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Pramerica
LIFE INSURANCE



Pramerica Life Smart Assure

A Non-Linked Non-Participating Individual Savings Life Insurance Plan
UIN: 140N042V06



Presenting Pramerica Life Smart Assure
A Non-Linked Non-Participating Individual Savings Life Insurance Plan

Always be sure in your life…

Your goals in life are defined by your responsibilities - a sound education for your child, the dream home for your family, a stress free retirement and so on. You will do all it takes to achieve these goals and thus fulfill your responsibilities. However, in order to achieve this, you need a financial plan that you can rely on to make sure that your needs are fulfilled and in your absence, your loved ones continue enjoying the life that you have promised them.

Pramerica Life Smart Assure

A Non-Linked Non-Participating Individual Savings Life Insurance Plan with the assurance of guaranteed increasing death benefit so that your family remains financially secure. This plan also helps you to grow your savings with maturity additions. Pramerica Life Smart Assure, a plan that provides assurance to your family, just like you do. Take the right decision and secure yourself and your family with Smart Assure.

Key Features

- **Protection against unfortunate events:** Get life cover during the policy term to secure your family when you are not around.
- **Maturity Additions:** Maturity Additions will accrue to your policy to augment the death/maturity benefit.
- **Guaranteed Maturity Benefit:** Base Sum Assured as chosen at inception with accrued Maturity Additions shall be paid on completion of Policy Term.
- **Comprehensive Protection:** Option to enhance your protection cover against death, disease and disability through riders.
- **Flexibility to choose premium payment term:** Option to pay Premiums for limited or regular period.
- **Flexibility to avail loan against the Policy:** Option of availing loan against the Policy.
- **Tax Benefits:** You may get tax benefits on the Premiums paid and the benefits received as per the prevailing tax laws.

Eligibility Criteria:

Age at Entry##	Minimum: 8 Years Maximum: For Policy Term 10 Years: 60 Years For Policy Term 12 Years: 58 Years For Policy Term 15 Years: 55*Years For Policy Term 16 Years: 54 Years For Policy Term 18 Years: 52 Years For Policy Term 20 Years: 50 Years For Policy Term 22 Years: 48 Years For Policy Term 24 Years: 46 Years
Maximum Maturity Age##	70 Years
Policy Term	10/12/15/16/18/20/22/24 Years
Premium Payment Terms	**Policy Term** — **Premium Payment Term** 10 Years — 5/7 Years 12 Years — 5/7/8 Years 15 Years — 5/7/8/10/12/15 Years 16 Years — 5/7/8/10/12 Years 18 Years — 5/7/8/10/12/15 Years 20 Years — 5/7/8/10/12/15/20 Years 22 Years — 5/7/8/10/12/15 Years 24 Years — 5/7/8/10/12/15/20 Years
Base Sum Assured	Minimum: Limited Pay- ₹75,000 Regular Pay- ₹1,00,000 Maximum: No Limit, Subject to Underwriting
Annual Premium	Minimum: ₹4,806 Maximum: No Limit, Subject to Board Approved Underwriting Policy
Premium Paying Mode	Yearly, Half-yearly, Quarterly and Monthly

##Age as on last birthday

*For the combination having Policy Term as 15 years and Premium Payment Term as 12 years, the maximum entry age allowed is 50 years

For policies purchased through POS channel, the maximum Sum Assured, maximum Maturity Age, maximum Policy Term will be as per prevailing POS guidelines, as amended from time to time.

There will be no medical underwriting for policies sold through POS channel.

Riders are not available for policies purchased through POS Channel.

Substandard lives may also be covered subject to Company's Board Approved Underwriting Policy and with any extra premium, if applicable.

How does the plan work?

- Select a Base Sum Assured subject to a minimum of ₹75,000 for Limited Premium payment option and ₹1,00,000 for Regular Premium Payment option.
- Choose the duration for which you want to pay your Premiums corresponding to the Policy Term from the available options.
- Pay your Premiums which would be based on the age of the Life Insured, Sum Assured, Policy Term and the Premium Payment Term chosen.

