



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)	Bharti AXA Life Monthly Advantage Plan UIN – 130N068V05	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	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	1) Benefits payable on maturity – Subject to the policy being in force, the accrued non-guaranteed simple Reversionary Bonus (if declared) and non-guaranteed Terminal Bonus (if declared) will be payable at Maturity of the policy. 2) Benefits payable on death – This benefit is payable to the Nominee on Death of the Life Insured, provided the Life Insured has not availed any benefit under Accidental Total and Permanent Disability, and the Policy is in force and all due premiums have been paid. The benefit payable shall be higher of the following: • Sum Assured on Death plus Non-Guaranteed vested simple Reversionary Bonuses (if declared) and Non-Guaranteed Terminal Bonus (if declared) • 105% of all premiums paid as on the date of Death Where Sum Assured on Death is as defined in the policy document Any Survival Benefit already paid will not be deducted from the Death Benefit Sum Assured on Death will be paid as equal monthly installments starting immediately from the next monthly anniversary following date of death of the Life Insured and will be payable for the number of months as mentioned in the policy document.	1) Part C clause 3 2) Part C clause 1 3) Part C clause 4 4) Part D clause 3 5) Part C clause 1 5) A.) Part C clause 2 B.) Part C clause 5



		<p>The non-guaranteed vested simple Reversionary Bonus (if declared) along with Terminal Bonus, (if declared), shall be payable as a lump sum immediately on the date of Death of Life Insured.</p> <p>The Death Benefit shall not be less than 105% of the premium paid.</p> <p>3) Survival Benefits excluding that payable on maturity -</p> <p>Survival Benefit</p> <p>Subject to the policy being in force and all due premiums being paid, the Guaranteed Monthly Income on Survival will be payable monthly starting from the end of next month after the completion of the Premium Payment Term and will be payable for 72 months for 12 year Policy Term, 96 months for 16 year Policy Term and 144 months for 24 year Policy Term as given in the policy document</p> <p>4) Surrender benefits –</p> <p>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 Guaranteed Surrender Value as defined in the policy document, will be paid to the Policyholder and the Policy will be terminated. There shall also be a Guaranteed Surrender value on bonus, calculated on the accrued Non-Guaranteed simple Reversionary Bonuses (if any) and Non-Guaranteed Terminal Bonus (if any), as given in the policy document.</p> <p>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>Surrender of the Policy shall extinguish all the rights and benefits under the Policy</p> <p>On Surrender of the policy, higher of the Special Surrender Value (SSV) and the Guaranteed Surrender Value (GSV) shall be payable to the policyholder. Where,</p> <p>Guaranteed Surrender Value (GSV) = (Guaranteed Surrender Value Factor * Total of Premiums paid) + (Guaranteed Surrender Value Bonus Factor * non-guaranteed simple reversionary Bonus (if any) accrued till date of Surrender + non-guaranteed terminal bonus (if any) - Any Survival Benefits already paid</p> <p>Special Surrender Value (SSV) = (Special Surrender Value factor * Sum Assured) + (Non-Guaranteed Surrender Value Bonus Factor * non-guaranteed simple reversionary bonus (if any) accrued till date of surrender + non-guaranteed terminal bonus (if any)</p> <p>The Special Surrender Value (SSV) factors and Non-guaranteed Surrender Value Bonus factors are not guaranteed and may be changed 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 –</p>	
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		<p>In case of death of the Life Insured, the Nominee also has the option to take the mentioned monthly installments as a lump sum. The option is only available at the time of claim intimation and before the payment of the first installment. The lump sum shall be calculated as a Net Present Value of future monthly incomes at 5% pa. This rate may be revised subject to prior approval from IRDAI.</p> <p>6) Other benefits/options payable, specific to the policy, if any.</p> <p>A. Benefit for Accidental Total Permanent Disability</p> <p>In case Life Insured suffers from Total Permanent Disability due to an Accident, either immediately or within 90 days from the date of Accident, the benefit shall be payable to the Nominee (on behalf of the Policyholder) provided the Policy is in-force and all due premiums have been duly paid till the date of Accident. The Benefits payable under Accidental Total Permanent Disability will be as mentioned in the policy document. The Policy will terminate on occurrence of Accidental Total and Permanent Disability (ATPD).</p> <p>This benefit is payable only after Life Insured attains age 18 years and is applicable till the Life Insured attains a maximum age of 70 years.</p> <p>B. Non-Guaranteed Benefits</p> <p>Non-Guaranteed Annual Simple Reversionary bonus (if declared) is payable if all the due premiums are paid by the Life Insured till the date of declaration of bonus and that the Policy is in force and will start accruing from the end of the first Policy Year till Maturity. In the event of Death/ATPD of the Life Insured, the bonuses (if declared) will continue to accrue to the Policy, provided the Policy was in force at the time of the death of the Life Insured. The rate of bonus is not guaranteed. The Non-Guaranteed Annual Simple Reversionary Bonus (if any) is declared as a percentage of Sum Assured and is calculated at a simple rate of interest. The said bonus shall accrue to the Policy on the Policy Anniversary Date immediately following the date of its declaration and will be payable on Maturity Date.</p> <p>Non-Guaranteed Terminal Bonus (if declared) will be payable on Maturity Date of the Policy. In case of surrender of the Policy, the Surrender Value calculated on the accrued bonuses will be payable.</p> <p>7) Lock-in period for Linked Insurance products</p> <p>Not Applicable</p> <p>For complete and detailed description of benefits, please refer the policy document</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:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p> <p>Rider Name:</p> <p>Rider Sum Assured: Premium Payment Term: Policy Term:</p>	Part A
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>General Exclusion</p> <p>Suicide: In case of death due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder 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> <p>Exclusions under Accidental Total & Permanent Disability</p> <ul style="list-style-type: none"> • Suicide or attempted suicide or self-inflicted injury, whether the life assured is medically sane or insane. • Any condition that is pre-existing at the time of inception of the policy. Benefits under this policy will not be available for any Pre-Existing condition(s) as defined below until 48 consecutive months of continuous coverage have elapsed since first policy year of the first policy of the insurer. In case of Revival of the policy, only the remaining part, if any, of the 48 month waiting period applies. • Pre-existing condition is defined as "Any condition, ailment or injury or related condition(s) for which you had signs or symptoms, and / or were diagnosed, and / or received medical advice / treatment within 48 months prior to the first policy issued by the insurer". • Infection with Human Immunodeficiency Virus (HIV) or conditions due to any Acquired Immune Deficiency Syndrome (AIDS). • Failure to seek or follow medical advice or treatment under reasonable circumstances from any registered and qualified Medical Practitioner. • Medical Practitioner is a person who holds a valid registration from the medical council of any state of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. 	Part D Clause 5



