

## CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. no.	Title	Description in Simple Words <i>(Please refer to applicable Policy Clause Number in next column)</i>	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	<b>Max Life Smart Fixed-return Digital Plan</b>  UIN- 104N123V05	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	<b>Non-linked Non Participating Individual Life Insurance Savings Plan</b>	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none"> <li>• <b>Instalment Premium:</b> &lt;Amount&gt;</li> <li>• <b>Mode of Premium payment:</b> &lt;Annually/Half Yearly/ quarterly/Monthly/Single&gt;</li> <li>• <b>Sum Assured on Death:</b> &lt;add SA&gt;</li> <li>• <b>Sum Assured on Maturity:</b> &lt;add SA &gt;</li> <li>• <b>Policy Term:</b> &lt;add Policy term&gt;</li> <li>• <b>Premium Payment Term:</b> &lt;add PPT&gt;</li> </ul>	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none"> <li>• <b>Benefits payable on Maturity:</b> <ul style="list-style-type: none"> <li>➤ We shall pay the Sum Assured on Maturity, If the Life Insured/ Insured Persons have survived until the Maturity Date, provided the Policy is in force and is neither a Lapsed Policy nor in Reduced Paid Up Mode on the Maturity Date.</li> <li>➤ We shall pay accrued Guaranteed Additions besides Sum Assured on Maturity, only if you have chosen Titanium Variant of the Policy and the Policy is fully paid up and, if the Life Insured has survived until the Maturity Date,</li> <li>➤ <b>Guaranteed Additions:</b> Guaranteed Additions will accrue under the Policy provided all Premiums under the Policy has been fully paid and the Policy is not a Lapsed Policy or in Reduced Paid</li> </ul> </li> </ul>	Clause 1.2 of Part C

