

PRAMERICA LIFE FUTURE IDOLS GOLD+

(PARTICIPATING ENDOWMENT PLAN) [UIN: 140N036V02]

PRAMERICA LIFE FUTURE IDOLS GOLD+

Reference Guide

Words or phrases appearing in the Policy Document in initial capitals will have the meanings given to them below:

Where appropriate, any reference to the singular includes references to the plural, references to the male include references to the female and references to any statute include references to any subsequent changes to that statute.

In case of any conflict between the interpretations of any of the terms of this Policy Document, the Part A - Specific Terms and Conditions shall override Part B - General Terms and Conditions of this Policy Document.

General Terms

Application Form means the application form and any other information / document provided by the Policyholder to the Company before the inception of this Policy.

Appointee means the person named by the Policyholder as per Part B) Section Five) to receive payment, under this Policy if the Nominee is a minor at the time payment becomes due.

Base Sum Assured means the amount specified in the Schedule payable according to the terms and conditions of this Policy.

Coverage Commencement Date means the date as specified in the Schedule from which the risk cover starts under this Policy.

Financial Year means the 12 month period starting April 1 and ending on March 31.

Grace Period means a period of 30 days from the date the Policy Installment Premium becomes due during which time the Policy is considered to be in force without any interruption as per the terms of the policy. This Grace Period applies to all premium payment modes (Premium Frequency).

IRDA means the Insurance Regulatory and Development Authority.

Life Insured means the person on whose life this Policy is effected and is named in the Schedule.

Maturity Date means the Policy Expiry Date specified in the Schedule and when the coverage under the Policy ends.

Nominee means the person named by the Policyholder as per Part B) Section Five) to receive payment, according to the terms and conditions of this Policy.

Policy means this Policy Document.

Policy Anniversary means the annual anniversary of the Coverage Commencement Date.

Policy Commencement Date means the date when this Policy is issued and is specified in the Schedule.

Policy Document means the Terms & Conditions, the Application Form and the Schedule as amended from time to time.

Policy In-force means a policy where all due Premiums have been paid and which has not been terminated under Part B) Section One).

Policy Term means the period between the Coverage Commencement Date and Policy Expiry Date.

Policy Year means the 12 months period starting from the Coverage Commencement Date and accordingly thereafter every subsequent Policy Anniversary.

Policyholder means the person named in the Schedule who has concluded this Policy with the Company.

Premium means the amount of premium payable by the Policyholder. The Schedule details the amount payable (**Policy Installment Premium**), when it is to be paid (**Premium Frequency**) and the term over which it is to be paid (**Premium Paying Period**).

Schedule means the document attached to this Policy which provides a snapshot of the Policy and benefits details and any annexure attached to it from time to time and any endorsements the Company has made and, if more than one, then the latest in time.

Specific Terms pertaining to this plan

Compound Reversionary Bonus means a bonus declared by the Company in accordance with Part A) Section One) c) i).

Final Bonus means a bonus declared by the Company in accordance with Part A) Section One) c) ii)

Monthly Payout means the amount specified in the Schedule and payable monthly incase of death of the Life insured according to the terms and conditions of this policy.

Surrender Value means the benefit payable on surrender of the Policy as per Part A) Section Four).

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Part A - Specific Conditions

Section One: Policy Benefits

(a) Death Benefit

If the Life Insured dies at any time on or before the Maturity Date, while the Policy is In-force, the Company will pay the Death Sum Assured plus Accrued Reversionary Bonuses plus Interim Bonus, if any plus Final Bonus, if any

Please note that all benefits are paid to the Nominee. In case of absence of a Nominee, the benefits will be paid to the legal heirs

The total Death Sum Assured shall be payable in the form of a) Immediate Benefit b) Monthly Payouts and c) Benefit at scheduled Maturity Date.

