

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY**Customer Information Sheet reference no. _____**

This document provides key information about your Certificate of Insurance. You are also advised to go through your Certificate of Insurance document.

Sl. no.	Title	Description in Simple Words <i>(Please refer to applicable Certificate of Insurance Clause Number in next column)</i>	Certificate of Insurance (COI) Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan UIN: 104N137V13	COI Header
2.	COI Number	<COI Number>	COI Header
3.	Type of Insurance Policy	A Non-linked Non-Participating Group General Annuity Savings Plan	COI Header
4.	Basic Policy details	• Instalment Premium: <Amount> • Mode of Premium payment: <Annually/Half Yearly/quarterly/Monthly/Single> • Sum Assured on Death: <add SA on Death> • Sum Assured on Maturity: <Not Applicable > • Policy Term: <<Pick text from below>> • In case of Immediate Annuity for Guaranteed Period and Life thereafter: <<Till death of the annuitant or guaranteed Period chosen at inception of the policy, whichever is later.>> • In case of single life annuity: <<Till the death of the annuitant>> • In case of joint life annuity: <<Till the death of last survivor> > • Premium Payment Term: <add PPT>	COI Schedule
5.	Policy Coverage/benefits payable	• Benefits payable on Death: In the event of the Annuitant's death after the Date of Commencement of Risk <<Pick text from below>> In case of Immediate Annuity 'Single Life without Death Benefit' or 'Joint Life without Death Benefit', <<no Death Benefit will be payable.>> In case of Immediate Annuity 'Single Life with Death Benefit' <<and Policy is in force, on the death of the Annuitant, We will return of fixed percentage of the Total Premiums Paid (in multiples of 25%), as selected by Member at inception of the Policy and specified in the	Clause 2.1

