



# GET DOUBLE PROTECTION WITH YOUR HOME LOAN

## PRAMERICA LIFE GROUP CREDIT SHIELD

PROTECT YOUR HOME FROM LOAN LIABILITY WITH  
ADDITIONAL BENEFITS OF A GROUP TERM INSURANCE COVER



## Pramerica Life Group Credit Shield

A Non-Linked Non-Participating Group Pure Risk Credit Life Insurance Plan

UIN: 140N076V01

## Pramerica Life Group Credit Shield

A Non-Linked Non-Participating Group  
Pure Risk Credit Life Insurance Plan



Caring for your customer and their needs can go a long way in building a relationship of trust and loyalty. As a lending institute, you provide individuals with funds to fulfill their dreams – supporting them in building homes, providing for their children’s education, helping them buy a swanky new car, funding their business needs and offering attractive credit options to meet other requirements. Now you can go a step further to help them ensure that their dreams are protected from the uncertainties of life and are fulfilled no matter what.

Presenting

### Pramerica Life Group Credit Shield

A Non-Linked Non-Participating Group Pure Risk Credit Life Insurance Plan

The product is offered to the customers of banks, financial institutions and other lending institutes providing different types of loans like housing loan, vehicle loans (personal 4-wheeler/ 2-wheeler, commercial vehicle, etc.), education loans, personal loans, loan against property, business loans etc. The Plan is issued on the group platform wherein the institution facilitating/ administering loan is the Master Policyholder and the borrowers are individually Insured Members. Under this Plan, both new and existing borrowers can be covered.

### Key Features

- Assured protection to cover outstanding loan liability
- Pay only once and get protection for the entire term
- Flexibility to choose from level or reducing sum assured cover options
- Option to cover up to 5 Co-borrowers for a single loan

- Option to cover up to 120% of loan amount
- Coverage term ranging from 1 month without moratorium (3 months with moratorium) to 30 years to incorporate all type of credit lines
- Coverage for loans with moratorium period ranging from 3 months to 7 years
- Covers all types of loan products

### Key Advantages

For You as a Master Policyholder:

- Provide enhanced value proposition to your customers, giving them security along with finances to make their dreams come true.
- Use this plan as an instrument to attract and retain loyal customers.
- Minimise the risk of non-repayment of loan in case of the unfortunate death of the customer.

For Your Customers:

- They can future proof their assets as well as their loved ones, against the loan liability.
- It gives a sense of security that the family’s dream shall be protected and will be liability free in case of an unfortunate event.
- The insurance protection comes at a very competitive cost.
- No medical examination is required in most cases (up to Non Medical Limit).

## How does the plan work

- The customers are enrolled, under the Master Policy, as Insured Members upon completion of the enrollment process, and payment of requisite premiums subject to underwriting acceptance as per the Board approved Underwriting Policy (BAUP) of the Company.
- A minimum of 5 members are required to avail this Group Policy.
- Insured member has the flexibility to choose Cover Options, Sum Assured, Premium Amount (Based on Sum Assured), Coverage Term, Moratorium Options & Period thereof (if applicable).
- The premium of a member is calculated basis factors viz. Entry Age; Sum Assured, Coverage Term, Cover Option, Moratorium Option (as applicable).
- In case of First Death Basis Coverage, premiums are calculated for both individuals separately with a 15% discount applicable on younger life.
- The insurance coverage for each Insured Member will start from the date of receipt of premium, subject to underwriting acceptance.

## Eligibility Criteria:

Coverage Term	1 month to 30 years (in multiple of 1 month)
Premium Payment Term	Single Premium
Entry Age	Minimum: For Education Loan: 14 years For Other Loans: 18 years Maximum: 79 years
Coverage Expiry Age	Maximum: 80 years
Sum Assured	Minimum: ₹10000 Maximum: No Limit; subject to Board approved underwriting policy Sum Assured at inception of cover should be less than or equal to 120% of the initial loan amount
Group Size	Minimum: 5 members Maximum: No limit

All reference to age is as on last birthday.

## Type of Groups to be covered

This plan is primarily targeted to groups of customers who have taken loan/credit from banks/ financial institutions and other lending agencies providing different types of loans.

## Plan Benefits

The product offers two cover options to choose from:

**a. Reducing Cover:** Sum Assured reduces during the term of coverage as per the benefit schedule set at inception. Company's liability shall be limited to the extent of sum assured mentioned in the benefit schedule of the Certificate of Insurance (COI) as applicable at the time of death.

