

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 (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Bharti AXA Life Elite Advantage UIN – 130N060V08	Part A
2.	Policy Number	Proposal Number -	Part A
3.	Type of Insurance Policy	Non-Linked other than pure risk and pension	Part A Policy Preamble
4.	Basic Policy details	<ol style="list-style-type: none"> 1) Instalment Premium 2) Mode of premium payment 3) Sum Assured on death 4) Sum Assured on Maturity 5) Premium payment Term 6) Policy Term 	Part A Policy Schedule
5.	Policy Coverage/benefits payable	<p>1) Benefit payable on maturity- Upon the Life Insured surviving until the Maturity Date, provided that the Policy is in force and all due Premiums have been received the following maturity benefits will be payable:-</p> <p>a) Guaranteed Payout: The percentage of the Sum Assured on Maturity as specified in the policy document shall be payable at the frequency for Guaranteed Payout specified in the Policy Schedule.</p> <p>b) 100% of the Sum Assured on Maturity shall be paid out at the end of the 20th year from the Date of Inception of Policy.</p> <p>Maturity Payout Period-</p> <p>a) For Policy term of 10 years Maturity Payout Period is from the end of 10th year till the end of 20th year. For Policy term of 12 years Maturity Payout Period is from the end of 12th year till the end of 20th year.</p> <p>b) In case of death of the Life Insured during the Maturity Payout Period (where the Policyholder and Life Insured are different), the outstanding maturity benefits will be paid to the Policyholder (Nominee)</p> <p>c) In case of death of the Life Insured during the Maturity Payout Period (where the Policyholder and Life Insured are the same), the outstanding maturity benefits will be paid to the Nominee.</p> <p>d) In case of death of both the Life Insured and the nominee during the Maturity Payout Period, the outstanding maturity benefits will be paid to the legal heirs of the policyholder</p> <p>2) Benefit payable on death-</p>	<p>1) Part C Clause 2</p> <p>2) Part C Clause 1</p> <p>4) Part D Clause 3A&B</p> <p>5) Part C Clause 2</p>

		<p>Upon the death of the Life Insured, provided that the Policy is in force and all due Premiums till the date of death have been received, the Sum Assured on Death will be payable as a lumpsum immediately on death. The Sum Assured on Death will be higher of:</p> <p>a) Sum Assured on Maturity; or b) 11 times the Annualized Premium; or c) 105% of Total Premiums Paid</p> <p>3) Survival Benefits excluding that payable on maturity -</p> <p>Not Applicable</p> <p>4) Surrender Benefits- The policy acquires a surrender value after completion of first policy year provided one full year premium has been paid. On surrender of the policy a lump sum amount equal to higher of Special Surrender Value and Guaranteed Surrender Value , will be paid to the policyholder and the contract gets terminated.</p> <p>a) Guaranteed Surrender Value: The policy acquires GSV after the payment of premium for at least two consecutive years. The surrender benefit will be payable immediately on surrender</p> <p>b) Special Surrender Value: The SSV shall become payable after completion of first policy year provided one full year premium has been paid. These rates are not guaranteed and will be declared by the Company from time to time, subject to prior approval from IRDAI.</p> <p>5) Options to policyholders for availing benefits, if any, covered under the policy – The Policyholder may choose to withdraw the entire Maturity Benefit as a lump sum at any time during the Maturity Payout Period by giving Us a prior written intimation. Upon intimation, the lump sum benefit payable will be calculated as higher of [Net Present Value of future payouts] and [100.1% of the Total Premiums Paid less Sum of the survival benefits already paid]. The Net Present Value is present value of all future payouts discounted at a certain rate. The rate at which it will be discounted is guaranteed at 8.50% p.a.</p> <p>6) Other benefits/options payable, specific to the policy, if any.</p> <p>7) Lock-in period for Linked Insurance products- Not Applicable.</p> <p><i>For complete and detailed description of benefits, please refer the policy document</i></p>	
6.	Options available (in case of Linked Insurance Products)	Not Applicable	