		Schedule, to the Claimant and the Policy shall terminate immediately.>> In case of Immediate Annuity 'Joint Life with Death Benefit' <<and Policy is in force: ▪ In case of first death of either of the Annuitants within first 5 Policy Years, no Death Benefit shall be payable and the Annuity shall continue to be paid to the last surviving Annuitant. On death of the last surviving Annuitant, We will pay 100% of the Total Premiums Paid to the Claimant and Policy will terminate thereafter. ▪ In case of first death of either of the Annuitant after completion of 5 Policy Years, We will return a proportion of the Total Premiums Paid (in multiples of 25%), as selected by Member at inception of the Policy and specified in the Schedule, to the last surviving Annuitant. On the death of the last surviving Annuitant, We will pay the remaining balance of the Total Premiums Paid to the Claimant and Policy will terminate thereafter.>> In case of the 'Immediate Annuity with Chosen Proportion of Annuity to Last Survivor' Annuity Variant- (1) sub variant 'Joint Life Without Death Benefit', <<no Death Benefit shall be payable under the Policy.>> (2) sub variant 'Joint Life With Death Benefit', on death of the last surviving Annuitant, <<We will pay 100% of Total Premiums Paid to the Claimant and Policy will terminate.>> In case of the 'Immediate Annuity with Early Return of Premium' Annuity Variant 'Single Life with Death Benefit', <<and Policy is in force, We will pay the following Death Benefit to the Claimant: ▪ In case of death of the Annuitant before attaining Milestone Age, We will pay 100% of Total Premiums Paid to the Claimant and the Policy shall terminate. ▪ In case of death of the Annuitant post attaining Milestone Age, We will pay 100% of Total Premiums Paid less benefit already paid at the Milestone Age to the Claimant and the Policy will terminate.>> In case of 'Immediate Annuity for Guaranteed Period and	
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		Life Thereafter' Annuity Variant sub-variant 'Single Life without Death Benefit', <<during the Guaranteed Period, We will pay the Annuity to the Claimant till the end of the Guaranteed Period. The Policy will terminate at the end of Guaranteed Period. On death of the Annuitant after the Guaranteed Period, no Death Benefit will be payable.>> In case of the 'Increasing Immediate Annuity' Annuity Variant sub-variant Single Life Increasing Annuity Each Year with Death Benefit or Single Life Increasing Annuity Every 3 Years with Death Benefit <<and Policy is in force, We will pay 100% of the Total Premiums Paid to the Claimant and the Policy will terminate.>> In case of the 'Deferred Annuity' Annuity Variant: In case of Single Life with Death Benefit till Deferment Period – Single Premium' or 'Joint Life with Death Benefit till Deferment Period – Single Premium' or 'Single Life with Death Benefit till Deferment Period - Limited Premium' or 'Joint Life with Death Benefit till Deferment Period - Limited Premium', then, << or upon the death of last survivor in case of joint life Policy, We will pay the following Death Benefit to the Claimant: <i>i. In case of death during the Deferment Period, We will pay 105% of Total Premiums Paid (including loading of modal premiums, if any) and the Policy will terminate thereafter;</i> <i>ii. In case of death after the Deferment Period, no Death Benefit shall be payable and the Policy will terminate immediately.>></i> In case of sub-variant 'Single Life with Death Benefit for Life – Single Premium' or 'Joint Life with Death Benefit for Life – Single Premium' or 'Single Life with Death Benefit for Life - Limited Premium' or 'Joint Life with Death Benefit for Life - Limited Premium', <<or upon the death of last survivor in case of joint life Policy, the following Death Benefit will be paid to the Claimant and the Policy will terminate immediately: <i>(i) In case of death during the Deferment Period, we will pay higher of (a) Total Premiums paid (inclusive of loadings of modal premiums, if any) accumulated at 6 % pa compounded on a daily basis till death; or (b) 105% of Total Premiums Paid.</i>	
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		(ii) <i>In case of death after the Deferment Period, we will pay higher of (a) Total Premiums paid (inclusive of loadings of modal premiums, if any) accumulated at 6 % pa compounded on a daily basis till end of Deferment Period less total Annuity payout made till the date of death; or (b) 105 % of the Total Premiums Paid.>></i> Note: If any Annuity is paid by Us after the date of death of the Annuitant or last surviving Annuitant, as the case may be, We will deduct an amount equal to the total of such Annuity paid from the Death Benefit payable under this Policy, if any. In case of joint life Policy, the Death Benefit (if applicable) shall be payable on death of last surviving Annuitant only to the Claimant. • Survival Benefit excluding that payable on maturity: • We will pay the Annuity in accordance with the Policy Contract on the due dates specified in the Schedule as per the frequency of payment, Annuity Variant, sub-variants selected by You provided the Policy is in force, all due Premiums have been paid and the Annuitant is alive on the due date. • <<Text from below>> In case of the 'Immediate Annuity' Annuity Variant: a. For sub -variant 'Single Life without Death Benefit' & 'Single Life with Death Benefit': <<We will pay an Annuity, in arrears till death of the Annuitant.>> b. For sub-variant 'Joint Life without Death Benefit' & 'Joint Life with Death Benefit': <<We will pay an Annuity, in arrears till death of the last surviving Annuitant.>> In case of the 'Immediate Annuity With Chosen Proportion Of Annuity To Last Survivor' Annuity Variant: For sub-variant 'Joint Life without Death Benefit' & 'Joint Life with Death Benefit', <<We will pay an Annuity, in arrears till both the Annuitants are alive. On first death of either of the Annuitants, Annuity payable shall be revised to the Annuity multiple (as selected by You at inception of the Policy and specified in the Schedule i.e. either 50% or 110%) times	Clause 2.2
