for the year in which death of the Life Insured occurs (applicable for non-annual premium payment mode). If death of the Life Insured occurs during Grace Period, the due unpaid installment premium will be deducted from the Death Benefit.

**II. In the event of death of the Child**

A) In case the Life Insured is alive on the date of death of the Child during the policy term:

The Policy will continue till the original policy term. All premiums are required to be paid by the Policyholder to keep the Policy alive. The Edu Boosters will be paid as scheduled. Accrued Simple Reversionary Bonuses (if any), future Simple Reversionary Bonuses (if any) and Terminal Bonus (if any) will be paid at maturity. The future premium payment obligation will not cease in this case.

In the event of death of the Child during the policy term, the Policyholder/Life Insured may appoint the spouse or another child as the new nominee to receive the benefits under the policy. The benefit in this case will be paid to the new nominee duly appointed by the Policyholder or to his/her legal heir as the case may be. After all the benefits are paid, the Policy stands terminated.

B) In case of death of the Child after the death of the Life Insured and during the policy term:

The Policy will continue till the end of the policy term without payment of any further premium. Additionally, (1) Edu Boosters will be paid as per schedule to the legal heir of the Policyholder. (2) Accrued Simple Reversionary Bonuses (if any) including future Simple Reversionary Bonuses (if any) accruing post death of the Child and Terminal Bonus (if any) will be paid to the legal heir at maturity. The Policy stands terminated after the benefits are paid to the legal heir of the Policyholder.

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

Death Benefit payable under Reduced Paid-up will be based on Reduced Paid-up Sum Assured. Kindly refer to clause on Reduced Paid-Up for details and conditions. Death benefits are not provided for policies in Lapse mode.

**V. Rider Benefits :**

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

**Available riders :**

Sr.No.	Rider Name	Details
1	Preferred Term/Term Benefit	Benefits payable on the death of the life insured.
2	Accidental Death Benefit	Benefits payable on the death of the life insured.
3	Permanent Disability Benefit	Benefits payable on the disability of the life insured.

**Details of Opted Rider(s) (if any) :**

**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.)	Benefit Ceases On
Kotak Permanent Dis. Benefit (Rider) (++)		

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

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

Product	Benefit Amount (Rs.)	Benefit Ceases On
Kotak Accident Death Benefit (#)		

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

(++) See Annexure (PDB) for specific terms and conditions.

**c . Beneficiary :**

The benefits under this policy are payable to:

- i. the Child\* as specified by the Policyholder and recorded in this policy at inception; 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.

\*benefits shall be paid to the child through his/her appointee as specified by the policy holder.

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 :                      and                      thereafter.

Benefit	Regular Premium(Rs.)	Extra Premium* (Rs.)	Date of Commencement	Date Last Premium Due
Basic Benefit Kotak Accident Death Benefit (#) Kotak Permanent Dis. Benefit (Rider) (++)				

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

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

\* Extra Premium is the additional premium payable towards medical and occupational loading in case of a sub standard life.

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

Special Conditions, if any :

**Nominee[s]:**

Name of the Child as specified 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 Child/Nominee	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



Authorized Signatory

## II. TERMS & CONDITIONS

### 1. Proof of Age :

The Premiums have been calculated on the basis of the age(s) of the Life Insured / the Policyholder and the Child as declared by him/her/ them in the proposal form. If at a future date, the age(s) of the Life Insured / the Policyholder or Child 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 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. Lapse :

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.

### 4. Revival :

The Policyholder can revive the Policy as per the procedure mentioned below. In case the policy is not revived within 2 years from the date of lapse, the Policy shall stand forfeited as per clause 8 of Terms and Conditions.

The Policyholder can revive the lapsed policy or a policy in Reduced Paid-up mode (please refer to the clause on Reduced Paid-up) 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:

Sr. No.	Particulars	Basic Condition	Payment to be done
1)	within six months from the due date of the first unpaid premium;	without evidence of good 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%.
2)	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.

#### 5. **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 Surrender after 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 (30%) Thirty Percent of (all premiums paid to date excluding the first year's premium, extra premium, if any, and rider premiums, if any) plus the value of vesting bonuses less Edu Boosters that have been paid out.

#### **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 6).

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

## **6. 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 from the date of first unpaid premium.

The Reduced Paid-up Sum Assured would be calculated as:

Original Sum Assured \* (number of years of Premiums paid) / (total number of years of Premiums payable)

All rider benefits cease when the policy becomes Reduced Paid-up.