		<p>Up Mode, on the date the Guaranteed Addition becomes due. The accrued value of Guaranteed Additions shall be payable on the Maturity Date. In case of Surrender, the applicable Surrender Value of accrued Guaranteed Additions shall be payable at the time of surrender of the Policy.</p> <ul style="list-style-type: none"> <li>• <b>Benefits payable on Death</b></li> <li>➤ <b>a) In cases where the Policy has been taken on single life basis (for all Policy Variants)</b> - If the Life Insured dies during the Policy Term, provided the Policy is in force and is not a Lapsed Policy or in Reduced Paid Up Mode, on the date of death of the Life Insured, We will pay guaranteed death benefit which will be the highest amongst the following: <ul style="list-style-type: none"> <li>i. Sum Assured on Death;</li> <li>ii. 105% (One Hundred Five percent) of sum of Total Premiums Paid plus loadings for modal premiums and Underwriting Extra Premium (if any) received under the Policy, as on the date of death of the Life Insured; or</li> <li>iii. Surrender Value applicable as on the date of death of the Life Insured.</li> </ul> </li> <li>➤ <b>b) In cases where the Policy has been taken on joint life basis (only for Gold Variant) (only for Single Premium Payment Variant)</b> <ul style="list-style-type: none"> <li>❖ <b>On first death:</b> If any of the Insured Persons dies during the Policy Term, We will pay to the last surviving Insured Person, a lump sum amount equal to the Sum Assured on Death; and</li> <li>❖ <b>On second death:</b> Upon the death of the last surviving Insured Person during the Policy Term, We will pay to the Claimant, a lump sum amount which will be the higher of the following:</li> </ul> </li> </ul>	<p>Clause 1.1 of Part C</p>
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		<p>i. Sum Assured on Death; or  ii. Surrender Value applicable as on the date of death of the last surviving Insured Person</p> <p>➤ <b>c) In case this Policy is sourced as a point of sale Policy, the following conditions shall apply:</b></p> <p>i. In case of death of the Life Insured/ Insured Persons, Death Benefit will be payable as noted in point (a) and (b) above, as the case may be. However, in case the Life Insured/ Insured Persons die during the Waiting Period due to any reason other than an Accident, We will refund 100% of the Total Premiums Paid till the date of death of the Life Insured/ Insured Persons excluding applicable taxes, cesses, levies, if any, and no other benefit will be payable and the Policy will terminate.</p> <p>ii. In the event of death of Life Insured/ Insured Persons due to an Accident, the Waiting Period shall not be applicable and the Death Benefit shall be payable in accordance with point (a) and (b) above, as the case may be.</p> <p>iii. The Waiting Period is not applicable on Revival of the Policy.</p> <p>• <b>Survival Benefits excluding that payable on maturity:</b></p> <p>➤ No survival benefits are payable under this Policy.</p> <p>• <b>Surrender benefits:</b></p> <p>➤ The Surrender Value is equal to the higher of Guaranteed Surrender Value or Special Surrender Value.</p> <p>➤ The Policy shall acquire Surrender Value, subject to the following criteria:</p>	<p>Clause 5 of Part C</p> <p>Clause 1 of Part D</p>
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		<ul style="list-style-type: none"> <li>○ For Single Premium Payment Variant: Immediately upon receipt of Single Premium</li> <li>○ Limited Premium Payment Variant / Regular Premium Payment Variant: On receipt of complete Premium for the first Policy Year.</li> </ul> <ul style="list-style-type: none"> <li>➤ The Policy can be Surrendered at any time, but only if the policy has acquired the Surrender Value.</li> <li>➤ The Surrender Value is payable upon receipt of the request, and no other benefits under the policy are payable thereafter.</li> <li>➤ The Surrender Value is subject to no statutory or other restrictions.</li> <li>➤ Once surrendered, the policy cannot be reinstated.</li> </ul> <ul style="list-style-type: none"> <li>● <b>Options to policyholders for availing benefits, if any, covered under the policy: NA</b></li> <li>● <b>Other benefits/options payable, specific to the policy, if any: NA</b></li> <li>● <b>Lock-in period for Linked Insurance products:</b> <ul style="list-style-type: none"> <li>➤ This is not applicable.</li> </ul> </li> </ul>	
6.	Options available (in case of Linked Insurance Products)	This is not applicable	
7.	Option available (in case of Annuity product)	<ul style="list-style-type: none"> <li>● Type of immediate annuity, for example Life annuity with Return of Purchase price etc. <ul style="list-style-type: none"> <li>i. Life Annuity with return of 100% of Purchase Price- <b>Not Applicable</b></li> <li>ii. Joint Life last survivor Annuity with return of 100% of Purchase Price (ROP) on death of the last survivor - <b>Not Applicable</b></li> </ul> </li> </ul>	

		<ul style="list-style-type: none"> <li>• Proportion of annuity amount guaranteed for variable pay-out option - <b>Not Applicable</b></li> <li>• Any other option - <b>Not Applicable</b></li> </ul>	
8.	Riders opted, if any	<ul style="list-style-type: none"> <li>➤ <b>Max Life Waiver of Premium Plus Rider (UIN: 104B029V04)</b>, which provides waiver of all future premiums in case of Critical Illness or dismemberment or Death (only when Life Insured and Policyholder are different individuals). This product doesn't have an inbuilt Waiver of Premium benefit and thus rider benefit is an additional benefit.</li> <li>➤ <b>Max Life Accidental Death and Dismemberment Rider (UIN: 104B027V04)</b>, which provides <b>additional</b> benefits in case of death or dismemberment of the Life Insured due to an accident.</li> <li>➤ <b>Max Life Term Plus Rider (UIN: 104B026V03)</b>, which provides <b>additional</b> lump sum benefit in case of death of the Life Insured.</li> <li>➤ <b>Max Life Critical Illness and Disability Rider (UIN: 104B033V01)</b>, which provides additional lump sum benefit in case of critical illness diagnosis.</li> </ul>	Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	<p><b>Brief list of the applicable exclusions, if any:</b></p> <ul style="list-style-type: none"> <li>• <b>Suicide Exclusion</b> <ul style="list-style-type: none"> <li>➤ If the Life Insured/any of the Insured Persons commits suicide, whether minor/major, whether sane or insane, within 12 (Twelve) months from the Date of Commencement of Risk or from the date of Revival of this Policy, as applicable, all risks and benefits under this Policy shall cease the Policy shall terminate immediately and We shall only pay the following to the Claimant, provided that the Policy is in force: <ul style="list-style-type: none"> <li>i. higher of the Surrender Value as on the date of death or the sum of Total Premiums Paid, plus loadings for modal premiums and Underwriting Extra Premium, if any, paid till the date of death, if the Policy has acquired a Surrender</li> </ul> </li> </ul> </li> </ul>	Clause 5 of Part F

		Value; or ii. Total Premiums Paid plus loadings for modal premiums and Underwriting Extra Premium, if any, received by Us, if the Policy has not acquired a Surrender Value.	
10.	Waiting /lien Period, if any	<b>Number of Days</b> 90 days waiting period is applicable only in case the Policy is sourced as a point of sale policy	Clause 54 of Part B
11.	Grace period	<b>Number of Days:</b> < 15/30 >	Clause 12 of Part B
12.	Free Look Period	<b>Number of days:</b> 30 days beginning from the date of receipt of the Policy.	Clause 6 of Part D
13.	Lapse, paid-up and revival of the Policy	<ul style="list-style-type: none"> <li>• <b>Grace Period:</b> <ul style="list-style-type: none"> <li>➤ It means the time granted by the insurer from the due date of payment of Premium, without any penalty or late fee, during which time the Policy is considered to be in-force with the risk cover without any interruption, as per the terms &amp; conditions of the Policy. The Grace period for payment of the Premium for all types of life insurance Policies shall be fifteen days, where the Policyholder pays the Premium on a monthly basis and 30 days in all other cases.</li> </ul> </li> <li>• <b>Lapse Period</b> <ul style="list-style-type: none"> <li>➤ If You discontinue the payment of Premium before paying a full year Premium for the first (1) Policy Year, the Policy will become a Lapsed Policy on the expiry of the Grace Period and no benefit under the Policy shall be payable.</li> </ul> </li> <li>• <b>Paid Up</b> <ul style="list-style-type: none"> <li>➤ <b>Reduced Paid Up Benefits</b> If this Policy has acquired a Surrender Value as specified above, in the event of non-payment of the due Premiums by You on the expiry of the Grace Period this Policy, will not become a Lapsed Policy and will continue under Reduced Paid Up Mode unless revived. If this Policy is under Reduced Paid Up Mode, the benefits</li> </ul> </li> </ul>	<p>Clause 12 of Part B</p> <p>Clause 7 of Part D</p> <p>Clause 2 of Part C</p>

		<p>payable shall be as follows:</p> <p><b>a. Reduced Paid Up Death Benefit</b></p> <p>If the Life Insured dies during Policy Term, We will pay the Reduced Paid Up Death Benefit to the Claimant which shall be highest amongst:</p> <ul style="list-style-type: none"> <li>▪ Reduced Paid Up Sum Assured on Death</li> <li>▪ 105% (One Hundred Five percent) of sum of Total Premiums Paid plus loadings for modal premiums and Underwriting Extra Premium (if any) received under the Policy, as on the date of death of the Life Insured</li> <li>▪ Surrender Value as on the date of death</li> </ul> <p><b>b. Reduced Paid Up Maturity Benefit</b></p> <p>If the Life Insured has survived until the Maturity Date, We shall pay the Reduced Paid Up Sum Assured on Maturity.</p> <ul style="list-style-type: none"> <li>• <b>Revival Period:</b> <ul style="list-style-type: none"> <li>➤ It means the period of five consecutive complete years from the date of first unpaid Premium</li> </ul> </li> </ul>	<p>Clause 40 &amp; 39 of Part B</p>
14.	Policy Loan, if applicable	<ul style="list-style-type: none"> <li>• <b>Brief description</b> <ul style="list-style-type: none"> <li>a. Only after the Policy has acquired Surrender Value, You will be eligible for Loan ranging from minimum Loan amount of INR 10,000 to maximum loan amount during Policy Term which is 75% of Surrender Value.</li> <li>b. Upon Grant of Loan, the Policy automatically gets assigned to Us until loan amount, interest, fees, or dues are repaid to Us.</li> <li>c. The interest on the loan which is equal to applicable 'RBI Bank Rate' plus 3.0% will be compounded and applied annually on</li> </ul> </li> </ul>	<p>Clause 2 of Part D</p>