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		the Annuity at Date of Commencement of Risk; and will be paid to the last surviving Annuitant.>> In case of the 'Immediate Annuity with Early Return of Premium' Annuity Variant: <<We will pay an Annuity, in arrears till death of the Annuitant. On attainment of Milestone Age, We will pay an amount equal to the proportion of Total Premiums Paid (50% or 100%, as selected by You at inception of the Policy and specified in the Schedule) to the Annuitant and Annuity shall continue to be payable till death of the Annuitant.>> In case of the 'Immediate Annuity for Guaranteed Period and Life Thereafter' Annuity Variant: <<We will pay an Annuity, in arrears till death of the Annuitant or until the end of Guaranteed Period, whichever is later.>> In case of the 'Increasing Immediate Annuity' Annuity Variant: - For sub -variant 'Single Life Increasing Annuity Each Year with Death Benefit', <<We will pay an increasing Annuity, in arrears till death of the Annuitant. Annuity shall increase every year at a rate as selected by You at inception of the Policy and specified in the Schedule (i.e. 1% to 6% simple increase) of the Annuity at Date of Commencement of Risk.>> - For sub -variant 'Single Life Increasing Annuity Every 3 Years with Death Benefit': <<We will pay an increasing Annuity, in arrears till death of the Annuitant. The Annuity shall increase every 3 years at a rate of 15% (simple increase) of the Annuity at Date of Commencement of Risk.>> In case of the 'Deferred Annuity' Annuity Variant: <<After the expiry of the Deferment Period, We will pay Annuity, in arrears till death of the Annuitant/last surviving Annuitant. For Limited Premium variants, Annuity amount shall be equal to the base Annuity plus the Loyalty Annuity.>> • Benefits payable on maturity No Maturity Benefit is payable under the Policy. • Surrender Benefit • <<Text from below>>	Clause 2.3 Clause 6
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		In case of Immediate Annuity variants without Death benefit, <<No Surrender benefit>>. In case of Single Premium Annuity Variants with death benefit <<The Policy will acquire Surrender Value immediately after the end of Free look period. You may request in writing to Surrender the Policy at any time but You will get the Surrender Value only if the Policy has acquired the Surrender Value. On receipt of such request, the Surrender Value prevailing on the date of request for the Surrender of this Policy shall be payable by Us and thereafter no other benefit under this Policy shall be payable. Once the Surrender Value is paid, the Policy shall terminate. If the Policy has not acquired Surrender Value, no amount shall be payable by Us.>> For Limited Premium 'Deferred Annuity' Annuity Variant, << Surrender Benefits means an amount that becomes payable in case of Surrender of the Policy in accordance with the terms and conditions of the Policy, depending upon an Annuity variant chosen, the Surrender benefits may vary. For more details, please refer Policy Document. • Options to policyholders for availing benefits, if any, covered under the policy: <<Text from below>> For 'Immediate Annuity' with sub variant 'Joint Life with Death Benefit'; or 'Immediate Annuity with Chosen Proportion of Annuity to Last Survivor' with sub-variant 'Joint Life with Death Benefit' <<Advance Annuity Option The advance Annuity option may be chosen anytime within 3 months from the date of first death amongst the Annuitants, wherein the last surviving Annuitant will have an option to receive the present value of Annuity payable in next 5 Policy Years as advance Annuity amount, which will be computed as per the below formula: Advance Annuity amount = 4.00 x Annuity instalment x number of Annuities payable per Policy Year	Clause 3
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		Once this option is selected, the advance Annuity amount will be payable immediately in lump sum. It is clarified that the Annuity amount payable, if any, during the Policy Year of exercising this option shall continue as and when due as per the Schedule. Once the lump sum advance Annuity amount is paid, the Annuity payment during the next 5 Policy Years shall stop from the Policy Anniversary. The regular Annuity payouts shall start after the expiry of the abovesaid 5 Policy Years as per the original terms and conditions of the Policy. In case of death of the last surviving Annuitant or Surrender of Policy anytime during the above 5 Policy Years, We will pay the applicable Death/Surrender Benefit after adjusting the remaining advance Annuity amount. Remaining advance Annuity amount will be calculated as per the below formula: Remaining advance Annuity amount = (1- months elapsed during advance Annuity period/60) x advance Annuity amount For National Pension System subscriber, payment of advance Annuity amount shall be subject to regulations, guidelines or other directions issued by Pension Fund Regulatory and Development Authority, subject to compliance with IRDAI norms.>> For others <<Not Applicable>> • Other benefits/options payable, specific to the policy, if any: Nil • Lock-in period for Linked Insurance products: • This is not applicable.				
6.	Options available (in case of Linked Insurance Products)	This is not applicable				
7.	Option available (in case of Annuity product)	<table><tr><td>Annuity Variant chosen</td><td>Sub-variant chosen</td><td><< Proportion of Total Premiums Paid (For Annuity variants 1.c, 1.d >> / << Annuity Multiple (For Annuity variant 2 >> /</td></tr></table>	Annuity Variant chosen	Sub-variant chosen	<< Proportion of Total Premiums Paid (For Annuity variants 1.c, 1.d >> / << Annuity Multiple (For Annuity variant 2 >> /	COI Schedule
Annuity Variant chosen	Sub-variant chosen	<< Proportion of Total Premiums Paid (For Annuity variants 1.c, 1.d >> / << Annuity Multiple (For Annuity variant 2 >> /				