The Death Sum Assured is calculated as under:

- i) Where the age of the Life Insured at the inception of the Policy is less than 45 years – Death Sum Assured shall be highest of the following:
 - a) 10 times the Annualized Premium (OR)
 - b) 125% of Base Sum Assured (Maturity Sum Assured) (OR)
 - c) Sum of 50% of the Base Sum Assured payable at the time of death (And)
125% of Base Sum Assured payable on the scheduled maturity date (And)
1% of Base Sum Assured payable every month commencing from the month of death to the end of the Policy Term further subject to a minimum of 36 monthly payments even if this requires payments after the policy term is over.
- ii) Where the age of the Life Insured at the inception of the Policy is greater than or equal 45 years - Death Sum Assured shall be highest of the following:
 - a) 7 times the Annualized Premium (OR)
 - b) 125% of Base Sum Assured (Maturity Sum Assured) (OR)
 - c) Sum of 50% of the Base Sum Assured payable at the time of death (And)
25% of Base Sum Assured payable on the scheduled maturity date (And)
1% of Base Sum Assured payable every month commencing from the month of death to the end of the Policy Term further subject to a minimum of 36 monthly payments even if this requires payments after the policy term is over.

The Death Sum Assured together with bonuses shall be at least equal to 105% of Premium paid as on date of death.

Where the Annualized Premium shall mean the Premium payable in a Policy Year chosen by the policyholder, excluding the underwriting extra Premium and loadings for modal Premium, if any

However, If death occurs due to suicide or attempted suicide, whether sane or insane, within twelve months of the Policy Commencement Date or within 12 months from the date of revival of the policy, then the Company's only obligation under this Policy shall be to pay an amount equal to higher of 80% of the total Premium paid (excluding underwriting extra, if any) or Surrender Value, if any.

(b) Maturity Benefit

So long as the Policy is In-force on the Maturity Date, the Company will pay to the Policyholder an amount equal to 125% of Base Sum Assured *plus* Accrued Reversionary Bonuses, *plus* Final Bonus, if any.

(c) Bonuses

Company may declare following types of bonuses in respect of policies that are In-force as on the bonus declaration date. Bonuses may be declared by the Company at its sole discretion and are not guaranteed:

i) Compound Reversionary Bonus

The Company may declare a Reversionary Bonus each year expressed as a percentage of the Base Sum Assured and any reversionary bonus already attached to the Policy. Any such bonus declared by the Company during first three policy years in accordance with the terms and conditions of the Policy, will vest to the Policy provided the Policy remains in force for full benefits during the first three Policy Years. In case of death of Life Insured during the first three Policy Years, such bonus so declared by the Company will accrue immediately and will be payable.

ii) Final Bonus

A Final bonus may be declared by the Company which is payable on termination of the Policy due to death, maturity or surrender. Any Final Bonus declared by the Company would be payable as part of policy benefits in accordance with the terms and conditions of the Policy.

Section Two: Discontinuation of Premium Payments

- a) During the first two Policy Years if any Policy Installment Premium is not received by its due date or within the Grace Period, the Policy shall automatically lapse without any value at the end of the Grace Period. If the Life Insured dies during the Grace Period, the Company shall deduct the Premium due from the amount payable.
- b) If the premium for first two Policy Years has been received in full and thereafter if any Policy Installment Premium is not received by its due date or within the Grace Period, the Policy shall automatically become paid-up with reduced benefits:
- c) Once the Policy becomes paid-up, and if
 - i. the Life Insured dies subsequently, the Company will pay the Paid-up Death Sum Assured plus Accrued Reversionary Bonuses plus Final Paid-up Bonus, if any

Where:

Paid-up Death Sum Assured is calculated as (T/N) multiplied by Death Sum Assured

T is Total number of Premium paid under the Policy and
N is Total number of Premium payable under the Policy over the entire Policy Term

The total Paid-up Death Sum Assured shall be payable in the form of a) Immediate Benefit b) Monthly Payouts and c) Benefit at Maturity Date.

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- ii. If the Life Insured survives up to the Maturity Date the Maturity Benefit payable shall be as follows:

Paid-Up Maturity Benefit =
125% x Paid-up Sum assured
Plus Accrued Reversionary Bonuses
Plus Final Paid up Bonus, if any

Where:

Paid-up Sum Assured = $(T/N \times \text{Base Sum Assured})$

T = Total number of Premium paid under the Policy

N = Total number of Premium payable under the Policy

- d) A Paid Up policy will not be entitled to any future bonuses.
- e) A paid-up policy can be surrendered before the Maturity Date. In such an event, the Surrender Value of the paid-up policy would be paid and Policy will immediately terminate.
- f) The Surrender Value of paid-up policy is reviewable and shall be determined by the Company from time to time.