		<ul style="list-style-type: none"> •Medical Practitioner shall not include the Policyholder's Spouse, Father (including step father) or Mother (including step mother), Son (including step son), Son's wife, Daughter, Daughter's husband, Brother (including step brother) and Sister (including step sister) or Life insured / policyholder under this policy and would be independent to the insurer. •War, terrorism, invasion, act of foreign enemy, hostilities, civil war, martial law, rebellion, revolution, insurrection, military or usurper power, riot or civil commotion. •Radioactive contamination due to nuclear accident. •Service in the armed forces, , of any country at war or service in any force of an international body. •Taking part in any naval, military or air force operation during peace time. •Committing an assault, a criminal offence, an illegal activity or any breach of law with criminal intent. •Engaging in or taking part in hazardous activities, including but not limited to, diving or riding or any kind of race; martial arts; hunting; mountaineering; parachuting; bungee-jumping; underwater activities involving the use of breathing apparatus or not. •Hazardous Activities mean any sport or pursuit or hobby, which is potentially dangerous to the Insured Member whether he is trained or not. •Alcohol or Solvent abuse or taking of Drugs, narcotics or psychotropic substances unless taken in accordance with the lawful directions and prescription of a registered medical practitioner •Participation by the insured person in any flying activity, except as a bona fide, fare-paying passenger of a recognized airline on regular routes and on a scheduled timetable. <p>"Injury" – Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.</p>	
10.	Waiting /lien Period, if any	Not Applicable	
11.	Grace period	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	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:</p> <p>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 extinguish all the rights and benefits which the Policyholder is entitled to under the Policy.</p> <p>2) Paid Up Benefit:</p> <p>After completion of first policy year provided one full year premium has been paid, and further premiums have not been paid due to any reason, the Policy will automatically be converted into Paid up. Once the Policy becomes Paid Up, the benefits under the Policy will be reduced and all the benefits including the Death Benefit, Surrender and Maturity Benefit would be calculated in accordance with the Paid Up Sum Assured which is determined as given in the Policy Document.</p> <p>3) Revival:</p>	<p>1. Part D clause 2(a)</p> <p>2. Part D clause 2 (b)</p> <p>3. Part D clause 4</p>