After a policy is made Reduced Paid-up, all benefits (including Edu Boosters) referred to above, to the extent relevant, shall be based on Paid Up Sum Assured In place of the original Sum Assured. Simple Reversionary Bonuses (if any) and Terminal Bonus (if any) will not be declared for policies after they are made 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.

On Maturity of the Policy, if the Policy has not been revived:

I. If the Policy becomes Reduced Paid-up during first 5 (five) years of Policy term:

The benefits payable will be the revised Edu Booster based on the Reduced Paid-up Sum Assured. No bonuses will be payable on maturity.

II. If the Policy becomes Reduced Paid-up after payment of premium for 5 (five) year's or more:

The benefits payable will be:

- Edu Booster based on the Reduced Paid-up Sum Assured and
- Accrued Simple Reversionary Bonuses (if any)

## **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 revival of Policy, if the Life Insured commits suicide within 1 year of such revival, whether being sane or insane at the time of committing suicide, only the Surrender Value as on date of claim event shall be paid.

## **8. Forfeiture of Policy :**

The policy will be forfeited if

- the lapsed policy has not been revived as provided in clause 4 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 9, 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."]

#### **9. 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.

#### **10. Nomination and Assignment :**

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/Life Insured cannot, at any time before the date of maturity of policy, make or change a nominee except in case of death of the Child for the purpose of payment of the monies secured by the policy. In the event of death of the Child the Policyholder/Life Insured may make or change nominee only for receiving the monies secured by the policy. 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.

Endorsement upon the policy for the purpose of Assignment shall cancel any existing Nomination.

#### **11. 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, 7th Floor, Zone IV,  
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](mailto: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.

## **12. 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 Life Insured or Child or nominee as the case may be.
- 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.

## **13. 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.

### III. ANNEXURES

#### 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,7th Floor,Zone IV  
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,7th Floor,Zone IV  
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
<p><b>Ahmedabad</b> 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 E-mail. ins.umb@rediffmail.com</p>	<p>Gujarat , UT of Dadra &amp; Nagar Haveli, Daman and Diu</p>	<p><b>HYDERABAD</b> 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 E-mail: insombudhyd@gmail.com</p>	<p>Andhra Pradesh, Karnataka and UT of Yanam - a part of the UT of Pondicherry</p>
<p><b>BHOPAL</b> 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.:- 0755-2769201/202 Fax : 0755-2769203 Email:bimalokpalbhopal@airtelmail.in</p>	<p>Madhya Pradesh &amp; Chhattisgarh</p>	<p><b>ERNAKULAM</b> 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 E-mail: iokochi@asianetindia.com</p>	<p>Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry</p>
<p><b>BHUBANESHWAR</b> Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest Park BHUBANESHWAR-751 009. Tel.:- 0674-2596455/461/429 Fax : 0674-2596429 E-mail: ioobbsr@dataone.in</p>	<p>Orissa</p>	<p><b>KOLKATA</b> Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, Chittaranjan Avenue, KOLKATA-700 072. Tel.:- 033-22124339 / 4340 / 4341 Fax : 033-22124342 E-mail : iombkol@vsnl.net</p>	<p>West Bengal, Bihar, Jharkhand and UT of Andaman &amp; Nicobar Islands, Sikkim</p>
<p><b>CHANDIGARH</b> Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd floor, Batra Building, Sector 17-D CHANDIGARH-160 017. Tel.:- 0172-2706468/6196 Fax : 0172-2708274 E-mail: ombchd@yahoo.co.in</p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu &amp; Kashmir, UT of Chandigarh</p>	<p><b>LUCKNOW</b> Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th floor, Nawal Kishore Rd. Hazaratganj, LUCKNOW-226 001. Tel.:-0522-2231331 Fax : 0522-2231310 E-mail: insombudsman@rediffmail.com</p>	<p>Uttar Pradesh and Uttaranchal</p>
<p><b>CHENNAI</b> Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668/5284 Fax : 044-24333664 E-mail: insombud@md4.vsnl.net.in</p>	<p>Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)</p>	<p><b>MUMBAI</b> Insurance Ombudsman Office of the Insurance Ombudsman, 3rd floor, Jeevan Seva Annexe, S.V.Road, Santacruz(W), MUMBAI-400 054. Tel.:- 022-26106889/6671 Fax : 022-26106052 E-mail: ombudsmanmumbai@gmail.com</p>	<p>Maharashtra, Goa</p>
<p><b>NEW DELHI</b> Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633/11 Fax : 011-23230858 E-mail: iobdelraj@rediffmail.com</p>	<p>Delhi &amp; Rajasthan</p>	<p><b>GUWAHATI</b> Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5 th floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937 E-mail: ombudsmanghy@rediffmail.com</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>

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.