		<p>the Policy Anniversary at the rates as prescribed by Us at the time of taking the loan.</p> <p>d. We can recover the outstanding loan along with the accrued interest from the benefits payable in the case of Surrender or maturity or death of the Life Insured, by deducting the appropriate amounts from the benefits payable on happening of such events.</p> <p>e. The inforce or fully Paid Up Policies cannot be foreclosed for non-payment of outstanding loan balance even if the outstanding loan balance and accumulated interest on such loan exceeds the Surrender Value.</p> <p>f. for reduced Paid Up Mode policies, if the outstanding loan amount granted to You and accumulated interest on such loan exceed the Surrender Value, the Policy will terminate.</p>	
15.	Claims/Claims Procedure	<ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) for claims settlement: 30 days after receipt of entire documents or completion of investigations, if any, whichever is later and brief procedure.</b></li> <li>• Notice of Claim – All cases of death must be notified immediately to us in writing. However, We may condone delay on merit for delayed claims where the reason for delay is proved to be for reasons beyond the control of the Claimant.</li> <li>➤ Please note that all death claims will be payable to the nominee/legal heir of the Policyholder.</li> <li>➤ Claim forms as required by us must be completed and furnished to us, at the Claimant's expense, within 90 days after the date the insured event happens, unless specified otherwise. A list of primary claim documents listing the normally required documents is attached to the Policy. Submission of the listed documents, forms or other proof, however, shall not be construed as an admission of liabilities by the Company. We reserve the right to require any additional proof and documents in support of the claim.</li> </ul>	



		<ul style="list-style-type: none"> <li>• <b>Helpline number</b></li> <li>➤ 1860-120-5577 (Call charges apply) or 0124-4219090</li> <li>• <b>Contact Details of the Insurer:</b></li> <li>➤ Max Life Insurance Company Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - <a href="http://www.maxlifeinsurance.com">www.maxlifeinsurance.com</a></li> <li>• <b>Link for downloading claim form and list of documents required including bank account details:</b></li> <li>➤ <a href="https://www.maxlifeinsurance.com/downloads">https://www.maxlifeinsurance.com/downloads</a></li> <li>➤ We will require the following documents in case of claim under this Policy regarding the death of the Life Insured: <ul style="list-style-type: none"> <li>• claimant's statement in the prescribed form (death claim application form -form A);</li> <li>• original Policy document (if any);</li> <li>• In case of a medical/natural death of the Life Insured, the attending physician's statement (Form C) and the medical records (admission notes, discharge/death summary, test reports, etc.) are required;</li> <li>• In case of an accidental/unnatural death of the Life Insured, a copy of the first information report (FIR)/ police complaint, a copy of the postmortem report (PMR)/ Autopsy/Viscera Report and a copy of the final police investigation report (FPIR)/charge sheet is required;</li> <li>• original/ attested copy of death certificate issued by the local/municipal authority (only in the case of death of the Life Insured);</li> <li>• identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Claimants (bearing their photographs and signatures (only in case of death of the Life Insured);</li> </ul> </li> </ul>	<p>Clause 2 of Part F</p>
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		<ul style="list-style-type: none"> <li>• NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook (only in the case of the death of the Life Insured);</li> <li>• any other documents or information required by Us for assessing and approving the claim request;</li> <li>• employer certificate with complete leave records- Form E;</li> <li>• ITR for last 3 years / GST certificate in case of Self employed;</li> <li>• Other life / health insurance details with claim history details;</li> <li>• bank statement of last 2 years of the Life Insured;</li> <li>• body transfer certificate / embassy documents / postmortem report whichever applicable in case of death in foreign country;</li> <li>• Complete Passport copy in case of death in foreign country;</li> <li>• medical booklet / CGHS card details in case of defence and central government personnel; and</li> <li>• discharge Summary / indoor Case papers in case death happened due to medical reasons in a hospital.</li> </ul>	
16.	Policy Servicing	<ul style="list-style-type: none"> <li>• <b>Turn Around Time (TAT) : Up to 15 days</b></li> <li>• <b>Helpline number</b></li> <li>➤ 1860-120-5577 (Call charges apply) or 0124-4219090</li> <li>• <b>Contact Details of the Insurer:</b></li> <li>➤ Max Life Insurance Company Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - <a href="http://www.maxlifeinsurance.com">www.maxlifeinsurance.com</a></li> <li>• <b>Link for downloading applicable forms and list of documents required including bank account details:</b></li> </ul>	