**b. Level Cover:** Sum Assured remains level throughout the coverage term irrespective of the outstanding loan amount.

The plan provides cover in case of an unfortunate death of the borrower or in case the borrower is diagnosed with Terminal Illness. The details of the benefits are as per the table below:

Events	How and when benefits are payable	Benefit Amount
Death	On death of the insured Member during the coverage term.	Sum Assured is payable at the time of death as per the benefit schedule.

<b>Terminal Illness</b> (Applicable for policy with coverage term of a year or more)	On diagnosis of a Terminal Illness Condition.	A lump sum benefit equal to 6 Equated Monthly Installments (EMI)/Monthly loan installment is payable to the insured member as per the benefit schedule over and above the benefit payable on death of insured member.
<b>Maturity</b>	Not applicable	Nil
<b>Surrender</b>	On full prepayment/ foreclosure of the loan.	Surrender value shall become payable

“**Terminal Illness**” is any condition from which the Insured Member is suffering, which in the opinion of two Registered Medical Practitioners specialising in the relevant field of medicine appointed by the company, is likely to result in the death of the Insured Member within 6 months from the date of first diagnose of such Terminal Illness. The Insured Member must no longer be receiving treatment other than that for symptomatic relief.

“**Medical Practitioner**” means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

The benefit shall be payable as under:

Where the policy is issued under Lender-Borrower category and Master Policyholder is one of the following regulated entities (i) Reserve Bank of India (RBI) regulated Scheduled Commercial Banks (including Co-operative Banks); (ii) NBFC’s having certificate of registration from RBI; (iii) National Housing Bank (NHB) regulated Housing Finance Companies; (iv) National Minority Development Finance Corporation (NMDFC) and its State Channelizing Agencies; (v) Small Finance Banks regulated by RBI; (vi) Mutually Aided Cooperative Societies formed and registered under the applicable State Act concerning such Societies (vii) Microfinance companies register under section 8 of the Companies Act, 2013; (viii) Any other category as approved by the Authority, in accordance with

IRDAI guidelines as amended from time to time; the Insured Member shall have the option to issue an authorization in favour of the Company to the effect that in case of an insured event during the Coverage Term, the claim amount, if any, payable under the Policy shall first be utilized for payment to the Master Policyholder to the extent of the outstanding loan amount as specified in the Credit Account Statement and the balance amount, if any, payable under the Policy will be payable to the Claimant. Where no such authorization is received by the Company from the Insured Member, or the Master Policyholder does not fall under the above mentioned regulated entities, the entire claim amount shall be payable to the Claimant on the occurrence of the insured event.

## Other Features

### Moratorium Options

Master policyholder may choose one or both of the moratorium options where the sum assured during the moratorium period may be:

a. **Uniform** (Applicable wherein interest is payable during the moratorium period)

The initial Sum Assured shall remain unchanged up to the end of moratorium period, and thereafter it shall decrease as per the benefit schedule.

b. **Increasing** (Applicable wherein interest is not payable during the moratorium period)

The initial Sum Assured shall increase to the extent of the outstanding interest during the moratorium period, and thereafter it shall decrease as per the benefit schedule.

The moratorium option will be subject to the following conditions:

- This feature is allowed only with the Reducing Cover option.
- For loans with a moratorium period, the Policy Term will also include the moratorium period.
- Minimum moratorium period allowed is 3 months and the maximum is 7 years, during which disbursement could be staggered. The moratorium period will be available in multiple of 1 month.

## Co-borrower Options

If there is more than one borrower for the same loan, the cover can be offered on a '**First Death Basis**' or '**Loan Share Percentage Basis**'. Individual borrowers or investors/co-borrowers/co-investors of the institution can be covered for a single loan, provided there must be an insurable interest between them.

### a. **First Death Basis:**

*Maximum 2 members can be covered under this option*

Each co-borrower shall be insured for 100% of the Sum Assured. On occurrence of the insured event for any one of the borrowers, the applicable benefits as per the benefit schedule will be paid and the coverage for the surviving co-borrower shall cease thereafter.

In the event of simultaneous occurrence of the insured event of more than one member, applicable benefit amount shall be payable only once in respect to the first Insured Member as stated on the Certificate of Insurance (COI).

In case the claim of any of the borrowers under First Death Basis, is repudiated (including death due to suicide within one year of Coverage Commencement Date), the coverage of the surviving borrowers shall continue as per the Policy terms and conditions.

