



Pramerica Life Assured Wealth Plus

A Non-Linked Non-Participating Individual Savings Life Insurance Plan

UIN: 140N112V01

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A Non-Linked Non-Participating Individual
Savings Life Insurance Plan

Life's crucial milestones like your child's education, purchasing your dream home, or living a comfortable retirement deserve the reassurance of financial certainty. In an unpredictable world, having a plan that guarantees financial safety for your family while securing your long-term goals is invaluable.

Pramerica Life Assured Wealth Plus is a non-participating life insurance plan that provides guaranteed lump sum benefit at maturity along with a comprehensive life insurance cover. With simple terms, flexible payment options, and tax advantages, it ensures you and your loved ones can look ahead into the future with confidence and peace of mind.

Pramerica Life Assured Wealth Plus

- **Comprehensive Life Insurance Coverage:** Ensure your loved ones are financially protected throughout the policy term and help them achieve life's important goals even in your absence.
- **Simple, Transparent, and Easy-to-Understand:** A straightforward plan designed for you with easy to understand benefits
- **Guaranteed Benefits at Maturity:** Enjoy the assurance of a guaranteed lump sum pay-out at the end of the policy term, provided all premiums are paid and the policy remains active. No surprises, just certainty.
- **Flexible Policy Terms:** Choose a term that suits your financial planning—10, 15, or 20 years.
- **Customizable Premium Payment Options:** Pay your premiums over 5, 7, or 10 years—whatever fits your budget and convenience.

- **Tax Advantages:** Premiums paid and benefits received may be eligible for tax benefits under prevailing income tax laws. Please consult a tax advisor.

How does the plan work?

You can purchase this policy either through any of our intermediary or online from our website in 3 simple steps:

1. **Choose Your Premium:** Decide the amount you wish to pay and select your preferred premium payment term—5, 7, or 10 years.
2. **Select Your Policy Term:** Pick a policy duration that suits your financial goals—10, 15, or 20 years.
3. **Enjoy Peace of Mind:**
 - In case of an unfortunate demise during the policy term, the **Sum Assured on Death** will be paid to your nominee.
 - On survival till the end of the policy term, you will receive the **Guaranteed Maturity Benefit**—a lump sum pay-out.

Eligibility Criteria

Parameter	Minimum	Maximum		
Age at Entry	91 days#	PPT 5: 55 years PPT 7&10: 60 years		
Maturity Age	18 years	75 years		
Premium Payment Term (PPT)		5, 7, & 10 years		
Policy Term (PT)	PPT (in years)	PT (in years)		
	5	10, 15, 20		
	7	15, 20		
	10	15, 20		
Installment Premium	Minimum:			
	Annual	Semi-annual	Quarterly	Monthly
	₹12,000	₹6,120	₹3,120	₹1,032
Maximum: No Limit, subject to Board Approved Underwriting Policy				
Sum Assured	Min: ₹1,32,000 Max: No Limit, subject to Board Approved Underwriting Policy			

All reference to age are based on age as on the last birthday. Substandard lives may also be covered subject to Board Approved Underwriting Policy and with any extra Premium, if applicable.

*Ownership for policies issued on minor lives will automatically vest in the name of the Life Assured once he/she attains majority.

Premium Bands

Premium Band	Band 1	Band 2	Band 3	Band 4
Annualized Premium# (in ₹)	Less than 50,000	50,000 to 99,999	1,00,000 to 1,99,999	2,00,000 & above

#Annualized premium shall be the premium payable in a policy year chosen by the policyholder, excluding the taxes, underwriting extra premiums and loadings for modal premiums, if any.

^^Total Annualized Premiums payable is the sum total of annualized premium for the entire premium payment term as per the policy contract.

Benefits in Detail

The policy will provide the following benefits in the event of death or at maturity, provided the Policy is in force as on the date of insured event.

Maturity Benefit

On survival of the Life Insured till the end of the policy term, while the policy is in force and all due premium have been paid, you shall receive Sum Assured on Maturity in Lumpsum which is equal to Guaranteed Maturity Benefit.

Guaranteed Maturity Benefit is defined as % of Total Annualized Premiums Payable^^ by policyholder.

Death Benefit

In the unfortunate event of death of the Life Insured during the Policy Term while the policy is in-force on the date of death, the beneficiary shall receive the death benefit, which shall be highest of:

- Sum Assured on Death^ (or)
- 105% of the total premiums paid* till the date of death (or)
- Surrender Value as on date of death

Upon the payment of death benefit, the policy shall terminate and no further benefits shall be payable.

