

## MAIN SCHEDULE

Name of the Life Insured in full :

Name of the Policyholder :

Name of the Proposer :

Date of Commencement :

Gender :

Date of Issue :

Policy No. :

Plan Name : **Kotak Retirement Income Plan (with cover)**

Normal Retirement Date:

Plan Description : **Deferred Annuity with life cover.**

Term:

Life Insured's Age at Commencement :

Basic Sum Assured:

Whether Age at Commencement Admitted :

Participating: **Yes**

Life Insured's Date of Birth :

### BENEFITS PAYABLE

#### A Benefits payable on retirement of the life insured :

Retirement means the life insured reaching the date of retirement stated in the schedule, unless he/she has selected a different date in accordance with this policy.

##### **Normal Retirement**

Where the life insured retires on the Normal Retirement Date specified in the schedule, he/she will be entitled to the Basic Sum Assured plus Bonus Addition\* together with the Supplementary Sum Assured plus the Supplementary Bonus Addition# as on the date of retirement.

\*Bonus Addition is the amount in the Accumulation Account in excess of the Basic Sum assured, namely  
Rs. **83,000.00**.

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 Retirement Benefit on or before **05 /01 /2017** (One month before the date of retirement)

##### **Immediate Early Retirement**

The policyholder may opt immediate early retirement at any time after three years from the date of commencement of the policy or on the life insured attaining the age of 45 (whichever is later), but before the Normal Retirement Date specified in the schedule (or the Late Retirement Date, if Late Retirement Date has been elected). In such a case, this Immediate Early Retirement Benefit will be equal to :

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

plus

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

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

### III-Health Early Retirement

The life insured may take immediate early retirement on medical grounds at any time before the Normal Retirement Date specified in the schedule. This Ill-health Early Retirement Benefit is subject to the production of medical proof satisfactory to the Company. The Ill-health Early Retirement Benefit will be equal to :

- the higher of
  - the Guaranteed Cash Value in respect of the basic premiums (see clause 4 of the terms and conditions) as on the date of ill-health early retirement, and
  - the balance in the Accumulation Account as on the date of ill-health early retirement
- plus
- the higher of
  - the Guaranteed Cash Value in respect of lump-sums injections made (see clause 4 of the terms and conditions) as on the date of ill-health early retirement, and
  - the balance in the Supplementary Accumulation Account as on the date of ill-health early retirement.

The policyholder must indicate in writing, the manner in which he/she wishes to take the Ill-health Early Retirement Benefit at the time of submitting the request.

### Late Retirement

The Company may, at its discretion, allow the life insured to select a Late Retirement Date falling after the Normal Retirement Date specified in the schedule, but before he/she attains the age of 65, subject to any conditions that may apply at that time. In such a case, the Late Retirement Benefit will be equal to the Basic Sum Assured plus the Bonus Addition together with the Supplementary Sum Assured plus the Supplementary Bonus Addition as on the date of late retirement. On exercising this option, no further basic premiums will be payable after the Normal Retirement Date specified in the schedule. All riders would cease on the Normal Retirement Date specified in the schedule.

The policyholder must indicate in writing that he/she wishes to opt for Late Retirement on or before **05 /01 /2017** (one month before the Normal Retirement Date).

The policyholder must indicate in writing, the manner in which he/she wishes to take the Late Retirement Benefit at least one month before the late retirement date.

### Distribution of Benefit

If the life insured survives till the retirement date opted for, the policyholder may take the relevant Retirement Benefit, in the following manner:  
- up to one third of the benefit amount may be taken in cash. The balance of the benefit amount will be used to buy an annuity, either from the Company (depending upon the annuity choice available at that time) or from any other registered life insurer. The policyholder must indicate in writing, the manner in which he/she wishes to take the relevant Retirement Benefit within the time limits hereinabove stated.  
On retirement, the policy will cease and all benefits will fall away.

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

#### Basic Death Benefit

On death of the life insured before retirement, 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
- and
- the higher of
  - all 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.

#### Term Benefit

On death of the life insured whilst the Term Benefit is in force, the Term Benefit (if any) of Rs. will be added to the Basic Death Benefit and distributed in the same manner as the Basic Death Benefit.

This benefit is available upto N.A.

#### 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 (if any) of Rs. N.A. will be added to the Basic Death Benefit and distributed in the same manner as 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 Term Benefit and/or Accidental Death Benefit (if any) will be distributed in the following manner.