The premium for the individual members will depend on their individual ages and genders. However, a discount of 15% would be given on the premium chargeable for the younger life.

### b. **Loan Share Percentage Basis:**

*Maximum of 5 members can be covered under this option*

Each co-borrower shall be insured up to his/her share of the Sum Assured in the proportion of their respective loan share percentages. On occurrence of the insured event for any one of the borrower, the company will pay the percentage of the applicable benefits as per the benefit schedule. The cover shall cease only for that member and the cover for the other surviving co-borrowers shall continue to the extent of their respective shares.

In case of diagnosis of Terminal Illness, the lump sum benefit equal to 6 Equated Monthly Installments (EMI) as per the benefit schedule will be payable to insured member for the respective share in proportion of the loan taken.

## Discount

There is a set-back of 3 years for female lives on the male rates

The following rule would be applicable.

- Education loans: For females aged 14, 15 and 16, the rate for age 14 will be applicable.
- Other loans: For females aged 18, 19 and 20, the rate for age 18 will be applicable.

Males rates will be applicable in case of third gender.

For risk cover on "First Death Basis", the premium for the individual Members will depend on their individual ages and genders. A discount of 15% would be given on the premium chargeable for the younger Member.

## Surrender

### Surrender by Master Policyholder

The Master Policyholder can terminate the Master Policy at any time by providing 90 days' prior written notice to the company. Existing Insured Members will have the following options:

- a. Continue their insurance coverage as per the benefit schedule. Company will continue to service such members till their coverage is terminated.
- b. Terminate the insurance coverage and take the surrender value.

### Surrender by Insured Member

The scheme shall acquire surrender value immediately. On foreclosure or full prepayment of the loan, the member may request for surrender of his cover anytime during the coverage term.

The surrender value would be computed as per the following formula:  $60\% \text{ of Single Premium} * (\text{Unexpired coverage term (in completed months)} / \text{Total coverage term (in completed months)}) * (\text{Coverage In-force} / \text{Initial Coverage Amount})$

Where, Single Premium is excluding underwriting extra, rider premiums and taxes, if any and Coverage In-force means original sum assured chosen at inception (in case of level cover) or the benefit amount as per the Benefit Schedule (in case of reducing cover) as on the monthly plan anniversary immediately before the date of surrender of the policy.

## Terms & Conditions

### Tax Benefits

Tax benefits may be available as per prevailing tax laws. Tax laws are subject to change. Please consult the tax advisor for details.

### Free Look Cancellation

In case, the Master Policyholder/Insured Member does not agree with the terms and conditions of the contract, the Master Policyholder/ Insured Member may request for cancellation of the Master Policy/ Certificate of Insurance stating the reasons for objection within 30 days from the receipt of the Master Policy/ Certificate of Insurance. In such a case the Master Policy/ Certificate of Insurance shall stand terminated and the Company shall refund the premium paid subject only to the deduction of a proportionate risk premium for the period of cover and expenses incurred by the Company on medical examination of the life assured and stamp duty charges, if any.

Policy shall terminate on payment of this amount and all rights, benefits and interests under this Policy will stand extinguished.

### Suicide Exclusion

If death of an insured member occurs due to suicide, whether sane or insane, within one year from the Coverage Commencement Date as stated in the Certificate of Insurance, then the company's obligations shall be limited to 80% of the total premiums received (excluding any underwriting extra, taxes and rider premium(s), if any) till the date of death. In case of Co-borrower the insurance coverage shall continue for surviving co-borrowers.

### Goods and Services Tax (GST)

GST and other levies, as applicable, will be extra and levied as per prevailing tax laws and are subject to change from time to time.

## Nomination and Assignment

Nomination in this policy is allowed as per Section 39 of Insurance Act, 1938 as amended from time to time. The Provision of Assignment in this policy is allowed under 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):

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.

### 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](http://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: [group.services@pramericalife.in](mailto:group.services@pramericalife.in)  
Email for Senior Citizen: [seniorcitizen@pramericalife.in](mailto:seniorcitizen@pramericalife.in)  
Website: [www.pramericalife.in](http://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](mailto: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](mailto: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](mailto: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.

You may approach the Insurance Ombudsman if your grievance pertains to any of the following:

Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999

- 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

Office of The Governing Body of Insurance Council (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, 1st 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, Sonapat 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, Sonapat & 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, Sonbhadra, 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](http://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

## 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](http://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 serve our 5 million customers with presence in 26 states with a network of 500+ 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)

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