					<<Return of % of Total Premiums Paid and Milestone Age (For Annuity variant 3>> / <<Guaranteed Period (For Annuity variant 4>> / <<Increasing Annuity % (For Annuity variant 5.a / Deferment Period (For Annuity variant 6 >>)
		<<1. Immediate Annuity>>	<< a. Single Life without Death Benefit b. Joint Life without Death Benefit c. Single Life with Death Benefit / d. Joint Life with Death Benefit >>	<<0% /25% /50% /75% /100%>>	
		<< 2. Immediate Annuity with chosen proportion of Annuity to Last Survivor >>	<< a. Joint Life without Death Benefit/ b. Joint Life with Death Benefit >>	<<50% /110%>>	
		<< 3. Immediate Annuity with Early Return of Premium >>	Single Life with Death Benefit	Return of <<50% / 100%>> of Total Premiums Paid on attaining Milestone Age of << 70yrs/ 75yrs/ 80yrs/ 85yrs>>	
		<< 4. Immediate Annuity for Guaranteed Period and	Single Life without Death Benefit	Guaranteed Period chosen - << 5yrs/ 10yrs/ 15yrs/ 20yrs>>	

			Life Thereafter >>			
			<< 5. Increasing Immediate Annuity >>	<< a. Single Life Increasing Annuity Each Year with Death Benefit/ b. Single Life Increasing Annuity Every 3 Years with Death Benefit >>	The annuity shall increase at << 1%/2%/3%/4%/5%/6%>>	
			<< Deferred Annuity>>	<< a. Single Life with Death Benefit till Deferment Period - Single Premium / b. Joint Life with Death Benefit till Deferment Period - Single Premium/ c. Single Life with Death Benefit for Life - Single Premium/ d. Joint Life with Death Benefit for Life - Single Premium/ e. Single Life with	<<Months/ Years>>	

		Death Benefit till Deferment Period - Limited Premium/ f. Joint Life with Death Benefit till Deferment Period - Limited Premium/ g. Single Life with Death Benefit for Life - Limited Premium/ h. Joint Life with Death Benefit for Life - Limited Premium >>
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12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy	Clause 9
13.	Lapse, paid-up and revival of the Policy	<<Pick text from below>> In case of Immediate Annuity (All variants) and Single Pay Deferred annuity: <<Not applicable>> For limited pay deferred annuity: as below <<Lapsation of Policy: If Member discontinue the payment of Premium before paying a full year Premiums for the first 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. Policy Renewal: The Policy will be renewed only upon receipt of due Premium. Reduced Paid Up If this Policy has acquired a Surrender Value, in the event of non-payment of the due Premiums by Member to Us 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 payable shall be as follows: ➤ Reduced Paid Up Death Benefit: In case of a Reduced Paid Up Mode Policy, "<<Pick text from below>> a) In case of 'Deferred Annuity' Annuity Variant for sub-variants 'Single Life with Death Benefit till Deferment Period - Limited Premium'; or 'Joint Life with Death Benefit till Deferment Period - Limited Premium': <<upon death of the Annuitant in case of single life and upon death of last survivor Annuitant, in case of joint life, We will pay the following: a. During Deferment Period: 105% of the Total Premiums Paid including loadings for modal Premium, if any b. Post Deferment Period: No Reduced Paid Up Death Benefit shall be payable.>> b) In case of 'Deferred Annuity' Annuity Variant for sub-variants 'Single Life with Death Benefit for Life - Limited Premium'; or 'Joint Life with Death Benefit for Life - Limited Premium': <<Upon death of the Annuitant in case of single life and	COI Schedule Clause 4

		upon death of last survivor Annuitant, in case of joint life, We will pay the following: - During Deferment Period: We will pay the higher of (a) Total Premiums Paid including loadings for modal premiums, if any, accumulated at 6% p.a. compounded on a daily basis till date of death; or (b) 105% of the Total Premiums Paid including modal loading, if any. - After Deferment Period: We will pay higher of (a) Total Premiums Paid including loadings for modal premiums, if any, accumulated at 6% p.a. compounded on a daily basis till end of Deferment Period less total Annuity payouts made till date of death; or (b) 105% of the Total Premiums Paid including modal loading, if any.>> ➤ Reduced Paid-Up Annuity Benefit: For a Reduced Paid Up Mode Policy, We will pay the following Reduced Paid Up Annuity Benefit: <i>Reduced Paid-Up Annuity = (Base Annuity amount +50% of Loyalty Annuity) multiplied by [(Total Premiums Paid plus loadings for modal premiums paid (if any) for Policy) / (total Premiums payable plus loadings for modal premiums payable (if any) for Policy)]</i> ➤ Reduced Paid Up Surrender Benefit For a Reduced Paid Up Policy, the Surrender Value of Reduced Paid Up Mode Policy will be determined using the same methodology of Surrender Value computation as mentioned in Policy Contract. Note: If the total annuity amount payable under Reduced Paid Up Mode Policy is less than the minimum modal Annuity amount allowed under the Policy, the Surrender Value as at the end of the Revival Period will be paid as a lump sum and the Policy will immediately and automatically terminate. Revival Period: It means the period of five consecutive complete years from the date of first unpaid Premium>>	
14.	Policy Loan, if applicable	<<Pick text from below>> In case of 1. Immediate Annuity - Single Life without death benefit 2. Immediate Annuity - Joint Life without death benefit 3. Immediate Annuity with chosen proportion of Annuity to Last Survivor - Joint Life without Death Benefit	Clause 38 of Important Definitions Clause 7

