



## 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 Wealth Pro UIN – 130L100V03	Part A
2.	Policy Number	Proposal Number -	
3.	Type of Insurance Policy	Linked	Part A Policy Preamble
4.	Basic Policy details	<ol style="list-style-type: none"><li>1) Instalment Premium</li><li>2) Mode of premium payment</li><li>3) Sum Assured on death</li><li>4) Sum Assured on Maturity</li><li>5) Premium payment Term</li><li>6) Policy Term</li></ol>	Part A Policy Schedule
5.	Policy Coverage/benefits payable	<ol style="list-style-type: none"><li>1) Benefits payable on maturity – Subject to the policy being in-force and depending upon the variant chosen, the Policy Fund Value will be payable</li><li>2) Benefits payable on death – The Death Benefit will be highest of:<ul style="list-style-type: none"><li>• Sum Assured* less Partial Withdrawals made in the two-year period immediately preceding the date of death of Life Insured.</li><li>• 105% of all premiums paid as on date of death.</li><li>• Policy Fund Value (including any Loyalty Additions) as on the date of death of the Life Insured</li></ul></li><li>3) Survival Benefits excluding that payable on maturity - Not Applicable</li><li>4) Surrender benefits – Discontinuance of Premium during Lock-in Period: Policyholder has an option to surrender the Policy anytime and proceeds of the discontinued policy shall be payable at the end of lock-in period or date of surrender whichever is later</li></ol> <p>Discontinuance of Premium after the Lock-in Period:</p>	<ol style="list-style-type: none"><li>1) Part C clause 2</li><li>2) Part C clause 1</li><li>4) Part D clause 2</li><li>6) Part C clause 3</li><li>7) Part B clause 1(s)</li></ol>



		<p>For other than Single Premium Policies: The Policy shall be converted into a reduced paid up policy with the paid-up sum assured as per the terms and conditions of the Policy. The Policy shall continue to be in reduced paid-up status without rider cover, if any. In case of Single Premium Policies, the fund value as on date of surrender shall be payable.</p> <p>5) Options to policyholders for availing benefits, if any, covered under the policy –</p> <p>Detailed under "Options available (in case of Linked Insurance Products) "</p> <p>6) Other benefits/options payable, specific to the policy, if any.</p> <p>Loyalty Additions (Applicable in Legacy variant):</p> <p>Subject to the Policy being in-force, and the Variant chosen, Loyalty Additions (as a % of Policy Fund Value) will be credited to the Policy at the end of each Policy Year starting from the end of tenth Policy Year till one year before the date of maturity. The Loyalty Additions will be payable along with the Policy Fund Value on Maturity (in the form of additional units).</p> <p>Wealth Booster:</p> <p>Subject to the Policy being in-force, Wealth Booster (as a % of Policy Fund Value) will be credited to the Policy at the end of fifth policy year and at Maturity date (in the form of additional units). The Wealth Booster will be payable along with the Policy Fund Value at Maturity</p> <p>Return of Mortality Charges (RoMC) and Return of Premium Allocation Charge (RoPAC) (Applicable only in Growth Variant):</p> <p>Subject to Policy being in force, the total amount of Mortality charges (excluding any extra Mortality charge &amp; or any applicable tax/cess levied) and total Premium Allocation Charges (excluding any applicable tax/cess levied) deducted during the Policy Term will be credited to the Policy at maturity in the form of additional units.</p> <p>7) Lock-in period for Linked Insurance products</p> <p>Lock-in Period is a period of five years from the Date of Commencement of Risk.</p> <p>For complete and detailed description of benefits, please refer the policy document.</p>	
6.	Options available (in case of Linked Insurance Products)	<p>1) Partial Withdrawal The Policyholder has the option to apply for Partial Withdrawal of funds from the Policy Fund Value in the specified form, at any time after the completion of the Lock-in Period, if Policy is in force or in Reduced Paid Up.</p> <p>i. The minimum partial withdrawal limit is Rs 5,000.</p> <p>ii. The Policy Fund Value should be at least equal to 120% of one Annualized Premium for Regular/Limited Premium Payment Policy or 25% of single premium for Single Premium Payment Policy after a Partial Withdrawal. For more details, refer the policy document.</p> <p>2) Switches There is an option available to the Policyholders to apply for Switch of Investment Fund/s from one Investment Fund to another through a Switch</p>	<p>1) Part D clause 3</p> <p>2) Part E clause 1(E)</p> <p>3) Part D clause 5</p> <p>4) Part D clause 3</p>



