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Pramerica
LIFE INSURANCE

YOUR FUTURE GENERATION **DESERVES A GIFTED FUTURE**

INTRODUCING

PRAMERICA LIFE SIGNATURE WEALTH

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



UIN: 140N091V02

Pramerica Life Signature Wealth
A Non-Linked Non-Participating Individual
Savings Life Insurance Plan

Pramerica Life Signature Wealth

Pramerica Life Signature Wealth is a simple yet powerful solution to fulfil your financial goals and provide financial security to your loved ones. This plan eliminates the uncertainties and provides a guaranteed safety net for your family, ensuring wealth creation and realisation of your financial dreams.

Experience peace of mind with a Single Premium Plan that promises protection and guaranteed savings to lay the foundation for a lifetime of financial stability.

Key Benefits

Single Pay: Pay your premium in one go and relax. No commitment needed for payment of regular premiums.

Financial security for your family: Get a Life Insurance Cover during the policy term to secure your loved ones.

Flexibility to choose Payout Structure: Receive benefit as a single Lumpsum payout or as an Income at regular intervals (as per your needs).

Guaranteed benefits: Grow financially without any ambiguity or surprises, this Plan offers guaranteed benefits.

Joint Life Coverage: Cover your loved ones in the same policy through the Joint Life Cover Option.

Flexibility of Income:

- Choose an Income Period from 20 | 25 | 30 years to match your life goals
- Choose income payment in annual or monthly frequencies

Option to avail Loans: Avail loans against your policy in case of financial emergencies.

Tax benefits: Tax benefits may be applicable on premiums paid and on benefits received, as per prevailing Income tax laws. Tax laws are subject to change, please consult a tax advisor.

Eligibility Criteria

<table>
<tr><th>Parameters/Option</th><th colspan="3">LumpSum Option (Plan Option 1)</th><th colspan="3">Regular Income Option (Plan Option 2)</th></tr>
<tr><td>Age at Entry</td><td>Cover type</td><td>Min Age</td><td>Max Age</td><td>Cover type</td><td>Min Age</td><td>Max Age</td></tr>
<tr><td></td><td>Single Life</td><td>91 days</td><td>65 years</td><td>Single Life</td><td>91 days</td><td>65 years</td></tr>
<tr><td></td><td>Joint Life#</td><td>91 days</td><td>55 years*</td><td>Joint Life#</td><td>91 days</td><td>60 years*</td></tr>
<tr><td>Policy Term (PT)</td><td colspan="3">5-30 years</td><td colspan="3">5-15 years</td></tr>
<tr><td>Income Period</td><td colspan="3">NA</td><td colspan="3">20 | 25 | 30 years</td></tr>
<tr><td>Premium Payment Term (PPT)</td><td colspan="6">Single pay</td></tr>
</table>

Maturity Age	**Cover type** / **Min Age** / **Max Age** Single Life / 18 years / 80 years Joint Life# / 18 years / 70 years*
Single Premium^	Minimum: ₹75,000 Maximum: No Limit, Subject to Board Approved Underwriting Policy (BAUP)
Sum Assured on Death	Single Life Coverage: 1.25 times of Single Premium Joint Life Coverage: 10 times of Single Premium

All reference to age are based on the 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.

Boundary conditions for policies sourced through Point of Sales Person (PoSP)

There will be no medical underwriting for policies sourced through POSP channel.

Eligibility Criteria for POSP channel:

Parameters/Option	**LumpSum Option (Plan Option 1)**	**Regular Income Option (Plan Option 2)**
Age at Entry	**Cover type** / **Min Age** / **Max Age** Single Life / 91 days / 60 years Joint Life# / 91 days / 55 years*	**Cover type** / **Min Age** / **Max Age** Single Life / 91 days / 60 years Joint Life# / 91 days / 60 years*
Policy Term (PT)	5-20 years	5-15 years
Income Period	NA	20 I 25 I 30 years
Premium Payment Term (PPT)	Single pay	
Maturity Age	**Cover type** / **Min Age** / **Max Age** Single Life / 18 years / 65 years Joint Life# / 18 years / 65 years*	
Single Premium^	Minimum: ₹75,000 Maximum: Corresponding to maximum Sum assured on Death of 25 lacs	
Sum Assured on Death	Single Life Coverage: 1.25 times of Single Premium, subject to maximum of 25 lacs as per the prevailing PoSP Guidelines, as amended from time to time Joint Life Coverage: 10 times of Single Premium, subject to maximum of 25 lacs, as per the prevailing PoSP Guidelines, as amended from time to time	

**Applicable to both the lives.*

#In case of a Joint life policy:

a) The relationship between the two lives can be spouse/ child/ parent/ grandparent/ grandchild/ parent-in-law or sibling. Other relationships may be considered as long as there is an insurable interest between the two lives, which shall be established at the time of issuance of the policy as per our BAUP.

b) At the Inception of the Policy, One of the Life Insured must be a major life.