#Annualized premium shall be the premium amount payable in a policy year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

^^Total Annualized Premiums payable is the sum total of annualized premium for the entire premium payment term as per the policy contract.

*Total Premiums paid means total of all the premiums paid under the base product, excluding any underwriting extra, and any rider premium and taxes.

^Sum Assured on Death is defined as 11 times Annualized Premium

Example:

Rahul, a 26-year-old sales Manager at a Pharma Company, wants to build a corpus to start a business. He plans to purchase Pramerica Life Assured Wealth Plus and pays Rs. 2,00,000 p.a. for 10 years with an aim to create a lumpsum corpus after 20 years.

Scenario I: If Rahul Survives till the end of the policy term, he shall receive the following benefits:



Total Premium Paid (₹)	Benefits Payable	Amount (₹)
₹20,00,000	Guaranteed Maturity Benefit	45,65,200

Scenario II: In case of unfortunate demise of Rahul at the end of the 8th year, beneficiary shall receive the death benefit of ₹22,00,000 and the policy shall terminate.

Other Features

Flexible Premium Payment Modes

You have an option to pay premiums Annually, Semi-annually, Quarterly or Monthly. Monthly mode is allowed only if the premiums are paid electronically, such as through Credit Card, Direct Debit and ECS/ NACH.

You can choose to pay premiums annually, semi-annually, quarterly or monthly. The instalment premium shall be calculated by multiplying Annualized Premium with the below modal factors:

Premium Modes	Annual	Semi-annual	Quarterly	Monthly
Factors	1	0.51	0.26	0.086

Premium Rebates/Discounts

- The company may offer a discount of 10% on the first year premium to the existing customers, employee of the company/promoters of the company and for policies sourced through Online and Direct Online Channels.
- Female Life Rebate: Premium rate applicable to female life will be based on the premium rate of 3 years younger male.

Grace Period

If you are unable to pay your premium by the due date, you will be given a grace period of 15 days for monthly mode and 30 days for all other premium payment modes. During the grace period the Policy shall continue to remain in force along with all the benefits under this policy and claim, if any, shall be payable subject to deduction of the unpaid due premium till the date of death.

Premium Discontinuance

The Policy will acquire Surrender Value after paying premium for the first complete policy year & will become payable after completion of first policy year.

If premiums are discontinued before Policy has acquired a Surrender Value i.e. before paying premium for the first complete Policy year, the Policy shall lapse at the end of the grace period, the Death Benefit will cease immediately and no benefits will be paid when the Policy is in lapsed status. However such policies can be revived subject to revival conditions mentioned further in the document.

If the Policy has acquired a Surrender Value i.e. after paying premium for one complete policy year; and no future premiums are paid, you may choose to continue your Policy on Reduced Paid-up basis.

On your Policy becoming Reduced Paid-up (RPU), benefits under the plan will be reduced as given below:

- Death Benefit:** In case of death during policy term, an amount equal to Maximum of {Sum Assured on Death[^] (multiplied by) T (number of premiums paid)/ N (Number of premiums payable under the policy) or 105% of Total Premiums paid till the date of death or Surrender Value as on date of death } shall be payable and the policy shall terminate.
- Maturity Benefit:** Upon survival of the Life Insured at the end of the policy term, the following benefit would be payable Guaranteed Maturity Benefit (multiplied by) T (number of premiums paid)/ N (number of premiums payable under the policy)

Revival

You can revive your lapsed/Paid-up policy for its full coverage within five years from the due date of the first unpaid premium but before policy maturity, by paying all outstanding premiums together with the interest, as applicable. The interest for revival of the policy will be charged at market related rates set by the Company from time to time. The rate of interest shall be reset on an annual basis at the beginning of every financial year (April) and would be determined based on the average of 10-year G-Sec YTM plus 75 basis points rounded down to 25 basis points. The average of the benchmark would be taken from the previous financial year for the period 1st July to 31st Dec. The source of information for 10 year G Sec rate would be "CCIL". The current applicable rate of interest on policy reinstatement is 7.50% p.a. compounding monthly which would be applicable for the FY 2025-26. Revival of the policy is subject to Board approved underwriting policy, i.e. the Life Insured may have to undergo medical tests, financial underwriting etc. If a lapsed policy is not revived within the revival period, the policy will terminate on expiry of the revival period.

