

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.

Presenting

Pramerica Life

Smart Assure

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

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
- **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

How does the plan work?

- Select a Base Sum Assured subject to a minimum of Rs 75,000 for Limited Premium payment option and Rs. 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.
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, if any) as on date of death.

[#]The Annualized Premium shall be the Premium payable in a year chosen by the Policyholder, excluding the taxes, 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

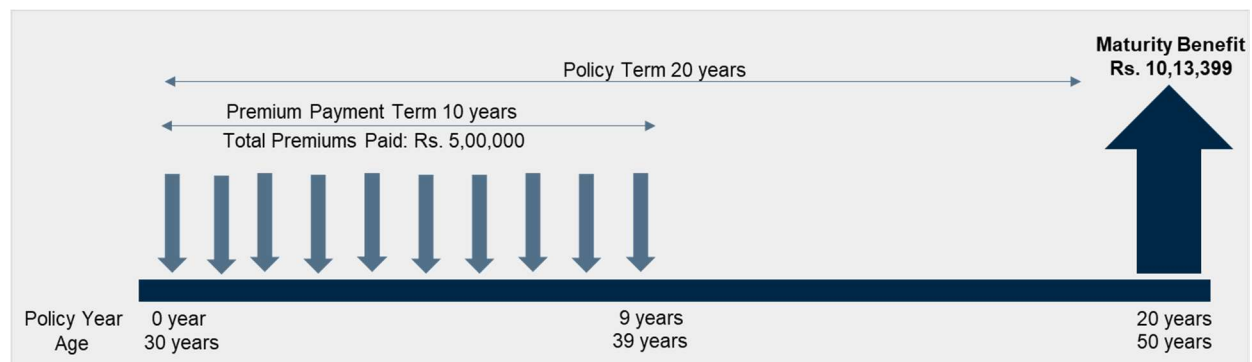
13	NA	NA	150	0	0	0	0	0
14	NA	NA	150	160	0	0	0	0
15	NA	NA	150	160	0	0	0	0
16	NA	NA	NA	160	180	0	0	0
17	NA	NA	NA	NA	180	200	0	0
18	NA	NA	NA	NA	180	200	0	0
19	NA	NA	NA	NA	NA	200	220	0
20	NA	NA	NA	NA	NA	200	220	0
21	NA	NA	NA	NA	NA	NA	220	240
22	NA	NA	NA	NA	NA	NA	220	240
23	NA	NA	NA	NA	NA	NA	NA	240
24	NA	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 Rs. 50,000 every year (excluding taxes). He will receive Rs. 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	Rs.50,000	Rs. 5,63,000	Rs. 10,13,399



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

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 depend on the band your sum assured chosen will fall into. The following four Sum Assured Bands are applicable under this plan:

Band 1	Rs 75,000 – Rs 99,999
Band 2	Rs 100,000 – Rs 124,999
Band 3	Rs 125,000 – Rs 174,999
Band 4	Rs 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.

Eligibility Criteria:

Age at entry ^{###}	Minimum: 8 years Maximum: <i>For Policy Term 10 Years:</i> 60 Years <i>For Policy Term 12 Years:</i> 58 Years <i>For Policy Term 15 Years:</i> 55* Years <i>For Policy Term 16 Years:</i> 54 Years <i>For Policy Term 18 Years:</i> 52 Years <i>For Policy Term 20 Years:</i> 50 Years <i>For Policy Term 22 Years:</i> 48 Years <i>For Policy Term 24 Years:</i> 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

	10Years	5/7 Years
	12Years	5/7/8 Years
	15Years	5/7/8/10/12/15 Years
	16Years	5/7/8/10/12 Years
	18Years	5/7/8/10/12/15 Years
	20Years	5/7/8/10/12/15/20 Years
	22Years	5/7/8/10/12/15 Years
	24Years	5/7/8/10/12/15/20 Years
Base Sum Assured	Minimum :	Limited Pay - Rs.75,000 Regular Pay – Rs.1,00,000
	Maximum:	No Limit, Subject to Underwriting
Annual Premium	Minimum:	Rs 4,806
	Maximum:	No Limit, Subject to Underwriting
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.

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

Goods and Services Tax will be charged over and above the quoted Premium

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 2024-25 is 8.75% 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 entire Premium Payment Term to enjoy maximum benefits under the policy. The policy will acquire Surrender value after paying premium for the first complete policy year & will become payable after completion of first policy year. Thereafter, if you decide not to pay further Premiums, you would have the option to either surrender the Policy or let the Policy continue with reduced benefits.

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, 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 IRDA of India.

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.

The benefits payable while the policy is in paid up state:

Death Benefit:

In case of death during the Policy Term, the following reduced death benefit would be paid:

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.

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 8.00% p.a. compounding monthly which would be applicable for the FY 2024-25. 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.

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.

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.

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.

Free look cancellation

You will have a period of 30 days from the date of receipt of the Policy bond 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 premium payment mode or 30 days for all other modes. During the grace period the Policy shall continue to remain in-force along with all benefits under this policy and claim, if any, shall be payable subject to deduction of the unpaid due premium.

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 months from the date of revival of the Policy, then the Company's obligation under this Policy shall be to pay an amount equal to higher of 80% of total Premiums paid (excluding any rider premium and taxes thereon, if any) till the date of death, or Surrender Value, if any, available as on date of death, provided the policy is in force.

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 as amended from time to time: Prohibition of rebate

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

2. Any person making a default in complying with the provisions of this section shall be liable for a penalty which 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 The brochure gives the salient features for the product. Please refer to Policy document for further details of the terms and conditions

Grievance Redressal

- 1) 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 Help Line: 1860-500-7070 / or 011 48187070 (local charges apply) (9.30 am to 6.30 pm from Monday to Saturday)
Email: contactus@pramericalife.in
Email for Senior Citizen: seniorcitizen@pramericalife.in
Website: www.pramericalife.in

Communication Address:
Customer Service
Pramerica Life Insurance Ltd.
4th Floor, Building No. 9 B, Cyber City,
DLF City Phase III, Gurgaon– 122002
Office hours: 9.30 am to 6.30 pm from Monday to Friday

- III) Grievance Redressal Officer :
If the response received from the Company is not satisfactory or no response is received within two weeks of contacting the Company, the matter may be escalated to:
Email- customerfirst@pramericalife.in

Grievance Redressal Officer,
Pramerica Life Insurance Ltd.,
4th Floor, Building No. 9 B, Cyber City,
DLF City Phase III, Gurgaon– 122002
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 of 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:

- a. Delay in settlement of claim beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India 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 makes a written representation to the insurer named in the complaint and—
 - (i) Either the insurer had rejected the complaint, or
 - (ii) The complainant had not received any reply within a period of one month after the insurer received his representation, or
 - (iii) The complainant is not satisfied with the reply given to him by the insurer
- (b) The complaint is made within one year—
 - (i) After the order of the insurer rejecting the representation is received, or
 - (ii) After receipt of decision of the insurer 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 if the insurer named fails to furnish reply to the complainant.

The address of the Insurance Ombudsman are attached herewith and may also be obtained from the following link on the internet Link <http://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, S.V Road , Santacruz(West), Mumbai – 400054. Tel no: 022-69038800/69038812****Email id: inscoun@cioins.co.in website: www.cioins.co.in**

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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 (Bimalokpal)****Please visit our website for details to lodge complaint with Ombudsman.**

Office Details	Jurisdiction of Office Union Territory, District	Office Details	Jurisdiction of Office Union Territory, District
Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email:bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email:bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh
Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email:bimalokpal.bhubaneswar@cioins.co.in	Orissa	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email:bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana, (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email:bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481 / 23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bhraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balampur, Basti, Ambedkarnagar, Sultanpur,	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 Fax: 040 - 23376599 Email:bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Pondicherry

	Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.		
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Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email:bimalokpal.jaipur@cioins.co.in	Rajasthan	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.: 020-41312555 Email:bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
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: bimalokpal.bengaluru@cioins.co.in	Karnataka	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: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
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