		4. Immediate Annuity for Guaranteed Period and Life thereafter: <<Not applicable>> For remaining variants: as below <<Once this Policy has acquired the Surrender Value, You will be eligible for grant of loan from Us, provided there is a benefit payable upon death of the Annuitant(s) after the annuity start date. The minimum amount of loan which can be granted by Us under this Policy is INR 10,000 (Rupees Ten Thousand). The maximum amount of loan which can be granted under this Policy during the Policy Term shall not exceed 80% (Eighty percent) of the Surrender Value payable under this Policy, subject to such terms and conditions as may be determined by Us from time to time. The loans under the Qualifying Recognized Overseas Pension Scheme (QROPS) Policy may be subject to the deduction of the applicable taxes or charges including the unauthorised member payment surcharge.>>	
15.	Claims/Claims Procedure	• Turn Around Time (TAT) for claims settlement: 30 days after receipt of entire documents or completion of investigation, if any, whichever is later. • Brief procedure 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. 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. • Helpline number ➤ 1860-120-5577 (Call charges apply) or 0124- 4219090	Clause 13

		• Contact Details of the Insurer: ➤ Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - https://www.axismaxlife.com • Link for downloading claim form and list of documents required including bank account details: https://www.axismaxlife.com/downloads ➤ We will require the following documents in case of claim under this Policy: For Death Benefit: • Claimant's statement in the prescribed form (death claim application form -form A);; • original Policy document; • a copy of death certificate issued by the local/municipal authority (if applicable); • identity proof of the Claimant bearing their photographs and signature; • discharge summary / indoor case papers in case death happened due to medical reasons in a hospital; • medical booklet / CGHS card details in case of defence and central government personnel; • body transfer certificate / embassy documents / postmortem report whichever applicable in case of death in foreign country; • complete passport copy in case of death in foreign country; • other life / health insurance details with claim history details; • employer certificate with complete leave records (Form E); • copy of bank passbook / cancelled cheque of the Claimant; • ITR for last 3 years / GST certificate in case of self employed; • 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.); • NEFT mandate form attested by bank authorities; and • Bank details of Claimant;	
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		- any other documents or information required by Us for assessing and approving the claim request. For Survival Benefit: - the Annuitant (the last surviving Annuitant in case of death of any annuitant for joint life Annuity) or Appointee in case of minor is required to submit to Us a Living Certificate in the format prescribed by Us at least 30 days before the end of each Policy Year. However, in case Member have chosen Immediate/Deferred Annuity with Death Benefit, the Living Certificate, in the format prescribed by Us, is required to be submitted at least 30 days before the end of every 5th Policy Year. - Notwithstanding above, in case Member have chosen 'Immediate Annuity with Early Return of Premium' Annuity Variant: - For sub-variant with early return of 50% of Total Premiums Paid, the Living Certificate, in the format prescribed by Us, is required to be submitted at least 30 days before the end of every 5th Policy Year. - For sub-variant with early return of 100% of Total Premiums Paid, the Living Certificate, in the format prescribed by Us, is required to be submitted at least 30 days before the end of every 5th Policy Year till the attainment of Milestone Age. After the attainment of Milestone Age, a Living Certificate in the format prescribed by Us at least 30 days before the end of each Policy Year. In case of Annuity for Guaranteed Period and life thereafter, the Claimant should intimate Us in case of death of the Annuitant. Living Certificate would be required to be submitted at least 30 days before the end of every Policy Year only post completion of Guaranteed Period opted by Member. - Unless otherwise informed, Member will be required to submit the above documents duly signed by a gazetted officer or a Registered Medical Practitioner (who should quote his medical council registration number) or a Scheduled bank branch manager or notary public or any other person as notified by the Company from time to time. - If the foregoing documentation is not received by Us at least 30 days before the end of period as mentioned above, the payment of survival benefit	
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		(including arrears, if any) will automatically cease from the commencement of the immediately succeeding Policy Year until the same is submitted to Us. • In certain cases, we may either require the Annuitant (the last surviving Annuitant in case of Joint Annuity variant) to submit the above documents in person or may allow submit the proof of survival via electronic modes. • NEFT Form (if not provided earlier), A cancelled cheque or copy of passbook with pre-printed name and bank account number, for payout through NEFT (if not provided earlier), • Any other document or information required by Us for assessing and approving the claim request. The process may change as per the Company policy.	
16.	Policy Servicing	• Turn Around Time (TAT): up to 15 days • Helpline number ➤ 1860-120-5577 (Call charges apply) or 0124- 4219090 • Contact Details of the Insurer: ➤ Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India. Website - https://www.axismaxlife.com • Link for downloading applicable forms and list of documents required including bank account details: https://www.axismaxlife.com/downloads ➤ We will require the following documents regarding policy servicing: • Application in the prescribed form; • original Policy document (if any); • 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); • NEFT mandate form attested by bank authorities, along with a cancelled cheque or bank account passbook; • any other documents or information required by Us for processing the servicing request.	