^Single Premium shall be the premium payable by the policyholder at the outset, excluding the underwriting extra premiums, and discounts, if any.

Premium Bands:

Premium Band	**Band 1**	**Band 2**	**Band 3**	**Band 4**
Single Premium (in ₹)	Less than 3,50,000	3,50,000 - 7,49,999	7,50,000 – 19,99,999	20,00,000 and above

Plan Options available under this plan

Plan Option 1 (LumpSum Option): This option shall suit you if you wish to receive a Lumpsum at the end of the Policy Term. You will need to pay only once and receive the maturity benefit under the policy as Lumpsum at the end of the policy term. Applicable life coverage amount(s) shall prevail on single life or joint life as the case may be during the policy term. This Plan Option helps you to plan for the fulfilment of life stage events where you would require access to Lumpsum corpus.

Plan Option 2 (Regular Income Option): This option will be better suited if you wish to receive a regular income for 20, 25, or 30 years to fulfil life-stage particular financial needs. This option also returns the Single Premium along with the last income instalment. Applicable life coverage amount(s) shall prevail on single or joint life, as the case may be, during the policy term. This Plan Option helps you plan for the life-stage events that require supplementing your income or provisioning for future expenses.

How does the plan work?

You can purchase this policy either through any of our intermediaries or from our website in three simple steps:

Step 1: Choose one of the two Plan Options, i.e. LumpSum Option or Regular Income Option

Step 2: Choose the Single Premium amount you wish to pay & choose Coverage type (Single Life or Joint Life)

Step 3: Based on the chosen Plan Option, choose the Policy Term, and Income Period (if applicable)

Benefits in detail

This product provides two Plan Options to choose from; these options help you customise the plan according to your individual needs. Your benefits will vary depending upon the Plan Option and type of coverage chosen. Let's look at the benefits of each of the Plan Option in detail:

Death Benefit (For Both Plan Options):

Single Life Coverage:

In the unfortunate event of death of the Life Insured during the Policy Term, the Death Benefit shall be higher of:

- Sum Assured on Death (or)
- Death Benefit Multiple^ times Single Premium (or)
- 105% of Total Premiums paid which is Single Premium (Including discount, if any) 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.

Joint Life Coverage:

On First Death during the Policy Term: Death Benefit payable on first death of any of the lives Insured shall be higher of:

- 1.25 times of Single Premium (or)
- 105% of Total Premiums paid which is Single Premium (Including discount, if any) till the date of death.

Upon payment of above benefit on First Death, the policy will continue for the surviving life Insured

On Second Death during the Policy Term: Death Benefit payable on second death shall be highest of:

- Sum Assured on Death (or)
- Death Benefit Multiple^ times Single Premium (or)
- 105% of Total Premiums paid which is Single Premium (Including discount, if any) till the date of death (or)
- Surrender Value applicable as on date of death

Simultaneous death of both lives during the Policy Term:
In case of Simultaneous death of both the lives, Death Benefit as mentioned above for 'First Death' and 'Second Death' shall be payable, basis the inference that younger life died first.

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

Death during Income Period:

In case of Death of the Life Insured or surviving Life Insured (In case of joint life coverage) during the Income Period, Nominee/ Beneficiary shall continue receiving all future payouts as and when due or shall have the option to receive a Lumpsum value instead of the future payouts which shall be the present value of the future payouts, discounted at 30yr Gsec + 2%. The interest rate shall be recalibrated at least semi-annually (in April and October) or when the fluctuations in yield is more than 50bps.