You can also choose from the available riders for enhanced protection

Death and Maturity benefit will be boosted with Maturity Additions (MA)

Benefits in Detail

The Policy will pay the following benefits in case of death or maturity provided the Policy is in force as on the date of insured event.

Death Benefit

On unfortunate demise of the Life Insured during the Policy Term subject to Policy being in-force for full risk benefits, the Company will pay Death Sum Assured plus Accrued Maturity Additions, if any.

Death Sum Assured is defined as:

i. **If Life Insured age at entry is less than 45 years**
   Higher of Base Sum Assured Or 11 times of Annualized Premium# or Maturity Sum Assured

ii. **If Life Insured age at entry is greater than or equal to 45 years**
   Higher of Base Sum Assured Or 7 times of Annualized Premium# or Maturity Sum Assured

Maturity Sum Assured is equal to Base Sum Assured

The Death Sum Assured shall be at least equal to 105% multiplied by the total Premiums paid (excluding underwriting extra Premium, rider premium and taxes if any) as on date of death.

#The Annualized Premium shall be the Premium payable in a year chosen by the Policyholder, excluding the rider premiums, underwriting extra Premium and loadings for modal Premium, if any

Maturity benefit

At maturity of the Policy, the Policyholder will receive Maturity Sum Assured plus Maturity Additions.

Maturity Additions

The Maturity Additions (MA) will accrue at the end of the respective Policy years as defined in the table below, provided the Policy is in force for full benefits at that time.

Maturity Addition per 1000 of Base Sum Assured is as follows:

Completed Policy Year	Policy Term							
	10	12	15	16	18	20	22	24
9	100	0	0	0	0	0	0	0
10	100	0	0	0	0	0	0	0
11	NA	120	0	0	0	0	0	0
12	NA	120	0	0	0	0	0	0
13	NA	NA	150	0	0	0	0	0
14	NA	NA	150	160	0	0	0	0
15	NA	NA	150	160	0	0	0	0
16	NA	NA	NA	160	180	0	0	0
17	NA	NA	NA	NA	180	200	0	0
18	NA	NA	NA	NA	180	200	0	0
19	NA	NA	NA	NA	NA	200	220	0
20	NA	NA	NA	NA	NA	200	220	0
21	NA	NA	NA	NA	NA	NA	220	240
22	NA	NA	NA	NA	NA	NA	220	240
23	NA	NA	NA	NA	NA	NA	NA	240
24	NA	NA	NA	NA	NA	NA	NA	240

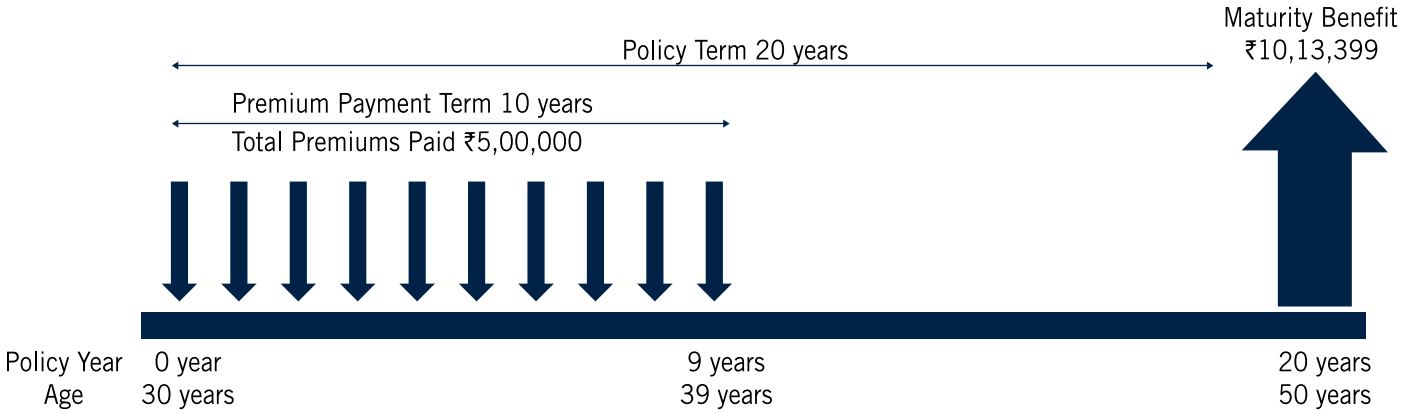
Sample Illustration:

Rajath aged 30 years, opts for Pramerica Life Smart Assure Plan with the objective to gift himself his dream vacation when he turns 50. He has opted for 10 year Premium Payment Term and Policy Term of 20 years. He pays an amount of ₹50,000 every year. He will receive ₹10.13 Lakhs in Lump Sum at the end of 20th year i.e. more than double the amount that he paid.

Below are the benefits he will receive:

Age	Policy Term	Premium Payment Term	Annualized Premium	Base Sum Assured	Maturity Benefit
30 Years	20 Years	10 Years	₹50,000	₹5,63,000	₹10,13,399

In case of Rajath's unfortunate demise, the Death Sum Assured of ₹5,63,000 along with Accrued Maturity Additions, if any, would be payable to his nominee.



Other Features

Automatic Cover Continuance

In case the Premium for at least first three Policy Years have been paid in full and any subsequent Premium installment is not paid, the risk cover for full death benefit shall continue for a period of one successive year (Auto Cover Continuation Period) from the due date of first unpaid Premium even though the policy is in reduced Paid-up status. If the Life Insured dies during this period, the Company will pay Death Sum Assured as applicable after deducting the Premium due, if any, on date of death.

What is the Premium payable?

Your premium payable would depends on the band your sum assured chosen will fall into. The following four Sum Assured Bands are applicable under this plan:

Band 1	₹75,000 – ₹99,999
Band 2	₹100,000 – ₹124,999
Band 3	₹125,000 – ₹174,999
Band 4	₹175,000 and onwards

Policy Term	Premium Payment Term	Sum Assured	Sum Assured Band	Premium Rate#	Annual Premium^
15 Years	10 Years	₹75,000	Band 1	113.09	₹8,482
15 Years	10 Years	₹1,00,000	Band 2	102.77	₹10,277
15 Years	10 Years	₹1,25,000	Band 3	99.57	₹12,446
15 Years	10 Years	₹1,75,000	Band 4	96.83	₹16,945

#For Life Insured age 35 years and Healthy male life
^Annual Premium are without taxes

Modes offered and Modal factors:

Premium Modes	Factors
Yearly	1
Half-Yearly	0.52
Quarterly	0.265
Monthly*	0.09

*Monthly mode of Premium payment is available only through credit card, direct debit and ECS.

Can loans be availed against this policy?

During financial emergencies, you may require funds to meet some expenses. To fulfill this need, we allow you to avail loan against your Policy. Loan will be available after the Policy acquires surrender value, up to 80% of the surrender value. The outstanding loan amount and unpaid interest on the loan amount shall be deducted from any amount payable under your Policy. The rate of interest shall be reset on an annual basis at the beginning of every financial year. The rate of interest applicable on the loan will be declared by the Company on an annual basis at the beginning of every financial year. The loan rate of interest is based on yield on 10-years GSEC plus 150 bps rounded down to 25 bps. The average of the benchmark would be taken from the previous financial year for the period 1st July to 31st Dec. The source of information for 10 year GSec rate would be "CCIL". The current applicable rate of interest for FY 2026-27 is 7.75% per annum. Policies in-force for full benefits or fully paid policies would not be foreclosed on the account of outstanding loan amount (including outstanding interest on loan, if any) exceeding the surrender value.

Surrender

It is advisable to pay Premium for the full Premium Payment Term to enjoy maximum benefits under the policy.

The policy will acquire Surrender value after paying premium for the first complete policy year & will become payable after completion of first policy year. Thereafter, if you decide not to pay further Premiums, you would have the option to either surrender the Policy or let the Policy continue with reduced benefits.