Section Three: Revival

A lapsed or paid-up policy can be revived up to 2 years from the date of first unpaid Premium. The Company will reinstate the Policy only if:

- a) The Policyholder gives the Company written notice for revival at any time within 2 years from the date of first unpaid Premium and before the Maturity Date.
- b) The Policyholder complies with any requests for information and documentation made by the Company for this purpose.
- c) The Policyholder pays all outstanding Premiums from the last date of receipt of Premium to the proposed date of revival, along with interest specified by the Company.

The revival of the Policy shall be effective from the date on which the Company has issued a written endorsement confirming the revival of the Policy. The Policyholder understands and agrees that there is no obligation on the Company to revive the Policy or to revive it on the same terms, and the revival is subject to the underwriting requirements of the Company as applicable from time to time. The medical cost, if any, shall be borne by the Policyholder.

If the Policy is revived by the Company, the Policyholder will also become entitled for the full Policy benefits from the date of revival.

Any final paid-up bonus if added at the time of conversion of the Policy to paid-up state would also get reversed.

Section Four: Surrender of Policy

The Policy can be surrendered only if first two consecutive Policy Years Premium has been received in full. On Surrender of the Policy, the Company will pay the Surrender Value equal to higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV).

GSV = (X% of the total Premiums paid till the date of surrender)
plus (Guaranteed Bonus Surrender Value Factor multiplied by Accrued Reversionary Bonuses).

The Premium considered for this purpose is exclusive of any extra premiums. Where, X is as follows:

Year in which Policy is Surrendered	GSV as a % of Premium paid (X)
2 and 3	30.00%
4 to 10	50.00%
11 onwards	Increasing each Policy Year by 1.5% subject to a maximum of 70%

The Special Surrender Value is reviewable and shall be determined by the Company from time to time subject to prior approval of Authority.

After a Policy has been surrendered, the Policy shall terminate and all benefits under the Policy shall cease.

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Part B - General Terms and Conditions

Section One: Termination of the Policy

This Policy shall immediately and automatically terminate on the occurrence of the first of the following events and the applicable amount, if any have been paid in accordance with the terms and conditions of this Policy:

- a. The Maturity Date
- b. The date of the death of the Life Insured
- c. The date on which the Policy lapses
- d. The day the Policy is surrendered
- e. The Policyholder fails to repay the loan as per Part B) Section Four) below

Section Two: Death Claim Processing

In order for the Company to make any payment under the Policy that it is necessary that the Company:

- a) is immediately notified of the Life Insured's death in writing, and preferably within 90 days of death. Company may condone the delay in filing a claim beyond 90 days where the claimant can establish that the delay was due to unforeseen circumstances and beyond the control of the claimant.
- b) is provided with the opportunity of establishing to its satisfaction that a claim is payable.
- c) receives all reasonable cooperation and is entitled to seek any documentation and information, including but not limited to:
 - (1) The Company's claim form duly completed.
 - (2) The original Policy Document.
 - (3) Evidence of Life Insured's date of birth if the Company has not admitted the age of the Life Insured.
 - (4) The original or a legalized copy of the Life Insured's death certificate showing the circumstances, cause and the date of death.

The Company may on a case to case basis and subject to exceptional circumstances condone the submission of any of the above mentioned documents/ information while processing the claim.

Section Three: Payment of Premium

If the Premium Frequency is annual, then Premium must be paid on each Policy Anniversary. If the Premium Frequency is semi-annual or monthly, the Premium must be paid on the date corresponding with the Policy Commencement Date in every half-year or month respectively till the end of the Premium Paying Period. If the corresponding date does not exist in a particular month, then the last day of that calendar month shall be deemed to be the due date for payment.

Policy Installment Premiums shall be deemed to have been paid only when received and realized by the Company.