		<ul style="list-style-type: none"> <li>➤ <a href="https://www.maxlifeinsurance.com/downloads">https://www.maxlifeinsurance.com/downloads</a></li> <li>➤ We will require the following documents in case of policy servicing under this Policy regarding the death of the Life Insured: <ul style="list-style-type: none"> <li>• Application in the prescribed form;</li> <li>• original Policy document (if any);</li> <li>• identity proofs (such as copy of Passport, PAN card, Voter identity card, Aadhar (UID) card, etc.) of the Policyholder or Life Insured (bearing their photographs and signatures);</li> <li>• NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook;</li> <li>• any other documents or information required by Us for assessing and approving the claim request;</li> </ul> </li> </ul>	
17.	Grievances /Complaints	<ul style="list-style-type: none"> <li>• <b>Contact Details of Grievance Redressal Officer of the insurer:</b></li> <li>• Grievance Redressal Officer, Max Life Insurance Company Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India</li> <li>• <b>Link for registering the grievance with the insurer's portal</b></li> <li>➤ <a href="https://www.maxlifeinsurance.com/customer-service/grievance-redressal">https://www.maxlifeinsurance.com/customer-service/grievance-redressal</a></li> <li>• <b>Contact details of Ombudsman</b></li> <li>➤ Refer Annexure A for the Ombudsman details</li> </ul>	<p>Clause 1 of Part G</p> <p>As per Annexure A</p>

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date:

**Note:**

- i. For the product related documents including the Customer Information sheet please refer to the <https://www.maxlifeinsurance.com/investment-plans/smart-fd-plan>.

- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.
- iii. Sum Assured on Death is subject to underwriting, for actual Sum Assured details, please refer to the Policy document.
- iv. In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.

### **Annexure A: List of Insurance Ombudsman**

**AHMEDABAD** - Office of the Insurance Ombudsman, 6<sup>th</sup> Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad-380 001. Tel.:- 079-25501201/02/05/06 Email: [bimalokpal.ahmedabad@cioins.co.in](mailto:bimalokpal.ahmedabad@cioins.co.in). (State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.)

**BENGALURU** - Office of the Insurance Ombudsman, Jeevan Soudha Bldg., PID No. 57-27-N-19, Ground Floor, 19/19, 24<sup>th</sup> Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652049/26652048 Email: [bimalokpal.bengaluru@cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in). (State of Karnataka)

**BHOPAL**- Office of the Insurance Ombudsman, 1<sup>st</sup> Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal-462 011. Tel.:- 0755-2769201/2769202 Email: [bimalokpal.bhopal@cioins.co.in](mailto:bimalokpal.bhopal@cioins.co.in) (States of Madhya Pradesh and Chhattisgarh.)

**BHUBANESHWAR** - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751 009. Tel.:- 0674-2596461/2596455 Email: [bimalokpal.bhubaneswar@cioins.co.in](mailto:bimalokpal.bhubaneswar@cioins.co.in) (State of Odisha.)