		<p>Application Form specified by the Company, subject to Policy being in force. The Policyholder is entitled to make any number of Switches in a Policy Year free of charge. The minimum investment in any allocated fund should not be less than 5% of the Fund Value at the time of allocation</p> <p>3) Settlement option The Policyholder may choose to receive the Policy Fund Value as:</p> <ul style="list-style-type: none"> <li>i. A lumpsum payment on the date of maturity</li> <li>ii. At regular intervals chosen by the Policyholder, during the Settlement Period as defined below</li> <li>iii. A combination of the above</li> </ul> <p>Settlement Period is the period not exceeding five years commencing from the date of maturity and is an option available to the Policyholder at maturity.</p> <p>4) SWP (Systematic Withdrawal Plan): is an automated partial withdrawal facility which can be opted by the Policyholder under Legacy Variant. Under this facility, a pre-decided amount will be withdrawn from the Policy Fund Value from the end of chosen policy year and paid to Policyholder till the end of the Policy Term. For complete and detailed description of benefits, please refer the policy document</p>	
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 Policy Schedule
9.	Exclusions (events where insurance coverage is not payable), if any.	In case of death due to suicide within 12 months from the date of Commencement of the Policy or from the date of Revival of the Policy as applicable, the Nominee or beneficiary of the Policyholder shall be entitled to the Fund Value as available on the date of intimation of death.	Part D clause 10



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 4
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: Lapse is the status of the Policy where the premium due is not paid before the expiry of grace period</p> <p>2) Paid Up Policy: Upon expiry of the grace period, in case of discontinuance of Policy due to non-payment of premium after lock-in period, the Policy shall be converted into a reduced paid up policy with the paid-up sum assured i.e. original sum assured multiplied by the total number of premiums paid to the original number of premiums payable as per the terms and conditions of the Policy. The Policy shall continue to be in reduced paid-up status without rider cover, if any.</p> <p>3) Revival: Revival means reviving the Policy after the Policyholder has paid all due premiums Revival Period is the time of 3 years from the date of the first unpaid premium and is the period available to the Policyholder to revive the Policy</p> <p>For complete and detailed description of benefits, please refer the policy document</p>	<p>1) Part B</p> <p>2) Part D clause 2</p> <p>3) Part D clause 9</p>
14.	Policy Loan, if applicable	Not Applicable	
15.	Claims/Claims Procedure	<p><b>1) Turn Around Time (TAT) for claims settlement and brief procedure</b></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><b><u>Easy ways of claim intimation</u></b> 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. <b>Branch Locator:</b> <a href="https://www.bharti.axa.com/contact-us">https://www.bharti.axa.com/contact-us</a></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*: <a href="https://online.bharti.axa.com/OnlineClaims">https://online.bharti.axa.com/OnlineClaims</a></p> <p>vi. Request for a call back on <a href="https://www.bharti.axa.com/contact-us">https://www.bharti.axa.com/contact-us</a>*</p> <p>vii. e-mail us at <a href="mailto:lifecclaims@bharti.axa.com">lifecclaims@bharti.axa.com</a>*</p>	Part F clause 2