- up to one third of the total benefit amount may be taken in cash. The balance of the benefit amount will be used to buy an annuity, either from the Company (in accordance with the annuity choice available at that time) or from any other registered life insurer. The Beneficiary must indicate in writing, the manner in which he/she wishes to take the Death Benefit. On payment of the Basic Death Benefit, the policy will cease and all the benefits will fall away.

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

##### Critical Illness Benefit.

In the event of the Critical Illness Benefit becoming payable (see annexure (CIB) for specific terms and conditions), the Critical Illness Benefit amount (if any) of Rs. N.A. will be added into the Supplementary Accumulation Account as a lump-sum .

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 Death Benefit will be re-calculated based on the reduced sum assured and the age at commencement of this policy. The policy will then continue until the life insured elects to retire and benefit will be payable at that time in the manner chosen.

This benefit is available upto N.A.

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

##### Permanent Disability (by accident) Benefit

In the event of the Permanent Disability (by accident) Benefit becoming payable (See Annexure (PDB) for specific terms and conditions), the Permanent Disability (by accident) Sum Assured which is Rs. N.A. will be added to the Supplementary Accumulation Account as a lump-sum. The policy will then continue until the life insured elects to retire and benefits will be payable at that time in the manner chosen.

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 benefits covered (if any) 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 benefits covered (if any) 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 life insured, or
- the policyholder (as defined in Section 2(2) 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 : ..... and ..... 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 ..... Premium including Extra Premiums : ..... (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 :

**Nominee(s)**

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 or.

Authorised Signatory

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## 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 .

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) 9% per annum of the premiums in arrears as an administration charge.
▪	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 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 the Company receives a written notice of the assignment and endorses the same on the policy contract.

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 any opinion upon the validity nor accept any responsibility on the assignment or nomination. Endorsing an assignment shall cancel any existing 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](mailto: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. 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, 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 Cash Value**

Surrender will not be permitted under this policy. However, for purposes of calculating the Immediate Early Retirement Benefit and the Ill-health Early Retirement Benefit, there is a guaranteed cash value.

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

However, for the Immediate Early Retirement Benefit, the Guaranteed Surrender Value will only be available if all premiums have been received for a period of at least three consecutive years.

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

## **10. Special Cash Value**

Surrender will not be permitted under this policy. However, for purposes of calculating the Immediate Early Retirement Benefit, the Company may consider paying a special cash value. This will not be less than the guaranteed cash value as stated above and such cash 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 retirement charge prevailing at that time. Currently the early retirement charge is 5% of the Accumulation Account and Supplementary Accumulation Account.

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 cash value.

## **11. Automatic Non-forfeiture Provision**

If, after receipt of premiums for a period of at least three consecutive years, the policyholder defaults on the payment of premiums, the automatic non-forfeiture provision will be applied. Under this provision, the balance in the Accumulation Account after deducting all monies due to the Company will be applied to meet mortality and administration charges as these fall due to enable the Basic Death Benefit and the Basic Retirement Benefits 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 claim whilst the non-forfeiture provision is in operation and if the claim is admitted, the Basic 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.

## **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.

## **13. Forfeiture of Policy**

The policy will be forfeited if,

- a. any premium is not duly paid or
- b. the Accumulation Account has been fully utilized to cover the mortality and administration charges, or
- c. any condition herein contained or endorsed hereon is contravened, or
- d. 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 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**

No loans are permissible on this policy.

## 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](mailto: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](mailto: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>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</p>	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu	<p>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</p>	Andhra Pradesh, Karnataka and UT of Yanam - a part of the UT of Pondicherry
<p>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</p>	Madhya Pradesh & Chhattisgarh	<p>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</p>	Kerala , UT of (a) Lakshadweep , (b) Mahe - a part of UT of Pondicherry
<p>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: iobbsr@dataone.in</p>	Orissa	<p>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</p>	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
<p>CHANDIGARH Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 &amp; 103 2 nd floor, Batra Building Sector 17-D CHANDIGARH - 160 017 Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in</p>	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh	<p>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</p>	Uttar Pradesh and Uttaranchal
<p>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</p>	Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	<p>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</p>	Maharashtra , Goa
<p>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</p>	Delhi & Rajasthan	<p>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</p>	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.