^Death Benefit Multiple (DBM) for both the Plan options varies by Age at entry and coverage option chosen, as provided below:

Single Life Coverage						Joint Life Coverage					
Age*	DBM	Age*	DBM	Age*	DBM	Age*	DBM	Age*	DBM	Age*	DBM
0	1.500	24	1.408	48	1.315	0	15.0	24	13.0	48	11.0
1	1.496	25	1.404	49	1.312	1	14.9	25	12.9	49	10.9
2	1.492	26	1.400	50	1.308	2	14.8	26	12.8	50	10.8
3	1.488	27	1.396	51	1.304	3	14.8	27	12.8	51	10.8
4	1.485	28	1.392	52	1.300	4	14.7	28	12.7	52	10.7
5	1.481	29	1.388	53	1.296	5	14.6	29	12.6	53	10.6
6	1.477	30	1.385	54	1.292	6	14.5	30	12.5	54	10.5
7	1.473	31	1.381	55	1.288	7	14.4	31	12.4	55	10.4
8	1.469	32	1.377	56	1.285	8	14.3	32	12.3	56	10.3
9	1.465	33	1.373	57	1.281	9	14.3	33	12.3	57	10.3
10	1.462	34	1.369	58	1.277	10	14.2	34	12.2	58	10.2
11	1.458	35	1.365	59	1.273	11	14.1	35	12.1	59	10.1
12	1.454	36	1.362	60	1.269	12	14.0	36	12.0	60	10.0
13	1.450	37	1.358	61	1.265	13	13.9	37	11.9		
14	1.446	38	1.354	62	1.262	14	13.8	38	11.8		
15	1.442	39	1.350	63	1.258	15	13.8	39	11.8		
16	1.438	40	1.346	64	1.254	16	13.7	40	11.7		
17	1.435	41	1.342	65	1.250	17	13.6	41	11.6		
18	1.431	42	1.338			18	13.5	42	11.5		
19	1.427	43	1.335			19	13.4	43	11.4		
20	1.423	44	1.331			20	13.3	44	11.3		
21	1.419	45	1.327			21	13.3	45	11.3		
22	1.415	46	1.323			22	13.2	46	11.2		
23	1.412	47	1.319			23	13.1	47	11.1		

**Age in the above table refers to as age on last birthday at commencement of the Policy. There will be 3 year setback on the above multiples in case of female Life(s).*

Maturity Benefit

For Plan Option 1 (LumpSum Option): At maturity, The Beneficiary shall receive Sum Assured on Maturity which is a LumpSum amount equal to Guaranteed Maturity Benefit. The policy shall terminate on the payment of maturity benefit and no further benefits shall be payable.

Guaranteed Maturity Benefit defined as a percentage of Single Premium varies on the basis of Chosen Policy Term, Premium Band and Age at entry of both the lives (in case of Joint life).

For Plan Option 2 (Regular Income Option): Maturity Benefit shall be paid in arrears as Guaranteed Income Benefit as per the chosen income pay-out frequency from the end of policy term for the chosen Income Period. The Single Premium shall also be paid back along with last Income Instalment. No further benefits shall be payable after last Income Instalment.

Guaranteed Income Benefit is defined as a percentage of Single Premium varies on the basis of Chosen Policy Term, Premium Band and Age at entry of both the lives (in case of Joint life).

On the maturity date, the policyholder shall have an option to receive the Sum Assured on Maturity, which under this option shall be present value of the future payouts, discounted at a rate of 9.30% p.a. This rate is not guaranteed, however, any change shall be subject to IRDAI's approval and shall be applicable to new policyholders only.

At any time during income period, the policyholder shall have an option to receive a lump sum value instead of the future payouts which shall be the present value of the future payouts, discounted at then prevailing 30yr Gsec + 2%.

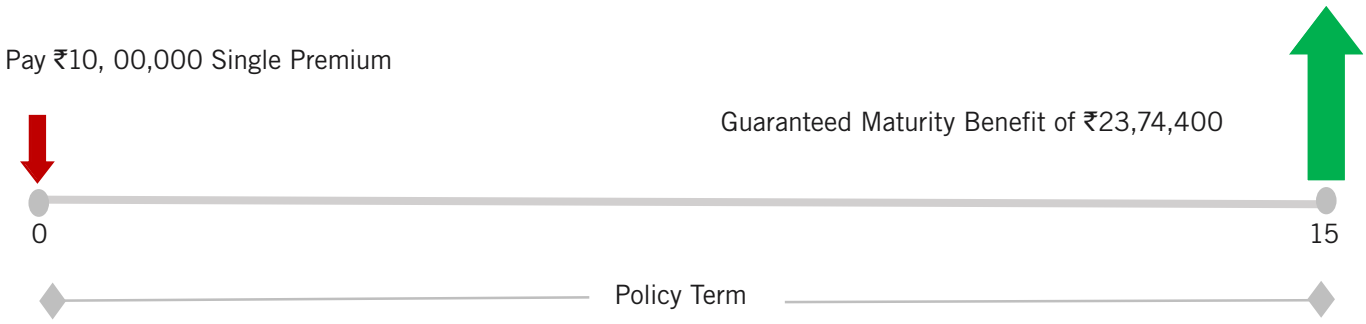
Let's understand the plan Options through examples:

Sample Illustrations for LumpSum Option (Single Life):

Rohan, a 55 year old Businessman, wants to build a corpus for his 2 years old grandson's higher education. He plans to purchase Pramerica Life Signature Wealth (LumpSum Option) and pays a Single Premium of ₹10,00,000 with an aim to receive a LumpSum corpus after 15 years.

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

Single Premium Paid (₹)	Benefits Payable	Amount (₹)
10,00,000	Guaranteed Maturity Benefit	23,74,400



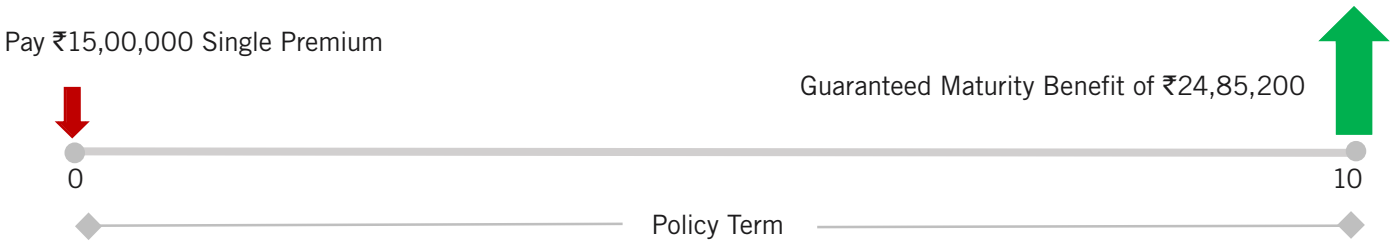
Scenario II: In case of unfortunate demise of Rohan at the end of the 3rd year, beneficiary shall receive the death benefit
₹12,88,000 and the policy shall terminate.

Sample Illustrations for LumpSum Option (Joint Life):

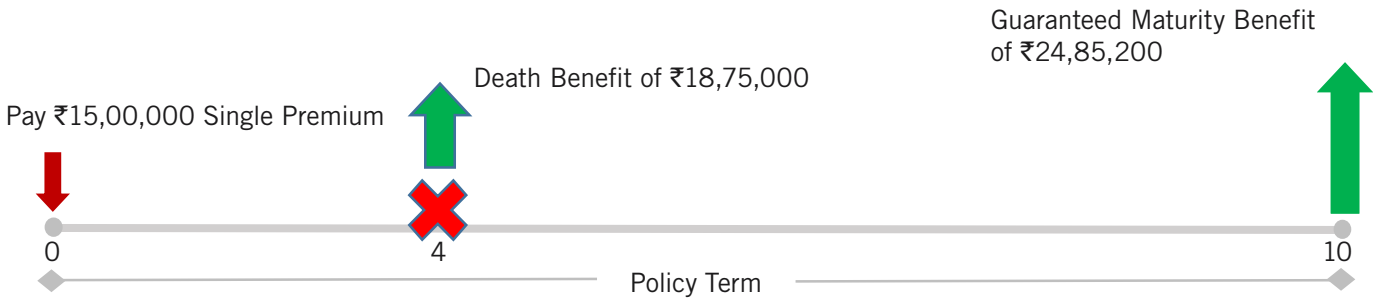
Jatin, a 40 year old chartered accountant married to Ishita, 36 year old housewife, wants to build a corpus for his 8 year old son's graduation and secure him in the absence of the parents, he plans to purchase Pramerica Life Signature Wealth (LumpSum Option) and pays a Single Premium of ₹15,00,000 with an aim to create a LumpSum after 10 years.