		<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><b>2) Helpline/Call Centre number</b> Call us toll-free: 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</p> <p><b>3) Contact details of the insurer</b></p> <p>Bharti AXA Life Insurance Company Ltd. Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p><b>4) Link for downloading claim form and list of documents required including bank account details.</b> <a href="https://online.bharti.axa.com/OnlineClaims">https://online.bharti.axa.com/OnlineClaims</a></p> <p>➔ Detailed claim process / document requirement can be checked on <a href="https://www.bharti.axa.com/claims">https://www.bharti.axa.com/claims</a></p>	
16.	Policy Servicing	<p><b>1) Turn Around Time (TAT)</b> All servicing TATs can be accessed on - <a href="https://www.bharti.axa.com/service-tats">https://www.bharti.axa.com/service-tats</a></p> <p><b>2) Helpline/Call Centre number</b></p> <p>Bharti AXA Life provides following digital servicing options for the convenience of our valued customers:</p> <ul style="list-style-type: none"> <li><b>i. Mobile App / Customer portal</b> – access host of digital DIY (Do it Yourself) services on <a href="https://bharti.axa.com/customer-service-login/?qr=true">https://bharti.axa.com/customer-service-login/?qr=true</a></li> <li><b>ii. WhatsApp</b> – Our WhatsApp BOT “Uttara” caters to policy services digitally. Simply send "Hi" on 022-48815768 to start a chat</li> </ul> <p>Additionally, policy services can also be availed through:</p> <ul style="list-style-type: none"> <li><b>i. Your sales representative</b></li> <li><b>ii. Contact Center</b> – Call at 1800-102-4444 from 9:00 AM to 7:00 PM, Monday to Saturday</li> <li><b>iii. IVR</b> – DIY (Do it Yourself) services available on 1800-102-4444</li> <li><b>iv. e-mail</b> – write to <a href="mailto:service@bharti.axa.com">service@bharti.axa.com</a></li> <li><b>v. Request for a call back:</b> on <a href="https://www.bharti.axa.com/contact-us">https://www.bharti.axa.com/contact-us</a></li> <li><b>vi. Branch</b> – Visit a Bharti AXA Life branch. Locate it on <a href="https://www.bharti.axa.com/contact-us">https://www.bharti.axa.com/contact-us</a></li> <li><b>vii. Physical letter can be sent on:</b></li> </ul> <p><b>Policy Servicing Department:</b> Bharti AXA Life Insurance Company Ltd.</p>	Part G clause 1



		<p>Spectrum tower, 3rd Floor, Malad link road, Malad (west), Mumbai 400064. Maharashtra</p> <p>3) Contact details of the insurer <b>Policy Servicing Department:</b> 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 <a href="https://www.bharti.axa.com/customer-service">https://www.bharti.axa.com/customer-service</a></p>	
17.	Grievances /Complaints	<p>1) Contact details of Grievance Redressal Officer: <a href="https://www.bharti.axa.com/sites/default/files/Files/go-list-june-2024.pdf">https://www.bharti.axa.com/sites/default/files/Files/go-list-june-2024.pdf</a></p> <p>2) Link for registering the grievance with the insurer’s portal Detailed Grievance Redressal process can be accessed on <a href="https://www.bharti.axa.com/grievance-redressal">https://www.bharti.axa.com/grievance-redressal</a></p> <p><b>Level 1 of Grievance Redressal:</b> 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"> <li>i. Lodge your complaint online at <a href="http://www.bharti.axa.com">www.bharti.axa.com</a></li> <li>ii. Call us at our toll-free number 1800 102 4444</li> <li>iii. e-mail us at <a href="mailto:complaints.unit@bharti.axa.com">complaints.unit@bharti.axa.com</a></li> <li>iv. Write to us at:</li> </ol> <p style="margin-left: 40px;"><b>Registered Office:</b> 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;"><b>Grievance Redressal Cell</b> Bharti AXA Life Insurance Company Limited Spectrum Towers, 3rd Floor, Malad link road, Malad (west), Mumbai-400064</p> <ol style="list-style-type: none"> <li>v. Visit our nearest branch (Locate it on <a href="https://www.bharti.axa.com/contact-us">https://www.bharti.axa.com/contact-us</a> ) and meet our Grievance Officer who will assist you to redress your grievance/ lodge your complaint.</li> </ol> <p><b>Level 2 of Grievance Redressal:</b> → 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 <a href="mailto:head.customerservice@bharti.axa.com">head.customerservice@bharti.axa.com</a></p>	Part G clause 2



**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	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>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>	
		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 &amp; 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 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	
		Himachal Pradesh	<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	





		<p>Union Territories of Jammu &amp; Kashmir</p> <p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	
		<p>Ladakh &amp; Chandigarh</p> <p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, CHANDIGARH-160 017. Tel.: - 0172- 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	
		<p>Tamil Nadu</p> <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>	
		<p>Puducherry Town and Karaikal (which are part of Puducherry)</p> <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>	
		<p>Delhi &amp; following Districts of Haryana - Gurugram</p> <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>	
		<p>Faridabad</p> <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>	



			<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>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>	
		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			
	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><b>Data Privacy Complaints:</b> Can be sent to: <b>Data Privacy Officer:</b> 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><b>Contact details:</b> gro@bhartiata.com 022 48815678</p> <p><b>IRDAI Grievance Call Centre (IGCC)</b> Toll-free number:155255 or 18004254732 e-mail ID: complaints@irda.gov.in</p> <p>You can also register your complaint online at <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> Address for communication for complaints by paper: <b>Consumer Affairs Department</b> 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:

(Signature of the Policyholder)

Date:

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