Surrender

It is advisable to pay premiums for the entire premium payment term to enjoy maximum benefits under the policy. The policy will acquire Surrender value after paying premium for the first complete policy year & will become payable after completion of first policy year. Thereafter, if you decide not to pay further Premiums, you would have the option to either surrender the Policy or let the Policy continue with reduced benefits in accordance with the conditions mentioned in the Premium Discontinuance section above. If you choose to discontinue your policy, you will be entitled to receive Surrender Value which will be higher of the Guaranteed Surrender Value (GSV), if applicable or Special Surrender Value (SSV) of the Policy.

Please refer to our website or policy document for details.

Loan

You may take a loan against your Policy once it has acquired a Surrender Value. The maximum loan that can be availed is 75% of the Surrender Value at any time. The rate of interest shall be reset on an annual basis at the beginning of every financial year. The rate of interest applicable on the loan will be declared by the Company on an annual basis at the beginning of every financial year. The loan rate of interest is based on yield on 10-years GSEC YTM plus 150 basis points rounded down to 25 basis points. The average of the benchmark would be taken from the previous financial year for the period 1st July to 31st Dec. The source of information for 10 year GSec rate would be "CCIL". The current applicable rate of interest for FY 2025-26 is 8.25% p.a. Compounding monthly. Any outstanding loan amount together with any unpaid interest thereon shall be adjusted against any Policy Benefit which become payable under the Policy.

For other than in force and fully paid up policies: In case outstanding loan amount including interest exceeds the surrender value, the policy will get foreclosed after giving intimation and reasonable opportunity to the policyholder to continue the policy.

Policies in force for full benefits or fully paid policies would not be foreclosed on the account of outstanding loan amount (including outstanding interest on loan, if any) exceeding the surrender value.

Terms and Conditions

Free look cancellation

You will have a period of 30 days from the date of receipt of the Policy Document to review the terms and conditions of the Policy and where you disagree to any of these terms and conditions, you have an option to return the Policy stating the reasons for objection. On receipt of the letter along with the Policy bond, the Company will refund the Premiums paid, subject to the deduction of proportionate risk premium and any expenses incurred by the Company on insurance stamp duty and medical examination, if any.

Suicide Exclusions

In case of death of the Life Insured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the Company shall pay to the nominee or beneficiary 80% of the Total premiums paid (excluding any rider premium and taxes, thereon if any) till the date of death, or the surrender value available as on date of death whichever is higher, provided the policy is in force.

Alterations

The premium payment term or Policy term cannot be altered after commencement of the policy.

Minor Lives

In case the Life Insured is a minor at the date of commencement, the proposer can either be a parent or grandparent or legal guardian of the life insured. In case of minor lives, date of risk commencement for policies will be same as that of date of commencement of policy. The ownership of such policies will vest automatically in name of Life Insured once he/she attains majority.

Tax Benefits

Premiums paid under this plan may be eligible for tax exemptions, subject to the applicable tax laws and conditions. Income tax benefits under this plan, if any, shall be applicable as per the prevailing Income Tax Laws and are subject to amendments from time to time. Kindly consult a tax expert.

Nomination and Assignment

Nomination in this policy is allowed as per Section 39 of Insurance Act, 1938 as amended from time to time. Assignment in this policy is allowed as per Section 38 of Insurance Act, 1938 as amended from time to time.

Section 41 of the Insurance Act 1938: Prohibition of rebate, (as amended from time to time):

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty that may extend to ten lakh rupees.

Section 45 of the Insurance Act 1938, (as amended from time to time):

Fraud and mis-statement would be dealt with in accordance with provisions of Section 45 of the Insurance Act, 1938, as amended from time to time. For provisions of this Section, please contact the insurance Company or refer to the sample policy contract of this product on our website www.pramericalife.in

This product brochure is indicative of the terms, warranties, condition and exclusion contained in the insurance policy. Please know the associated risk and applicable charges from your agent or the intermediary or policy document of the insurer

Grievance Redressal

I. In case of any clarification or query please contact your Company Salesperson. Any concern may also be raised at any of the branch offices of the Company, the addresses of the branch offices are available on the official website of the company.

II. The Company may be contacted at:
Customer Service Helpline 1860 500 7070
(Local charges apply) / 011 48187070
(9:00 am to 7:00 pm from Monday to Saturday)

Email: contactus@pramericalife.in

Email for Senior Citizen:

seniorcitizen@pramericalife.in

Website: www.pramericalife.in

Communication Address:

Customer Service

Pramerica Life Insurance Ltd.