7.	Option available (in case of Annuity product)	Not Applicable	
8.	Riders opted, if any	<p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name: Rider Sum Assured: Premium Payment Term: Policy Term:</p>	Part A
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide In case of the Life Insured's death due to suicide within 12 months from the Date of Commencement of Risk or from the date of Revival of the Policy, as applicable, the Nominee shall be entitled to at least 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death whichever is higher, provided the Policy is in force.</p>	Part D Clause 5
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	<p>Fifteen (15) days in case of Monthly Premium Payment Mode Thirty (30) days in case of Non-monthly Premium Payment mode Not Applicable for Single Premium Policies</p>	Part C clause 5
12.	Free Look Period	30 days from the receipt of Policy Document	Part D clause 1
13.	Lapse, paid-up and revival of the Policy	<p>1) Lapsation : If Policyholder does not pay the due premiums within the Grace Period allowed and the policy has not acquired Surrender Value , then the Policy will Lapse with effect from the date of such unpaid Premium. Lapsation of the Policy shall immediately and automatically extinguish all the rights and benefits to which the Policyholder is entitled under the Policy.</p> <p>2) Paid Up Status After completion of first policy year provided one full year premium has been received, and further premiums have not been paid due to any reason, the Policy will automatically be converted into Paid up. Once the</p>	<p>1) Part D Clause 2A</p> <p>2)Part D Clause</p>

		<p>Policy becomes Paid Up, all the benefits under the Policy would be reduced and calculated as given below. For Death Benefit: (Number of Annualized Premiums paid/Premium Payment Term) x Sum Assured on Death For Maturity Benefit: 1. Guaranteed Payout: The percentage of the Reduced Sum Assured on Maturity shall be payable at the frequency for Guaranteed Payout specified in the Policy Schedule. This reduced Guaranteed Payout shall be payable for the Maturity Payout Period specified in the Policy Schedule. 2. 100% of the Reduced Sum Assured on Maturity shall be paid out at the end of the 20th year from the Date of Inception of Policy. Reduced Sum Assured on Maturity = (Number of Annualized Premiums paid/Premium Payment Term) x Sum Assured on Maturity For Surrender Benefit: Reduced Sum Assured on Maturity x (Surrender Value Factor/1000)</p> <p>3) Revival A Policy which has lapsed or Paid Up may be Revived for full benefits under the Policy subject to the following conditions: a. The application for Revival is made within the Revival Period. b. Satisfactory evidence of insurability of the Life Insured is produced. c. Payment of an amount equal to all unpaid Premiums together with interest at such rate as the Company may charge for such Revival, as decided by the Company from time to time, subject to prior approval from IRDAI. The revival rate of interest for FY 22-23 is 7.15% p.a. simple interest.</p> <p>(i) If the Policy is in Lapsed status (Before the Policy acquired Surrender Value): 1. If a Policy in Lapsed status is not revived within the Revival Period, the Policy shall be terminated, and no benefits shall be payable. 2. If a Policy in Lapsed status is revived within the Revival Period, all benefits will be restored. 3. In case of death of the Life Insured during the Revival Period, no benefit is payable to the Nominee(s)/legal heirs</p> <p>(ii) If the Policy is in Paid Up status (After the Policy acquires Surrender Value): 1. If a Policy in Paid Up status is not revived within the Revival Period, the Policy shall continue in Paid Up status. The benefits under a Paid up Policy shall be reduced to Paid Up benefits. For details, refer to Part D, Section 2(b). 2. If a Policy in Paid Up status is revived within the Revival Period, all benefits will be restored. c. Payment of an amount equal to all unpaid Premiums together with interest at such rate as the Company may charge for such Revival, as decided by the Company from time to time, subject to prior approval from IRDAI.</p>	2B 3)Part D Clause 4
14.	Policy Loan, if applicable	Loans may be granted by the Company to the Policyholder provided the Policy is in force and has acquired Surrender Value. The loan which may be granted shall always be within the applicable Surrender Value of the Policy and shall be subject to terms and conditions as mentioned in the policy document.	Part D clause 7