Section Four: Loan

At any time after the Policy acquires a Surrender Value, the Policyholder may avail of a loan under the Policy subject to the following:

- a) The Premium due for two Policy Years has been received in full by the Company;

- b) At any time, the total loan amount that will be granted by the Company shall not exceed 80% of the Surrender Value;
- c) The Policyholder agrees to pay interest on the outstanding loan. The rate of interest shall be reset on an annual basis at the beginning of every financial year. The loan interest rate is based on yield on 10-years GSEC plus 225 bps;
- d) The outstanding loan amount and unpaid interest on the loan amount shall be deducted from any amount payable under the Policy by the Company;
- e) The Policyholder agrees that the loan is subject to the terms and conditions of the Company as applicable from time to time.

If during the Policy Term, the outstanding loan amount and unpaid interest on loan amount exceeds the Surrender Value, the Company will send a notice to the Policyholder to pay an amount as required by the Company towards loan repayment and/or interest within 30 days from the date of the notice, failing which the Policy shall automatically terminate without any value on the expiry of the notice period.

Section Five: Nomination

- a) The Policyholder will nominate a Nominee to receive the benefits payable under this Policy. The provisions of nomination are governed by Section 39 of the Insurance Act, 1938.
- b) The Policyholder may change any existing nomination by giving prior written notice to the Company. No change in nomination shall become effective before it is registered in the Company's records and the Company has sent an endorsement confirming the identity of the Nominee.
- c) If the Policyholder dies without making a nomination or all Nominees die before a payment becomes due under the Policy, then all amounts will be payable to the Policyholders' legal heirs or legal representatives, subject to the documentation and information specified by the Company being provided.
- a) If the Nominee is less than 18 years of age on the date of the Life Insured's death, then the Company will pay all amount due to the Appointee, and if there is no Appointee then all amounts will be payable to the legal guardian of the Nominee subject to documentation and information specified by the Company being provided.
- e) In registering a nomination, the Company does not accept any responsibility or express any opinion as to its validity or legality.

Section Six: Assignment

- a) The provisions of Assignment are governed by Section 38 of Insurance Act, 1938.
- b) The Policyholder may assign the Policy at any time before the Maturity Date as long as the assignment is made in accordance with the Company's policy on assignment (as amended from time to time) and no assignment shall become effective against the Company

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until the Company has received a written notice of the assignment and a copy of the Policy Document, and the Company has sent an endorsement confirming that the assignment has been recorded.

- c) In registering an assignment, the Company does not accept any responsibility or express any opinion as to its validity or legality.
- d) So long as the policy is assigned, any Nomination under the policy will be ineffective.

Section Seven: Miscellaneous

a) Loss of the Policy Document

- i) If the Policy Document is lost or destroyed then the Company reserves the right to make such investigations into and call for such evidence of the loss of the Policy Document, at the Policyholder's expense, as the Company considers necessary before issuing a duplicate Policy Document.
- ii) If the Company agrees to issue a duplicate Policy Document then:
 - 1. The Policyholder agrees to first pay the Company's fee for the issue of a duplicate, and
 - 2. The original Policy Document will cease to be of any legal effect and the Policyholder shall indemnify and keep the Company indemnified and hold the Company harmless from and against any costs, expenses, claims, awards or judgments arising out of or howsoever connected to the original Policy Document.

b) Notices

- i) All notices meant for the Company whether under this Policy or otherwise must be in writing and delivered to the Company at the address as mentioned in Part B) Section Seven) h) below.
- ii) All notices meant for the Policyholder will be in writing and will be sent by the Company to the Policyholder's address shown in the Schedule.
- iii) The Company shall not be responsible for any consequences related to or arising out of non intimation of changes to the Policyholder's address.

c) Fraud

In case of fraud or misrepresentation, the policy shall be cancelled immediately by paying the Surrender Value, if any subject to the fraud or misrepresentation being established by the Company in accordance with Section 45 of the Insurance Act, 1938 as applicable.

d) Currency & Territorial Limits

All Premiums and any amounts payable under the Policy are payable within India and in the currency of the Policy specified in the Schedule.

e) Governing Law & Jurisdiction

Any and all disputes or differences arising out of or in respect of this Policy shall be governed by and determined in accordance with Indian law and shall be subject to the jurisdiction of Indian Courts.

f) Entire Contract & Agent's Authority

The Policy Document comprises the entire contract between the Policyholder and the Company, and it cannot be changed or altered unless the Company approves it in writing by endorsement on the Schedule and, where required, the approval of the IRDA has been obtained.