7th & 8th Floor, Tower 2, Capital Business Park,
Sector 48, Gurugram - 122018

Office hours: 9:30 am to 6:30 pm from
Monday to Friday

III. Grievance Redressal Officer:

If the response received from the Company is not satisfactory or no response is received within two weeks of contacting the Company, the matter may be escalated to:

Email- customerfirst@pramericalife.in

Grievance Redressal Officer,

Pramerica Life Insurance Ltd.,

7th & 8th Floor, Tower 2, Capital Business Park,
Sector 48, Gurugram - 122018

GRO Contact Number: 0124 – 4697069

Email- gro@pramericalife.in

Office hours: 9:30 am to 6:30 pm from
Monday to Friday

IV. IRDAI- Grievance Redressal Cell:

If after contacting the Company, the Policyholders query or concern is not resolved satisfactorily or within timelines the Grievance Redressal Cell of the IRDAI may be contacted. Bima Bharosa Toll Free number – 155255 or 1800-425-4732

Email Id- complaints@irdai.gov.in

Website: <https://bimabharosa.irdai.gov.in>

Complaints against Life Insurance Companies: Insurance Regulatory and Development Authority of India Policyholder's protection & Grievance Redressal Department (PPGR), Sy. No. 115/1, Financial District Nanakramguda, Gachibowli, Hyderabad- 500032

V. Insurance Ombudsman:

The office of the Insurance Ombudsman has been established by the Government of India for the redressal of any grievance in respect to life insurance policies.

Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

In case you are not satisfied with the decision/ resolution of the insurer, you may approach the Insurance Ombudsman if your grievance pertains to any of the following:

- a. Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999
- b. Any partial or total repudiation of claims
- c. Disputes over premium paid or payable in terms of insurance policy
- d. Misrepresentation of policy terms and conditions
- e. Legal construction of insurance policies in so far as the dispute relates to claim
- f. Policy servicing related grievances against insurers and their agents and intermediaries
- g. Issuance of Life insurance policy, which is not in conformity with the proposal form submitted by the proposer

- h. Non-issuance of insurance policy after receipt of premium
- i. Any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f)

No complaint to the Insurance Ombudsman shall lie unless

- (a) The complainant has made a representation in writing or through electronic mail or online through website of the insurer or insurance broker concerned named in the complaint and—
 - (i) Either the insurer or insurance broker, as the case may be, had rejected the complaint, or
 - (ii) The complainant had not received any reply within a period of one month after the insurer or the insurance broker, as the case may be, received his representation, or
 - (iii) The complainant is not satisfied with the reply given to him by the insurer, or the insurance broker, as the case may be.
- (b) The complaint is made within one year—
 - (i) After the order of the insurer or insurance broker, as the case may be rejecting the representation is received, or
 - (ii) After receipt of decision of the insurer or insurance broker, as the case may be, which is not to the satisfaction of the complainant, or
 - (iii) After expiry of a period of one month from the date of sending the written representation to the insurer or the insurance broker as the case may be, if the insurer or insurance broker, as the case may be, named fails to furnish reply to the complainant.

The address of the Insurance Ombudsman are attached herewith as Annexure and may also be obtained from the following link on the internet - Link: [://www.cioins.co.in/ombudsman](http://www.cioins.co.in/ombudsman)

Address & Contact Details of Ombudsmen Centres

<p>Council for Insurance Ombudsmen (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, Santacruz (West), Mumbai - 400054. Tel no: 022 - 69038800/69038812. Email id: inscoun@cioins.co.in Website: www.cioins.co.in</p> <p>If you have a grievance, approach the grievance cell of Insurance Company first. If complaint is not resolved/ not satisfied/not responded for 30 days then You can approach The Office of the Insurance Ombudsman (OIO) Please visit our website for details to lodge complaint with Ombudsman.</p>				

Sl.	Centre	Contact Person	Office Details***	Jurisdiction of Office Union Territory, District
1	AHMEDABAD	Shri Collu Vikas Rao	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD - 380 001. Tel.: 079 - 25501201/02 Email: gio.ahmedabad@cioins.co.in	Jurisdiction : Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27- N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: gio.bengaluru@cioins.co.in	Jurisdiction : Karnataka.
3	BHOPAL	Shri R. M. Singh	Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal - 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: gio.bhopal@cioins.co.in	Jurisdiction : Madhya Pradesh, Chhattisgarh.
4	BHUBANESWAR	Shri Manoj Kumar Parida	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 /2596455 / 2596429 / 2596003 Email: gio.bhubaneswar@cioins.co.in	Jurisdiction : Odisha.