Scenario I: If Jatin and Ishita survive till the end of the policy term, he shall receive guaranteed maturity benefit of ₹24,85,200 :

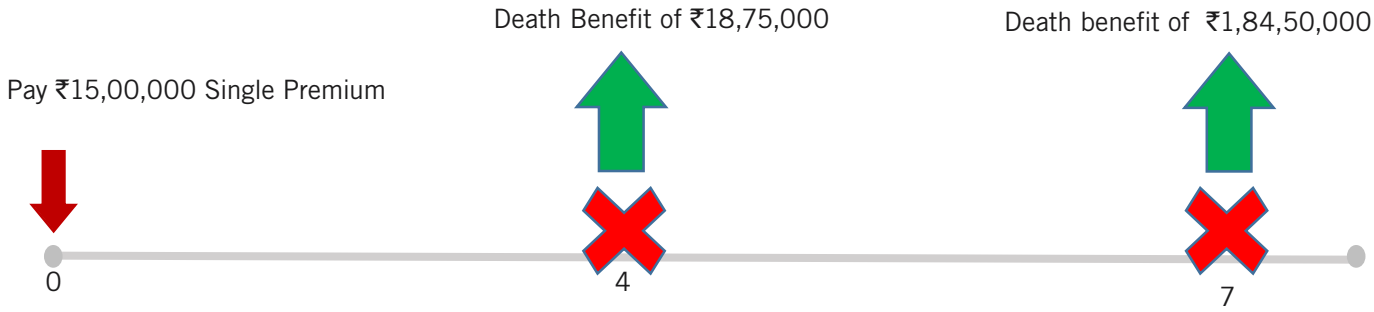
Single Premium Paid (₹)	Benefits Payable	Amount (₹)
15,00,000	Guaranteed Maturity Benefit	24,85,200



Scenario II: In case of unfortunate demise of Jatin at 4th year, the beneficiary shall receive death benefit of ₹18,75,000 at 4th year and Guaranteed maturity benefit of ₹24,85,200 at the end of policy term:



Scenario III: In case of unfortunate demise of Jatin at 4th year and Ishita at 7th year, beneficiary shall receive death benefit of ₹18,75,000 at 4th year and ₹1,84,50,000 at 7th year and the policy shall terminate thereafter:



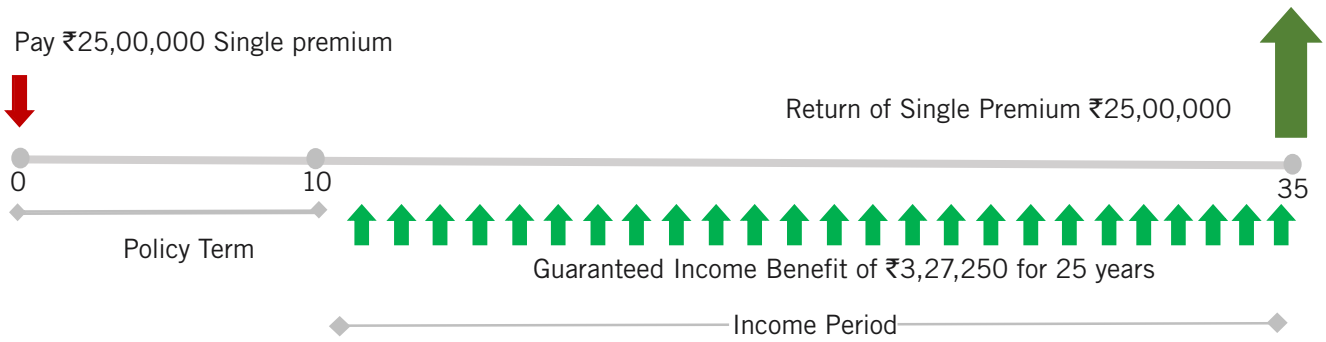
Sample Illustrations for Regular Income Option (Single Life):

Aarav, a 42-year-old professional received a LumpSum from the sale of an investment property and is focused on creating a financial strategy that would cover his regular expenses and provide a LumpSum for unforeseen future needs. He plans to buy Pramerica Life Signature Wealth (Regular Income option) and pays a Single Premium of ₹25,00,000 with an aim to create a future income source, he chooses a Policy Term of 10 years and an Income Duration of 25 years with annual payout frequency.

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

Single Premium (₹)
25,00,000

Benefits Payable	Amount (₹)
Total Guaranteed Income Benefit	81,81,250
Return of Single premium	25,00,000
Total Maturity Benefit	1,06,81,250



Scenario II: In case of unfortunate demise of Aarav at the end of the 3rd year, beneficiary shall receive the death benefit of
₹33,45,000 and the policy shall terminate.