Annexure A: List of Insurance Ombudsman

AHMEDABAD - Office of the Insurance Ombudsman, 6th Floor, Jeevan Prakash Building, Tilak Marg, Relief Road, Ahmedabad- 380 001. Tel.:- 079-25501201/02 Email: oio.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, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078. Tel.: 080-26652048/26652049 Email: oio.bengaluru@cioins.co.in (State of Karnataka)

BHOPAL- Office of the Insurance Ombudsman, 1st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills, Bhopal-462 011. Tel.:- 0755-2769201/2769202/2769203 Email: oio.bhopal@cioins.co.in (States of Madhya Pradesh and Chhattisgarh.)

BHUBANESHWAR - Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751009. Tel.:- 0674-2596461/2596455/2596429/2596003. Email: oio.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 - 2706468 Email: oio.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, 4th Floor, 453, Anna Salai, Teynampet, Chennai-600 018. Tel.:- 044-24333668 / 24333678 Email: oio.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- 110002. Tel.:- 011- 46013992/ 23213504/ 23232481 Email: oio.delhi@cioins.co.in (State of Delhi, 4 districts of Haryana viz, Gurugram, Faridabad, Sonapat and Bahadurgarh)

KOCHI- Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi 682011. Tel : 0484-2358759 Email: oio.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", 5th Floor, Near Pan Bazar, S.S. Road, Guwahati- 781001 (ASSAM) Tel.:- 0361-2632204/ 2602205/ 2631307 Email: oio.guwahati@cioins.co.in (States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.)

HYDERABAD - Office of the Insurance Ombudsman, 6-2-46, 1st Floor, "Moin Court", Lane Opp. Hyundai Showroom, A.C. Guards, Lakdi-Ka-Pool, Hyderabad-500 004. Tel : 040-23312122/ 23376991 / 23376599 / 23328709 / 23325325 Email: oio.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 Email: oio.jaipur@cioins.co.in (State of Rajasthan)

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

LUCKNOW- Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazratganj, Lucknow- 226001. Tel.: 0522 - 4002082 / 3500613 Email: oio.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: oio.mumbai@cioins.co.in (List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.)

NOIDA - Office of the Insurance Ombudsman, 4th Floor, Bhagwan Sahai Palace, Main Road, Naya Bans, Sector-15, Distt: Gautam Buddha Nagar, U.P. - 201301. Tel: 0120-2514252/2514253 Email: oio.noida@cioins.co.in (State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.)

PATNA - Office of the Insurance Ombudsman, 2nd floor, Lalit Bhawan, Bailey Road, Patna - 800001 Tel No: 0612-2547068, Email id : oio.patna@cioins.co.in(State of Bihar, Jharkhand.)

PUNE - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Darshan Bldg, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in (State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region.)

THANE - Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane – 400604 Email id: oio.thane@cioins.co.in (Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T".)