		<p>A Policy which has lapsed may be Revival for full benefits subject to the following conditions;</p> <p>a) The application for Revival is made within five (5) years (Revival Period) from the date of first unpaid premium</p> <p>b) Satisfactory evidence of insurability of the Life Insured is produced</p> <p>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> <p>d) Terms and conditions as may be specified by the Company from time to time.</p> <p>For revival in case Policy is in Lapse status or Paid up status, please refer the policy document.</p>	
14.	Policy Loan, if applicable	<p>Loans may be granted by the Company to the Policyholder provided the Policy is in effect 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 the terms and conditions as mentioned in the policy document.</p>	Part D clause 7
15.	Claims/Claims Procedure	<p>1) Turn Around Time (TAT) for claims settlement and brief procedure</p> <p>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</p> <p>ii. Death claim settlement / repudiation when investigation is required is 30 days after 90 days of investigation TAT post claim intimation</p> <p><u>Easy ways of claim intimation</u></p> <p>Claim can be conveniently intimated at any of the following customer servicing touchpoints:</p> <p>iii. Walk-in to your nearest Bharti AXA Life Branch. Branch Locator: https://www.bharti.axa.com/contact-us</p> <p>iv. Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p>v. Intimate Online through Claims Portal*: https://online.bharti.axa.com/OnlineClaims</p> <p>vi. Request for a call back on https://www.bharti.axa.com/contact-us*</p> <p>vii. e-mail us at lifecclaims@bharti.axa.com*</p> <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),</p>	Part F clause 2



		<p>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>	
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> <ul style="list-style-type: none"> i. Mobile App / Customer portal – access host of digital DIY (Do it Yourself) services on https://bharti.axa.com/customer-service-login/?qr=true ii. WhatsApp – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send "Hi" on 022-48815768 to start a chat <p>Additionally, policy services can also be availed through:</p> <ul style="list-style-type: none"> i. Your sales representative ii. Contact Center – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday iii. IVR – DIY (Do it Yourself) services available on 1800-102-4444 iv. e-mail – write to service@bharti.axa.com v. Request for a call back: on https://www.bharti.axa.com/contact-us vi. Branch – Visit a Bharti AXA Life branch. Locate it on https://www.bharti.axa.com/contact-us vii. Physical letter can be sent on: <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>	Part G clause 1



		Policy servicing form can be downloaded from “Key Services” tab on https://www.bharti.axa.com/customer-service			
17.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: https://www.bharti.axa.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.bharti.axa.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> <ol style="list-style-type: none"> i. Lodge your complaint online at www.bharti.axa.com ii. Call us at our toll-free number 1800 102 4444 iii. e-mail us at complaints.unit@bharti.axa.com iv. Write to us at: <p style="margin-left: 40px;">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> <p style="margin-left: 40px;">Grievance Redressal Cell Bharti AXA Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064</p> <ol style="list-style-type: none"> 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. <p>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</p> <p>Level 3 of Grievance Redressal: → In case you are not satisfied with the decision of the Company, you may approach the Insurance Ombudsman.</p> <p>3) Contact details of Ombudsman: https://www.ciains.co.in/Ombudsman</p> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 30%;">State</td> <td>Ombudsman details</td> </tr> </table>	State	Ombudsman details	Part G clause 2
State	Ombudsman details				



			<p>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</p>	
		Gujarat	<p>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</p>	
		Dadra & Nagar Haveli	<p>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</p>	
		Daman and Diu	<p>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</p>	
		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>	



		<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>	
		<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674- 2596461/2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	
		<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>	
		<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>	
		<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>	
		<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>	
		<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>	



		Ladakh & Chandigarh	<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>
		Tamil Nadu	<p>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</p>
		Puducherry Town and Karaikal (which are part of Puducherry)	<p>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</p>
		Delhi & following Districts of Haryana - Gurugram	<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>
		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	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
		Meghalaya	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
		Manipur	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
		Mizoram	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
		Arunachal Pradesh	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
		Nagaland and Tripura	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
		Andhra Pradesh	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



		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>



		<p>Mahe-a part of Union Territory of Puducherry</p>	<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>	
		<p>West Bengal</p>	<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>	
		<p>Sikkim</p>	<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>	
		<p>Andaman & Nicobar Islands</p>	<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>	
		<p>Uttar Pradesh</p>	<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>Goa</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>	



		<p>Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)</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>	
		<p>Uttarakhand</p> <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>	
		<p>Uttar Pradesh</p> <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>	
		<p>Bihar</p> <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>Jharkhand</p> <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>	
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Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date:

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