**CHANDIGARH** - Office of the Insurance Ombudsman, S.C.O. No. 20-27, Ground Floor, Jeevan Deep Building, Sector 17-A, Chandigarh-160017. Tel.:- 0172 - 4646394/2706468 Email: [bimalokpal.chandigarh@cioins.co.in](mailto:bimalokpal.chandigarh@cioins.co.in) [States of Punjab, Haryana (excluding 4 districts viz, Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh]

**CHENNAI**- Office of the Insurance Ombudsman, Fatima Akhtar Court, 4<sup>th</sup> Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.:- 044-24333668 / 24333678 Email: [bimalokpal.chennai@cioins.co.in](mailto:bimalokpal.chennai@cioins.co.in) [State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).]

**DELHI**- Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110 002. Tel.:- Tel.:- 011 – 23237539 Email: [bimalokpal.delhi@cioins.co.in](mailto:bimalokpal.delhi@cioins.co.in) (State of Delhi, 4 districts of Haryana viz, Gurugram, Faridabad, Sonapat and Bahadurgarh)

**KOCHI**- Office of the Insurance Ombudsman, 10<sup>th</sup> Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi 682011. Tel : 0484-2358759

Email: [bimalokpal.ernakulam@cioins.co.in](mailto:bimalokpal.ernakulam@cioins.co.in) (State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Puducherry.)

**GUWAHATI** - Office of the Insurance Ombudsman, "Jeevan Nivesh", 5<sup>th</sup> Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati-781 001(ASSAM) Tel.:- 0361-2632204/2602205 Email: [bimalokpal.guwahati@cioins.co.in](mailto:bimalokpal.guwahati@cioins.co.in) (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.)

**HYDERABAD** - Office of the Insurance Ombudsman, 6-2-46, 1<sup>st</sup> Floor, "Moin Court", Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad-500 004. Tel : 040-23312122 Email: [bimalokpal.hyderabad@cioins.co.in](mailto:bimalokpal.hyderabad@cioins.co.in) (State of Andhra Pradesh, Telangana and Yanam and part of the Union Territory of Puducherry.)

**JAIPUR**- Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II Bldg, Bhawani Singh Marg, Jaipur – 302005 Tel : 0141-2740363/ 2740798 Email: [bimalokpal.jaipur@cioins.co.in](mailto:bimalokpal.jaipur@cioins.co.in) (State of Rajasthan)

**KOLKATA** - Office of the Insurance Ombudsman, Hindustan Building. Annexe, 7<sup>th</sup> Floor, 4, C.R. Avenue, Kolkata-700 072. Tel : 033-22124339/22124341 Email: [bimalokpal.kolkata@cioins.co.in](mailto:bimalokpal.kolkata@cioins.co.in) (States of West Bengal, Sikkim, and Union Territories of Andaman and Nicobar Islands.)

**LUCKNOW**- Office of the Insurance Ombudsman, 6<sup>th</sup> Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.: 0522 - 4002082 / 3500613 Email: [bimalokpal.lucknow@cioins.co.in](mailto:bimalokpal.lucknow@cioins.co.in) (Following 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.)

**MUMBAI** - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), Mumbai 400054. Tel : 022- 69038800/27/29/31/32/33 Email: [bimalokpal.mumbai@cioins.co.in](mailto:bimalokpal.mumbai@cioins.co.in) (State of Goa and Mumbai Metropolitan Region excluding areas of Navi Mumbai and Thane)

**NOIDA** - Office of the Insurance Ombudsman, 4<sup>th</sup> Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddh Nagar, U.P. - 201301. Tel: 0120-2514252/2514253 Email: [bimalokpal.noida@cioins.co.in](mailto:bimalokpal.noida@cioins.co.in) (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.)

**PATNA** - Office of the Insurance Ombudsman, 2<sup>nd</sup> floor, Lalit Bhawan, Bailey Road, Patna - 800001 Tel No: 0612-2547068, Email id : [bimalokpal.patna@cioins.co.in](mailto:bimalokpal.patna@cioins.co.in) (State of Bihar, Jharkhand.)

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