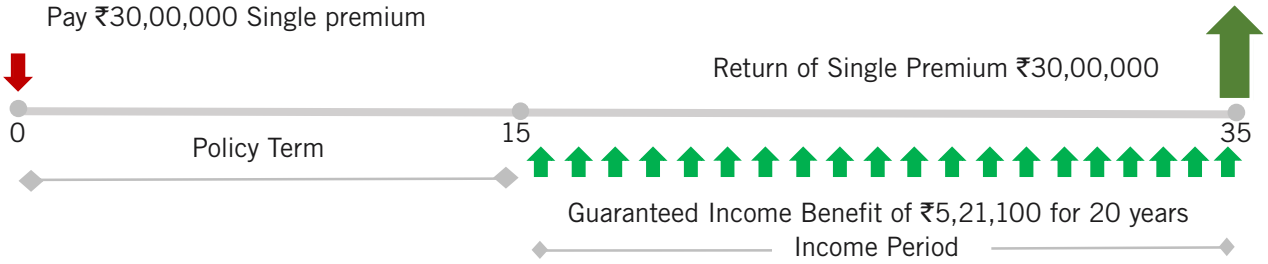
Sample Illustrations for Regular Income Option (Joint Life):

Himanshu, a 45 year old restaurant chain owner with his 40 year old wife Srishti, is planning for retirement from the LumpSum amount received from the sale of an investment property and he wants to secure his family from unforeseen circumstances. He plans to purchase Pramerica Life Signature Wealth (Regular Income Option) and pays a Single Premium of ₹30,00,000 with an aim to create a future income source to help in early retirement, he chooses policy term of 15 years and an income duration of 20 years with annual payout frequency.

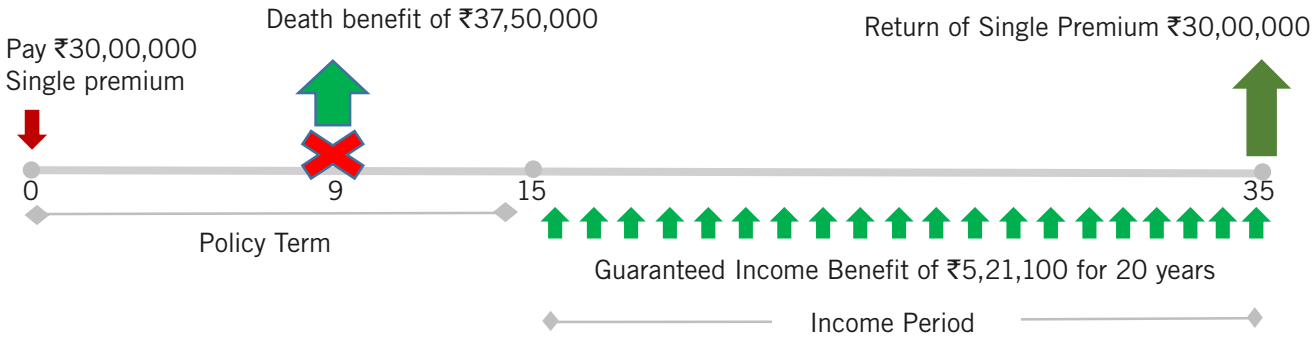
Scenario I: If Himanshu and Srishti survive till the end of the policy term, he shall receive the following benefits:

Single Premium (₹)
30,00,000

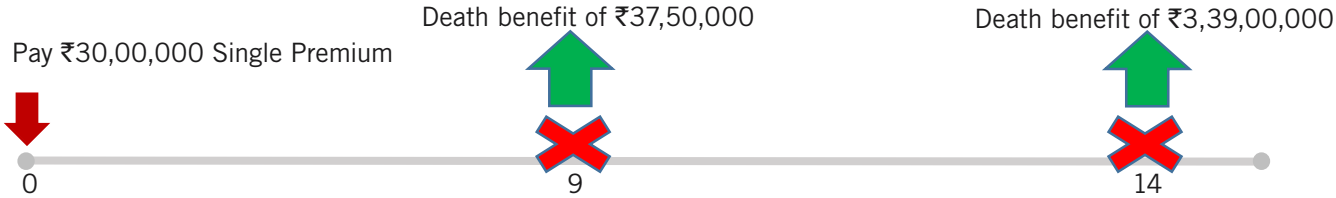
Benefits Payable	Amount (₹)
Total Guaranteed Income Benefit	1,04,22,000
Return of Single premium	30,00,000
Total Maturity Benefit	1,34,22,000



Scenario II: In case of unfortunate demise of Srishti at 9th year, the beneficiary shall receive death benefit of ₹37,50,000 at the 9th year and the policy continues with Guaranteed Income Benefit of ₹5,21,100 in the income period and return of total premium of ₹30,00,000 at the end of the income period.



Scenario III: In case of unfortunate demise of Srishti at 9th year and Himanshu at 14th year, the beneficiary shall receive death benefit of ₹37,50,000 at 9th year and Death benefit of ₹3,39,00,000 at 14th year and the policy shall terminate thereafter.



Other Features

Grace Period

Not Applicable

Premium Discontinuance

Not Applicable

Revival

Not Applicable

Surrender

The policy shall acquire surrender value immediately on payment of Single Premium and the Surrender Value shall become payable immediately after payment of Single Premium. The policy shall terminate after payment of surrender value and no further benefit shall be payable. Surrender value payable shall be higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV), Please refer to our website or policy documents for details.

Loan

The Policyholder may avail a loan under this policy after the policy acquires a surrender value. The total amount of loan that can be availed shall be limited to a maximum of 75 per cent of the Surrender Value at any time. The Policyholder shall be required to pay interest on the outstanding loan at a rate as determined 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 will be determined based on the average 10-year G-Sec YTM plus 150 bps rounded down to 25 bps. The average of the benchmark will be taken from the previous financial year for the period 1st July xxxx to 31st Dec xxxx. The source of information for the 10-year GSec rate would be "CCIL". The current applicable rate of interest on policy loan is 8.75% per annum, which will be applicable for the FY 2024-25.

Any outstanding loan amount along with any unpaid interest thereon shall be adjusted against any Policy Benefit which becomes payable under the policy.

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

For in-force and fully paid up policies: Policy will not be foreclosed on the grounds of the outstanding loan amount, including the interest 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

Single Life Coverage:

In case of death due to suicide within 12 months from the date of commencement of risk under the policy, the nominee or beneficiary of the policyholder shall be entitled to receive at least 80% of Total Premiums Paid which is Single Premium (including discount, if any), or the surrender value available as on the date of death whichever is higher and the policy shall terminate and no further benefit shall be payable.

Joint Life Coverage:

In case of death of any of the Lives due to suicide within 12 months from the date of commencement of risk under the policy, the nominee or beneficiary of the policyholder/ life(s) insured shall be entitled to at least 80% of Total Premiums Paid which is Single Premium (including discount, if any) or the surrender value available as on the date of death whichever is higher and the policy shall terminate and no further benefit shall be payable.

Alterations

The Plan Option, Income Period or Policy term cannot be altered after the commencement of the policy. The Beneficiary has the option to select the frequency of the income payout under Plan Option 2 (Regular Income option) to be paid annually or monthly. In case, the policyholder opts for monthly frequency then the monthly income payout would be (Annual Guaranteed Income Benefit x 97%)/12.

The income payout frequency for the guaranteed income benefit cannot be changed once the pay-out starts. However, it can be changed any time before the start of the Income Period.

Waiting Period for policies sourced through POSP

For policies sold through POSP distribution, a waiting period of 90 days would be applicable. In case of death of any of the Life(s) Insured, other than accidental death during the waiting period, an amount equal 100% of Total Premiums Paid which is equal to Single Premium (including discount, if any) shall be paid, and the policy shall terminate. No waiting period is applicable for accidental deaths.

Minor Lives

In case the Life Insured is a minor on the date of Policy commencement, the proposer can either be a parent or a grandparent or a legal guardian of the Life Insured or any other relation subject to insurable interest between the proposer and life insured. In case of minor lives, the date of risk commencement for the policy will be same as that of the date of commencement of the policy. The ownership of such policies will vest automatically in name of the Life Insured once he/she attains majority i.e. 18 years of age, except in case of Joint Life policies where proposer is alive.

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 to 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

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
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:

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

Address & Contact Details of Ombudsmen Centres

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
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.

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: oio.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, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.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: oio.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: oio.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.guwahati@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. Annexe, 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, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI	Mr Vipin Anand	Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, 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, Bulandshehar, 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

The brochure gives the salient features for the product. Please refer to Policy document for further details of the terms and conditions

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