You will be entitled to receive Surrender Value which will be higher of the Guaranteed Surrender Value (GSV), if applicable or Special Surrender Value (SSV) of the Policy. Please refer to our website or policy document for details.

The Guaranteed Surrender Value is Y% of total premiums paid (excluding underwriting extras, rider premium and taxes if any) till date of surrender plus the guaranteed Surrender Value of the accrued Annual Maturity Addition. Where Y is as defined below:

GSV as a percentage of Total premiums paid (Y)

Policy Year in which policy is surrendered	Policy Term							
	10	12	15	16	18	20	22	24
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	53.00%	53.00%	52.50%	52.50%	52.00%	52.00%	52.00%	52.00%
6	56.00%	56.00%	55.00%	55.00%	54.50%	54.00%	54.00%	54.00%
7	59.00%	59.00%	57.50%	57.50%	57.00%	56.00%	56.00%	56.00%
8	75.00%	62.00%	60.00%	60.00%	59.50%	58.00%	58.00%	58.00%
9	90.00%	65.00%	62.50%	62.50%	62.00%	60.00%	60.00%	60.00%
10	90.00%	75.00%	65.00%	65.00%	64.50%	62.00%	62.00%	62.00%
11	NA	90.00%	67.50%	67.50%	67.00%	64.00%	64.00%	64.00%
12	NA	90.00%	70.00%	69.00%	67.00%	66.00%	66.00%	66.00%
13	NA	NA	75.00%	70.00%	69.00%	68.00%	68.00%	68.00%
14	NA	NA	90.00%	75.00%	70.00%	70.00%	70.00%	70.00%
15	NA	NA	90.00%	90.00%	70.00%	70.00%	70.00%	70.00%
16	NA	NA	NA	90.00%	75.00%	70.00%	70.00%	70.00%
17	NA	NA	NA	NA	90.00%	70.00%	70.00%	70.00%
18	NA	NA	NA	NA	90.00%	75.00%	70.00%	70.00%
19	NA	NA	NA	NA	NA	90.00%	70.00%	70.00%

20	NA	NA	NA	NA	NA	90.00%	75.00%	70.00%
21	NA	NA	NA	NA	NA	NA	90.00%	70.00%
22	NA	NA	NA	NA	NA	NA	90.00%	75.00%
23	NA	NA	NA	NA	NA	NA	NA	90.00%
24	NA	NA	NA	NA	NA	NA	NA	90.00%

The Special Surrender Value is not guaranteed and may change depending upon the then prevailing market conditions subject to prior approval from IRDAI.

The Policy shall terminate on payment of Surrender Value and all rights, benefits and interests under this Policy will cease.

What happens if I am unable to pay premium?

Before paying Premium for the first complete policy year

If the Policyholder discontinues paying Premium before paying premium for first complete Policy year, the Policy will lapse at the expiry of the grace period.

A lapsed policy can be revived within a period of five years from the date of first unpaid premium and before Maturity Date by paying all due premiums with interest subject to Board Approved Underwriting Policy.

After paying Premium for at least first complete policy year

If you decide not to pay any further premiums after paying premium in for at least first complete Policy year, your Policy will be converted into a Paid-Up Policy after the expiry of the Grace Period with following reduced benefits.

Death Benefit:

T (divided by) N (multiplied by) Death Sum Assured
Plus Maturity Additions accrued, if any till the date of paid-up
Plus Reduced Maturity Additions accrued after paid-up, if any

Maturity Benefit:

On survival to Maturity the following reduced benefit would be paid:
T (divided by) N (multiplied by) Base Sum Assured
Plus Maturity Additions accrued, if any till the date of paid-up
Plus Reduced Maturity Additions accrued after the date of paid-up, if any

Where:
T = Number of premiums paid
N = Number of premiums payable under the policy

A Paid-up Policy would also be entitled for **Reduced Maturity Additions** after the Policy has been converted to Paid-up status provided the Policyholder has paid at least 50% of the total Premium payable during the Policy Term further subject to Premium for minimum of 5 complete Policy Years is paid. The reduced Maturity Additions will be calculated as follows:

Reduced Maturity Additions = Maturity Addition multiplied by (T/N) multiplied by Base Sum assured divided by 1000

Where:
T = Number of premiums paid
N = Number of premiums payable under the policy

However, if Premium for first complete Policy Year have been received and complete second policy year's premium is not received, then the Company would pay an amount equal to higher of 15% of Premium paid or Special Surrender Value on subsequent death or on the expiry of revival period or immediately on receiving a written request from the policyholder, whichever is earlier.

Riders

For added protection you can enhance your insurance coverage during the policy term by adding following riders at a nominal extra cost over and above your base policy premium:

- Pramerica Life Accidental Death Benefit Rider (UIN: 140B029V02 or any later version) (ADB)
- Pramerica Life Accidental Total and Permanent Disability Rider (UIN: 140B027V01 or any later version) (ATPD)
- Pramerica Life Critical Illness Rider (UIN: 140B026V01 or any later version) (CI)

Please note the following w.r.t riders:

- The rider can be attached at inception or any policy anniversary as per the board approved underwriting policy of the Company during the premium payment term of the base plan, subject to minimum applicable premium payment term and policy term of the rider.
- The rider policy term and rider premium payment term would be equal to the corresponding outstanding base policy term and premium payment term, subject to the maximum term and premium paying term available under the rider; i.e. rider will not be offered if the term of the rider exceeds outstanding term under the base policy.
- The rider sum assured shall not exceed the base sum assured chosen at inception of the policy for ATPD and CI rider and the rider sum assured shall not exceed three times the base sum assured chosen at inception of the policy for ADB.
- The premium for Critical Illness and Accidental Total and Permanent Disability cannot exceed 100% of the Annualized Premium in a policy whereas the premium for Accidental Death Benefit rider premium cannot exceed 30% of the Annualized Premium.
- Please refer to the respective rider brochure(s) available on the website for more information on rider benefits, exclusions and eligibility conditions.
- Rider benefits are payable subject to fulfilment of rider terms and conditions. For more details, refer to Rider Terms and conditions available on the website.

Can I revive the Policy at a later stage?

You can revive your lapsed/Paid-up policy for its full coverage within five years from the due date of the first unpaid premium but before policy maturity, by paying all outstanding premiums together with the interest, as applicable. The interest for revival of the policy will be charged at market related rates set by the Company from time to time. The rate of interest shall be reset on an annual basis at the beginning of every financial year (April) and would be determined based on the average of 10-year G-Sec YTM plus 75 basis points rounded down to 25 basis points. The average of the benchmark would be taken from the previous financial year for the period 1st July to 31st Dec. The source of information for 10 year GSec rate would be "CCIL". The current applicable rate of interest on policy reinstatement is 7.00% p.a. compounding monthly which would be applicable for the FY 2026-27. Revival of the policy is subject to Board approved underwriting policy, i.e. the Life Insured may have to undergo medical tests, financial underwriting etc. Upon revival of the Policy, the policyholder will become entitled to full Annual Guaranteed Additions for the policy year(s) while the policy was in paid up/lapse stage. If a lapsed policy is not revived within the revival period, the policy will terminate on expiry of the revival period.

Are there any Tax Benefits available?

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

Waiting Period for policies sourced through POSP

For policies sourced through Point of Sales Persons (POSP), a waiting period of 90 days will be applicable from date of acceptance of risk. In the event of death (except accidental death) within waiting period, 100% of total premiums paid* shall be payable to the beneficiary.

*Total Premiums paid means total of all the premiums received, excluding any rider premium, *if any.*

Minor Lives

In case the Life Insured is a minor, date of risk commencement for policies will be same as that of date of commencement of policy. The ownership of such policies will vest automatically in name of Life Insured once he/she attains majority.

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.

What is the grace period in the plan?

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

What are the exclusions in the plan?

There are no exclusions in the plan

What if the Life Insured commits suicide?

If death occurs due to suicide or attempted suicide, whether sane or insane, within twelve months of the Risk Commencement Date or within twelve

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) / 0124 469 7070
(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 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

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.
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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.
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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.

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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).
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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).

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