15.	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure</p> <ul style="list-style-type: none"> i. Settlement (paid, rejected or repudiated) of death claims when investigation is not required is 30 days from date of receipt of all relevant papers and clarifications under death claim ii. Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation <p><u>Easy ways of claim intimation</u></p> <p>Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p> <ul style="list-style-type: none"> iii. Walk-in to your nearest Bharti AXA Life Branch. Branch Locator: https://www.bharti.axa.com/contact-us iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday v. Intimate Online through Claims Portal*: https://online.bharti.axa.com/OnlineClaims vi. Request for a call back on https://www.bharti.axa.com/contact-us* vii. e-mail us at lifecclaims@bharti.axa.com* <p>*Claims intimated through these modes will be considered as verbal intimation. Claim will be formally registered only when written intimation is received at branch or directly to Claims team at Service Office</p> <p>2) Helpline/Call Centre number Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>3) Contact details of the insurer</p> <p>Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>4) Link for downloading claim form and list of documents required including bank account details. https://online.bharti.axa.com/OnlineClaims</p> <p>➔ Detailed claim process / document requirement can be checked on https://www.bharti.axa.com/claims</p>	Part F
16.	Policy Servicing	<p>1) Turn Around Time (TAT) All servicing TATs can be accessed on - https://www.bharti.axa.com/service-tats</p> <p>2) Helpline/Call Centre number</p> <p>Bharti AXA Life provides following digital servicing options for the convenience of our valued customers:</p>	Part G

		<p>i. Mobile App / Customer portal – access host of digital DIY (Do it Yourself) services on https://bhartiata.com/customer-service-login/?qr=true</p> <p>ii. WhatsApp – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send "Hi" on 022-48815768 to start a chat</p> <p>Additionally, policy services can also be availed through:</p> <p>i. Your sales representative</p> <p>ii. Contact Center – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>iii. IVR – DIY (Do it Yourself) services available on 1800-102-4444</p> <p>iv. e-mail – write to service@bhartiata.com</p> <p>v. Request for a call back: on https://www.bhartiata.com/contact-us</p> <p>vi. Branch – Visit a Bharti AXA Life branch. Locate it on https://www.bhartiata.com/contact-us</p> <p>vii. Physical letter can be sent on:</p> <p>Policy Servicing Department: Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>3) Contact details of the insurer Policy Servicing Department: Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>4) Link for downloading applicable forms and list of documents required including bank account details</p> <p>Policy servicing form can be downloaded from “Key Services” tab on https://www.bhartiata.com/customer-service</p>	
17.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: https://www.bhartiata.com/sites/default/files/Files/go-list-june-2024.pdf</p> <p>2) Link for registering the grievance with the insurer's portal Detailed Grievance Redressal process can be accessed on https://www.bhartiata.com/grievance-redressal</p> <p>Level 1 of Grievance Redressal: In case you have any grievance, you may approach our Grievance Redressal Cell at any of the below-mentioned helplines:</p> <p>i. Lodge your complaint online at www.bhartiata.com</p> <p>ii. Call us at our toll-free number 1800 102 4444</p> <p>iii. e-mail us at complaints.unit@bhartiata.com</p> <p>iv. Write to us at:</p> <p>Registered Office: Bharti AXA Life Insurance Company Limited Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, BandraKurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai-400051</p>	Part G

Grievance Redressal Cell

Bharti AXA Life Insurance Company Limited
Spectrum Towers, 3rd Floor,
Malad link road, Malad (west),
Mumbai-400064

- v. Visit our nearest branch (Locate it on <https://www.bharti.axa.com/contact-us>) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.

Level 2 of Grievance Redressal:

- In case you are not satisfied with the decision provided by Level 1 or if you have not received any response post completion of 14 days, you may write to our Head Customer Service at head.customerservice@bharti.axa.com

Level 3 of Grievance Redressal:

- In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.