5	CHANDIGARH	Mr Atul Jerath	Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh - 160 017. Tel.: 0172 - 2706468 Email: oio.chandigarh@cioins.co.in	Jurisdiction : Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI	Shri Somnath Ghosh	Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.chennai@cioins.co.in	Jurisdiction : Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
7	DELHI	Ms Sunita Sharma	Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 46013992 / 23213504 / 23232481 Email: oio.delhi@cioins.co.in	Jurisdiction : Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
8	GUWAHATI	Shri Somnath Ghosh	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oio.guwhati@cioins.co.in	Jurisdiction : Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
9	HYDERABAD	Shri N. Sankaran	Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Jurisdiction : Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
10	JAIPUR	Shri Rajiv Dutt Sharma	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363 Email: oio.jaipur@cioins.co.in	Jurisdiction : Rajasthan.
11	KOCHI	Shri G. Radhakrishnan	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Jurisdiction : Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
12	KOLKATA	Ms Kiran Sahdev	Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annex, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	Jurisdiction : West Bengal, Sikkim, Andaman & Nicobar Islands.
13	LUCKNOW	Shri. Atul Sahai	Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Jurisdiction : Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gajipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahrach, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharthnagar.
14	MUMBAI	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annex, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	Jurisdiction : Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
15	NOIDA	Shri Bimbadhar Pradhan	Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: oio.noida@cioins.co.in	Jurisdiction : State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.

16	PATNA	Ms Susmita Mukherjee	Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna - 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Jurisdiction : Bihar, Jharkhand.
17	PUNE	Shri Sunil Jain	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in	Jurisdiction : Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

***Please note that the address may change. For the most up-to-date information, please refer to the following link: www.cioins.co.in/ombudsman

About Pramerica Life Insurance Limited

Pramerica Life Insurance Limited is a joint venture between DHFL Investments Limited (DIL), a wholly-owned subsidiary of Piramal Finance Limited[^] (“PFL”) and Prudential International Insurance Holdings, Ltd. (PIIH), a fully owned subsidiary of Prudential Financial, Inc. (PFI). Pramerica Life Insurance Limited represents the coming together of two renowned financial services organizations with a legacy of business excellence spread over decades.

Pramerica Life Insurance Limited, started operations in India on September 01, 2008 and has a pan India presence through multiple distribution channels which have been customized to address the specific insurance needs of diverse customer segments. The Company is committed to providing protection and quality financial advice to its customers.

Pramerica is the brand name used in India and select countries by Prudential Financial, Inc.

Prudential International Insurance Holdings, Ltd. and Prudential Financial, Inc. of the United States are not affiliated with Prudential Plc. a Company incorporated in the United Kingdom.

For further information on the Company, please visit www.pramericalife.in

About Piramal Finance Limited (PFL)

Piramal Finance Limited (PFL), a wholly owned subsidiary of Piramal Enterprises Limited (flagship company of the Piramal Group), is a housing finance company engaged in retail and wholesale lending. In retail lending, PFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of ‘Bharat’ market. It has 26 Lakh+ customers and presence in 26 states with a network of 425+ branches. It offers multiple products, including home loans, small business loans to Indian budget conscious customers at the periphery of metros and in Tier I, II and III cities. In wholesale lending, it caters to both real estate as well as non-real estate sector and offers multiple products including construction finance, structured debt and senior secured debt. The Piramal Group also has strategic partnerships with leading global funds such as CDPQ, CPPIB, APG, Ivanhoe Cambridge and Bain Capital.

About Prudential Financial, Inc. (PFI)

Prudential Financial, Inc. (PFI), a financial services leader with \$1.6 trillion of assets under management as of September, 2025 has operations in the United States, Asia, Europe and Latin America. Prudential’s diverse and talented employees are committed to helping individual and institutional customers grow and protect their wealth through a variety of products and services, including life insurance, annuities, retirement-related services, mutual funds and investment management. Prudential International Insurance Holdings & Prudential Financial Inc. of the United States are not affiliated with Prudential Plc, a Company incorporated in the United Kingdom. In the U.S., PFI’s iconic Rock symbol has stood for strength, stability, expertise and innovation for more than a century. For more information, please visit www.prudential.com/about

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