The insurance agent is authorised to arrange the completion and submission of the Policyholder's Application Form. The insurance agent is not authorised to amend the Policy Document, or to accept any notice on the Company's behalf or to accept payments on the Company's behalf. If any money meant for the Company in any form is paid to an insurance agent then such payment is made at the Policyholder's risk and the agent will be acting only as the Policyholder's representative.

g) Section 45 of the Insurance Act, 1938

No Policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the Date of Commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the Proposal / Application for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no Policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the Life Insured was incorrectly stated in the proposal.

h) Grievance Redressal

- I) For any clarification, service request, query or complaints, the Company may be contacted at:

Customer Service Help Line: 1800-102-7070 (Toll Free)
(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., (Erstwhile DHFL
Pramerica Life Insurance Company Ltd.)
4th Floor, Building No. 9 B, Cyber City,
DLF City Phase III, Gurgaon- 122002
Office hours: 9.00 am to 6.00 pm from Monday to Friday

- II) Head-Grievance Redressal Officer :
If the response received from the Company is not satisfactory or no response is received within two weeks (Business Days) of contacting the Company, the matter may be escalated to:

Email- customerfirst@pramericalife.in

Head-Grievance Redressal Officer

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Pramerica Life Insurance Ltd., (Erstwhile DHFL
Pramerica Life Insurance Company Ltd.)
4th Floor, Building No. 9 B, Cyber City,
DLF City Phase III, Gurgaon- 122002

- III) IRDA- 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 IRDA may be contacted.

Call Center Toll Free number – 155255
Email Id- complaints@irda.gov.in

Complaints against Life Insurance Companies:
Insurance Regulatory and Development Authority
Consumer Affairs Department
United India Tower, 9th floor, 3-5-817/818,
Basheerbagh, Hyderabad – 500 029

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

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

- I) Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- II) Delay in settlement of claim
- III) Dispute with regard to premium
- IV) Non-receipt of your insurance document

The address of the Insurance Ombudsman are attached herewith as Annexure I and may also be obtained from the following link on the internet

Link

http://www.irda.gov.in/ADMINCMS/cms/NormalData_Laout.aspx?page=PageNo234&mid=7.2

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, 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.

i) Taxes

In respect of any payment made or to be made under this Policy, the Company shall deduct or charge taxes (including service tax) and other levies as applicable from time to time, at such rates as notified by the Government of India or a body authorised by the Government of India from time to time.

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Annexure I - Insurance Ombudsman List

Office of the Ombudsman	Contact Details	Office of the Ombudsman	Contact Details
Office: AHMEDABAD Areas of Jurisdiction: Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546840 Fax : 079-27546142 Email ins.omb@rediffmail.com	Office: GUWAHATI Areas of Jurisdiction: Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email ombudsmanghy@rediffmail.com
Office: BHOPAL Areas of Jurisdiction: Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 023. Tel.:- 0755-2569201 Fax : 0755-2769203	Office: HYDERABAD Areas of Jurisdiction: Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com
Office: BHUBANESHWAR Areas of Jurisdiction: Orissa	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455 Fax : 0674-2596429 Email iooobbsr@dataone.in	Office: KOCHI Areas of Jurisdiction: Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochlin Shipyard, M.G. Road, ERNAKULAM-682 015. Tel : 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com
Office: CHANDIGARH Areas of Jurisdiction: Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468 Fax : 0172-2708274 Email ombchd@yahoo.co.in	Office: KOLKATA Areas of Jurisdiction: West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindustan Bldg. Annexe, 4, C.R.Avenue, Kolkatta – 700 072. Tel: 033 22124346/(40) Fax: 033 22124341 Email:iombsbpa@bsnl.in
Office: CHENNAI Areas of Jurisdiction: Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email chennaiinsuranceombudsman@gmail.com	Office: LUCKNOW Areas of Jurisdiction: Uttar Pradesh and Uttaranchal	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com
Office: NEW DELHI Areas of Jurisdiction: Delhi & Rajasthan	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 Fax : 011-23230858 Email iobdelraj@rediffmail.com	Office: MUMBAI Areas of Jurisdiction: Maharashtra , Goa	Insurance Ombudsman, Office of the Insurance Ombudsman, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com