- 3) Contact details of Ombudsman:
<https://www.cioins.co.in/Ombudsman>

State	Ombudsman details
Gujarat	AHMEDABAD 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
Dadra & Nagar Haveli	AHMEDABAD 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
Daman and Diu	AHMEDABAD 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

		Karnataka	<p>BENGALURU 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: bimalokpal.bengaluru@cioins.co.in</p>
		Madhya Pradesh	<p>BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in</p>
		Chattisgarh	<p>BHOPAL Office of the Insurance Ombudsman, 1st Floor of LIC Zonal Office Building, Jeevan Shikha, 60-B, Hoshangabad Road, (Opp Gayatri Mandir) Bhopal 462011. Tel.: - 0755-2769201/2769202 Email: bimalokpal.bhopal@cioins.co.in</p>
		Odisha	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674- 2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>
		Punjab	<p>CHANDIGARH 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 Email: bimalokpal.chandigarh@cioins.co.in</p>
		Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)	<p>CHANDIGARH 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 Email: bimalokpal.chandigarh@cioins.co.in</p>

		Himachal Pradesh	CHANDIGARH 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 Email: bimalokpal.chandigarh@cioins.co.in
		Union Territories of Jammu & Kashmir	CHANDIGARH 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 Email: bimalokpal.chandigarh@cioins.co.in
		Ladakh & Chandigarh	CHANDIGARH 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 Email: bimalokpal.chandigarh@cioins.co.in
		Tamil Nadu	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24335284 Email: bimalokpal.chennai@cioins.co.in
		Puducherry Town and Karaikal (which are part of Puducherry)	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI-600 018. Tel.: - 044-24333668 /24335284 Email: bimalokpal.chennai@cioins.co.in
		Delhi & following Districts of Haryana - Gurugram	DELHI - 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

		Faridabad	<p>DELHI - 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</p>
		Sonepat & Bahadurgarh	<p>DELHI - 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</p>
		Assam	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>
		Meghalaya	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>
		Manipur	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>
		Mizoram	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>
		Arunachal Pradesh	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>

		Nagaland and Tripura	<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, S.S. Road, GUWAHATI-781001 (ASSAM) Tel.: - 0361- 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>
		Andhra Pradesh	<p>HYDERABAD. 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 Email: bimalokpal.hyderabad@cioins.co.in</p>
		Telangana	<p>HYDERABAD. 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 Email: bimalokpal.hyderabad@cioins.co.in</p>
		Yanam and part of Union Territory of Puducherry	<p>HYDERABAD. 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 Email: bimalokpal.hyderabad@cioins.co.in</p>
		Rajasthan	<p>JAIPUR 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</p>
		Kerala	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :</p>

		Lakshadweep	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :</p>
		Mahe-a part of Union Territory of Puducherry	<p>ERNAKULAM Office of the Insurance Ombudsman, 10TH FLOOR, LIC BUILDING 'JEEVAN PRAKASH' M G ROAD, ERNAKULAM KOCHI – 682011. Tel.: 0484-2358759/2359338 Email: bimalokpal.ernakulam@cioins.co.in :</p>
		West Bengal	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in</p>
		Sikkim	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in</p>
		Andaman & Nicobar Islands	<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700072 Tel.: 033-22124339/22124340 Email: bimalokpal.kolkata@cioins.co.in</p>
		Uttar Pradesh	<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW-226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in</p>

			<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	
	Goa		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	
	Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in</p>	
		Uttarakhand	<p>NOIDA 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</p>	
		Uttar Pradesh	<p>NOIDA 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</p>	
		Bihar	<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in</p>	
		Jharkhand	<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, PATNA 800 001. Tel.: 0612- 2547068 Email: bimalokpal.patna@cioins.co.in</p>	

		<p>Maharashtra Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)</p>	<p>PUNE 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</p>	
<p>Data Privacy Complaints: Can be sent to: Data Privacy Officer: 1)Pankaj Gupta Bharti AXA Life Insurance Company Ltd. Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai -400051, Maharashtra</p> <p>Contact details: gro@bhartiata.com 022 48815678</p> <p>IRDAI Grievance Call Centre (IGCC) Toll-free number:155255 or 18004254732 e-mail ID: complaints@irda.gov.in</p> <p>You can also register your complaint online at https://bimabharosa.irdai.gov.in/ Address for communication for complaints by paper: Consumer Affairs Department Insurance Regulatory and Development Authority of India Sy no.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500032</p>				

Declaration by the Policyholder

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

Place:
Date:

(Signature of the Policyholder)

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail