

EXIDE LIFE Ace Life

TERMS AND CONDITIONS APPLICABLE TO THIS POLICY

1. DEFINITIONS

In this Policy, unless the context requires otherwise, the following words and expressions shall have the meaning ascribed to them respectively herein below:

Accident refers to an unexpected and unforeseen event or incident or contiguous series of events caused by violent, accidental, external and visible means, which causes body injury but does not include death due to any disease whatsoever.

Age shall be as per the Policy Schedule.

Annual Premium means the amount of premium specified in the Policy Schedule which shall depend on age of Life Assured at Policy Commencement Date and the Maturity Sum Assured chosen by the policyholder.

Benefits mean the applicable benefits under this Policy.

Eligible Person means the Policyholder, including assignees under section 38 of the Insurance Act, 1938 or nominees under Section 39 of the Insurance Act, 1938 or proving executors of administration or other legal representatives, as per the applicable regulations;

Guaranteed Additions means an amount specified in the Schedule of Benefits. The Guaranteed Additions shall be payable at a compounded Guaranteed Addition Rate per annum on Maturity Sum Assured. Guaranteed Addition for each year is calculated on an amount which is the accumulated guaranteed additions for previous years plus maturity sum assured.

Guaranteed Addition Rate is the rate specified as such in the policy schedule

Guaranteed Maturity Benefit means an amount specified as such in the Schedule of Benefits, which shall be sum of the Maturity Sum Assured and Guaranteed Additions under this Policy.

Life Assured means the person named as such in the Policy Schedule, on whose life the assurance is effected in terms of this Policy.

Maturity Sum Assured means an amount specified as such in the Schedule of Benefits.

Policy means and includes this document, the Annexure, the signed Proposal Form, the Policy Schedule, Schedule of Benefits and any attached endorsements or supplements together with all addendums.

Policyholder means the person specified as such in the Policy Schedule or any person in whose favour this Policy is assigned in terms of this Policy.

Policy Commencement Date means the date specified as such in the Policy Schedule.

Policy Maturity Date means the date specified as such in the Policy Schedule.

Policy Schedule means the Policy Schedule issued by the Company and attached to and forming part of this Policy.

Policy Term means a period of ten years from the Policy Commencement Date.

Policy Year means a period of twelve (12) consecutive months starting with the Policy Commencement Date and ending on the day immediately preceding the following anniversary date and each subsequent period of twelve (12) consecutive months thereafter.

Premium Payment Term means the period in years during which premiums are payable by the Policyholder under the policy, as specified in the Policy Schedule.

Regulations means the laws and regulations in effect from time to time and applicable to this Policy, including without limitation the regulations and directions issued by the Regulatory Authority from time to time.

Regulatory Authority means the Insurance Regulatory and Development Authority and/or such other authority(ies) as may be designated under the applicable Regulations.

Risk Commencement Date means the date specified as such in the Policy Schedule.

Sum Assured is the Guaranteed Death Benefit and means the amount equivalent to five times Annual Premium as specified in Policy Schedule.

Surrender Value means the value as specified in Clause 7.2.1

"We", "Us", "Our" and "Company" refers to Exide Life Insurance Company Limited.

"You" and **"Your"** refers to the Owner of the Policy.

2. POLICY DESCRIPTION

EXIDE LIFE Ace Life is the name of the life insurance product of the Company. It is a non-participating and non linked life insurance policy. A non participating policy does not entitle the Policyholder to any share in the surplus (profits) of the Company.

3. BENEFITS PAYABLE UNDER THIS POLICY

3.1 Guaranteed Maturity Benefit

Subject to the terms and conditions of this Policy and the Policy remaining in full force and effect on the Policy Maturity Date, the Company shall pay the Guaranteed Maturity Benefit, which shall be sum of the Maturity Sum Assured and Guaranteed Additions under this Policy. The said Guaranteed Maturity Benefit is payable to the Eligible Person on survival of the Life Assured as on the Policy Maturity Date.

3.2 Guaranteed Death Benefit

Subject to the terms and conditions of this Policy and the Policy remaining in full force and effect on the date of death of the Life Assured, the Company shall pay the Sum Assured under this Policy. The said Guaranteed Death Benefit is payable to the Eligible Person on the death of the Life Assured after Risk Commencement Date but before Policy Maturity Date.

3.3 Requirements for maturity claims and death claims

3.3.1 In the event of a claim for Maturity Benefit or Death Benefit arising under this Policy, the Eligible Person shall intimate the Company in writing of the claim and provide the following documents to the Company preferably within 60 days of the claim arising, to enable the Company to process the claim:

3.3.1.1 In case of maturity claims

- (i) Original Policy document; and
- (ii) Discharge Form (if required)

3.3.1.2 In case of death claims, except death claims arising out of accidents or unnatural deaths

- (i) Death Certificate, in original, issued by the competent authority;
- (ii) Policy document, in original;
- (iii) Medical Cause of Death certificate, issued by doctor certifying death.
- (iv) Identification proof (bearing photo) of person receiving the benefit and the Life assured.
- (v) Medical treatment records (Discharge summary / death summary, investigation reports, etc) if Life assured has taken treatment for illness leading to his death.

3.3.1.3 In case of death claims arising out of accidents or unnatural deaths

- (i) Death Certificate, in original, issued by the competent authority;
- (ii) Policy document, in original;
- (iii) Identification proof (bearing photo) of person receiving the benefit and the Life assured.
- (iv) First Information Report, Inquest and the Final Investigation Report thereof, duly attested by Concerned jurisdictional Police Official.
- (v) Post Mortem Report duly attested by the concerned officials.

3.3.2 Notwithstanding anything contained in Clause 3.3.1 above, depending upon the cause or nature of the claim, the Company reserves the right to call for other and/or additional documents or information, including documents/information concerning the title of the person claiming Benefits under this Policy, to the satisfaction of the Company, for processing of the claim.

3.4 Payment of Benefits

Payment of the Benefits under this Policy shall be subject to deduction of any indebtedness under this Policy, including any Policy loans, interest due on such loans. Payment of all the Benefits as shown in the Schedule shall be subject to receipt by the Company of proof to its satisfaction of;

- (i) The Benefits having become payable as set out in this Policy; and

- (ii) The title of the person or persons claiming the Benefits; and
- (iii) The correctness of the age of the Life Assured as stated in the Proposal, if not previously admitted.

3.5 Mode of payment of Benefits

- 3.5.1 All Benefits and other sums under this Policy shall be payable in the manner and currency allowed/permitted under the Regulations and shall be payable by an Account Payee Cheque or other permissible modes.
- 3.5.2 The Company shall pay the applicable Benefits and other sums payable under this Policy at the Customer Services Centre at the Company's National Operations Office in Bangalore. Any discharge given by the Person to whom Benefits payable, or by any person authorized by the Person to whom Benefits payable in writing in respect of the Benefits or the sums payable under this Policy shall constitute a valid discharge to the Company in respect of such payment. The Company's liability under the Policy shall be discharged by such payment and the Company shall not be required to see the application of the monies so paid.

4. EXCLUSIONS

4.1 Suicide

- 4.1.1 If the Life Assured commits suicide for any reason, while sane or insane, within one year from the Risk Commencement Date, this Policy shall be treated as null and void and no other Benefits shall be payable under this Policy. However, 30% of the premium paid shall be refunded to the eligible person.
- 4.1.2 If the Life Assured commits suicide for any reason, while sane or insane, within one year from the date of reinstatement of a lapsed Policy, then no other benefits under this policy shall become payable. However, the Reduced Paid – up Death Benefit value calculated as per cl. 7.1 before reinstatement plus 60% of the premium paid on reinstatement shall be refunded to the eligible person.

5. ANNUAL PREMIUM UNDER THIS POLICY

5.1 Payment of Annual Premiums and Grace period

- 5.1.1 This Policy is issued subject to the Policyholder making prompt and regular payment of Annual Premium for the Premium Payment Term and it shall be the responsibility of the Policyholder to ensure prompt and regular payment of the Annual Premium.
- 5.1.2 The Company allows a 30 days grace period for payment of Annual Premium, which is due for payment under this Policy, and if such Annual Premium is not paid within such grace period, this Policy shall lapse from the due date for payment of the first unpaid Annual Premium. In such a case, except in the case of Paid-Up provisions of this Policy, the Company shall have no obligation to pay any Benefits under this Policy, until and unless this Policy has been fully reinstated. During the grace period, the Policy shall continue to be in force for the insured event. Any unpaid premium is deductible from the benefits that may arise during the grace period of 30 days.

5.2 Reinstatement of Policy

5.2.1 Subject to the approval of the Company and the prevailing rules of the Company, this Policy, if lapsed, may be reinstated before the Policy Maturity Date but within two years from the due date for payment of the first unpaid Annual Premium provided,

5.2.1.1 The Policy has not been surrendered for cash.

5.2.1.2 Where required by the Company, a written application for reinstatement is received from the Policyholder by the Company, together with evidence of insurability and health of the Life Assured, to the satisfaction of the Company; and all amounts necessary to reinstate this Policy including outstanding premiums with interest as levied by the company from time to time are received by the Company.

5.2.1.3 Notwithstanding anything to the contrary contained elsewhere in this Policy, the Company reserves the right to reinstate the lapsed Policy either on its original terms and conditions or on such other or modified terms and conditions as the Company may specify or to reject the reinstatement.

5.2.1.4 Subject to the provisions of Clause 5.2.1 above, the reinstatement shall come into effect on the date when the Company specifically communicates it in writing to the Policyholder. Since the Company shall be relying on the statements made by the Policyholder/Life Assured to the Company and to its medical examiner in deciding on reinstatement of a lapsed Policy, if any incorrect or untrue statement has been made or any material fact has been suppressed, the Company shall be entitled to cancel the reinstatement of this Policy or repudiate the death claim, if any, arising after such reinstatement and the amounts received under this Policy including the amounts paid towards such reinstatement, shall be liable to be forfeited, at the option of the Company.

6. FORFEITURE

Forfeiture of amounts paid under this Policy in certain cases

In issuing this Policy, the Company has relied on, and may rely on, accuracy and completeness of the information provided by the Proposer/Life Assured and any other declarations or statements made or as may be made hereafter, by the Policyholder/Life Assured. Subject to the provisions of the applicable Regulations including Section 45 of the Insurance Act, 1938, in the event any such information, declaration or statement is found to be false or incorrect or any material information is found to be withheld or misrepresented, the Policy shall become null and void from commencement, and the Company shall cease to be liable for any Benefits under this Policy. In such a case, the Company may forfeit the amounts received under this Policy.

7. NON- FORFEITURE OPTIONS UPON NON-PAYMENT OF ANNUAL PREMIUMS

If at least two full years' premiums have been paid and if any subsequent premium due has not been paid by the Policyholder then the Policyholder shall have the following options:-

7.1 Paid-Up Provisions

The Policy will be eligible for a non-forfeiture benefit which shall be a Reduced Paid-up value. The amount of the Reduced Paid-up Value for Death Benefit shall be determined by multiplying the Guaranteed Death Benefit with the ratio of the number of Annual Premiums paid to the total number of Annual Premiums payable during the Premium Payment Term as shown below:

$$\text{Reduced Paid-up Death Benefit} = \frac{(\text{Number of Annual Premiums paid})}{(\text{Total Number of Annual Premiums Payable under the policy})} \times \text{Guaranteed Death Benefit}$$

Notwithstanding anything contained in this policy, the Maturity Benefits are also reduced and is payable on the Policy Maturity Date. The Reduced Paid-up Value for Maturity Benefit is calculated as below:

$$\text{Reduced Paid-up Maturity Benefit} = \frac{(\text{Number of Annual Premiums paid})}{(\text{Total Number of Annual Premiums Payable under the policy})} \times \text{Maturity Sum Assured} + \text{Accrued Guaranteed Additions till the date of first unpaid Annual Premium due.}$$

7.2 Surrender the Policy

After paying two full years' Annual Premiums, whether the policy is reduced paid-up or fully paid-up, the Policy acquires a Surrender Value as set out in Section 7.2.1. Instead of continuing with the Policy the same may be surrendered for its Surrender Value. Upon Payment of the Surrender Value, the Policy shall stand terminated with no further benefits payable under the policy and the Company shall be relieved and discharged from all obligations under this Policy thereafter.

7.2.1 Surrender Value:

The Surrender Value payable shall be the higher of Guaranteed Surrender Value or Special Surrender Value, less any indebtedness under the Policy, including any Policy loans, interest due on such loans.

Guaranteed Surrender Value: Guaranteed Surrender Value is equal to 30% of the Annual Premiums paid excluding the first year Annual Premium and any extra premiums, if any. The Guaranteed Surrender Value payable will be subject to any statutory or any other restrictions/requirements as may be applicable.

Special Surrender Value: Special Surrender Value shall be determined by the company from time to time and at no point of time be lesser than the Guaranteed Surrender Value. The Special Surrender Value will be quoted only on receipt of a surrender request which shall be determined by the Company from time to time and is not guaranteed.

The Policy terminates upon the payment of the Surrender Value.

8. LOAN ON POLICY

At any time after two full years' Premiums have been paid, if any net Special Surrender Value is available under this Policy, the Policyholder may obtain a loan on the security of this Policy and on its proper assignment to the Company. The aggregate amount of loan that may be advanced shall not exceed 80% of the available Special Surrender Value and provided that the amount of loan is not less than Rs.1000/-. The rates of interest payable on the loan and the other terms and conditions of the loan shall be as determined by the Company from time to time. All loans within the permissible limits will be granted after deducting any previous loan with interest. All outstanding loan and interest thereon, shall be deducted from any Benefits payable under this Policy. If at any point of time, the loan along with outstanding accrued interest exceeds the value of Benefits payable under this Policy, the Company reserves the right to foreclose this Policy and no benefits shall be payable.

9. ADMISSION OF AGE

The age of the Life Assured has been admitted on the basis of the declaration made by the Policyholder / Life Assured in the Proposal and/or in any statement based on which this Policy has been issued. If the age of the Life Assured is found to be different from that declared, the Company may, adjust the Premiums and/or the Benefits under this Policy and/or recover the applicable balance amounts, if any, as it deems fit. This Policy shall however become void from commencement, if the age of the Life Assured at the Policy Commencement Date is found to be higher than the maximum or lower than the minimum entry age that was permissible under the plan of this Policy at the time of its issue and the amounts received under this Policy shall be liable to be forfeited, at the option of the Company.

10. VESTING OF POLICY IN CASE OF MINORS

Subject to the other terms and conditions of this Policy, if the Policy is issued on the life of a minor, the Policy will vest in him automatically on his attainment of age of majority and on such vesting; the Company will recognize him to be the holder of this Policy.

11. ASSIGNMENT AND NOMINATION

11.1 Assignment

The provisions of assignment are governed by section 38 of the Insurance Act 1938. An assignment of the Policy may be made by an endorsement upon the Policy itself or by a separate instrument signed in either case by the assignor specifically stating the fact of assignment and duly attested. Only the Policyholder may make the first assignment. Such assignment shall be effective, as against the Company, from and upon the service of a written notice upon the Company and the Company recording the assignment in its books. In registering an assignment, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

11.2 Nomination

The provisions of nomination are governed by section 39 of the Insurance Act 1938. The life assured, where he is the Policyholder, may, at any time during the currency of this Policy, make a nomination for the purpose of payment of Benefits in the event of his death. Where the nominee is a minor, the policyholder shall also appoint a person to receive the money during the minority of the nominee. Nomination may be made by an endorsement on the Policy and by

communicating the same in writing to the Company. Any change of nomination, which may be effected before the termination of the Policy shall also be communicated to the Company. In registering a nomination, the Company does not accept any responsibility or express any opinion as to its validity or legal effect.

11.3 Assignment and nomination

Notice of any assignment or nomination must be submitted in writing to the Company at its office issuing this Policy or at the office servicing this Policy as communicated to the Policyholder from time to time. In registering an assignment or a nomination, the Company neither accepts any responsibility nor expresses any opinion as to its validity or legal effect.

12 GENERAL PROVISIONS

12.1 Release and discharge

On payment of the relevant Benefits or other sums payable under this Policy, the Company will be relieved and discharged from all its obligations under this Policy.

12.2 Limitation of Liability

The maximum liability of the Company under this Policy shall not, in any circumstances, exceed the aggregate amount of the relevant Benefits payable under this policy.

12.3 Grievance Redressal

12.3.1 Any grievance / complaint to the Company must be in writing and delivered to the address intimated by the Company to the Policyholder, which is currently

Complaints Officer
Exide Life Insurance Company Limited
690, 1st Floor,
Gold Hill Square, Opp Oxford University College,
Begur Hobli, Hosur Road,
Bangalore – 560068
Email: complaintscell@exidelife.in Toll Free Number 1800-419 8228
Tel No: 080 4134 5212
Fax No: 080 4110 0700

12.4 Taxes, duties and levies and disclosure of information

12.4.1 All taxes, duties or levies (collectively the "Taxes") applicable to this Policy or on the amounts received under this Policy by the Company or on the Benefits and surrender value payable under this Policy, shall be borne and payable by the Policyholder.

12.4.2 This Policy, and the Benefits and the surrender value payable under this Policy shall be subject to the Regulations, including taxation laws in effect from time to time. The persons receiving the Benefits shall be solely liable for complying with all the applicable provisions of the Regulations, including taxation laws, and payment of all applicable Taxes. Except as otherwise required by law, the Company shall not be responsible for any Tax liability arising in relation to this Policy or the Benefits payable in terms of this Policy. In any case where the Company is obliged to account to the revenue authorities for any Taxes applicable to this Policy or the Benefits payable under this Policy, the Company shall be entitled to deduct such Taxes from any sum payable under this Policy, and deposit the amount so deducted with the appropriate governmental or regulatory authorities.

12.4.3 In any case where the Company is obliged to disclose to the revenue or other regulatory authorities any information concerning the Policy, including information concerning the Premium and the Benefits under this Policy, the Company shall be entitled to disclose the required information to the appropriate governmental or regulatory authorities.

12.5 Free Look Provisions

The Policyholder shall have a period of 15 days from the date of receipt of the Policy document to review the terms and conditions of this Policy and if the Policyholder disagrees with any of the terms and conditions, the policyholder has the option to return the Policy stating the reasons for the objections upon which the Company shall return the Premium paid subject to deduction of a proportionate risk premium for the period on cover and the expense incurred by the insurer on medical examination if any and the stamp duty charges. All Benefits and rights under this Policy shall immediately stand terminated at the cancellation of the Policy.

12.6 Notice by the Company under the Policy

Any of the notices required to be issued in terms of this Policy may be issued, either by issuing individual notices to the Policyholder, including by electronic mail and/or facsimile, or by issuing a general notice, including by publishing such notices in newspapers and/or on the Company's website.

12.7 Entire Contract

12.7.1 This Policy comprises the terms and conditions set forth in this Policy document, Schedule of Benefits, the Policy Schedule, if any, applicable to this Policy and the endorsements, if any, made on or applicable to this Policy, which shall form an integral part and the entire contract, evidenced by this Policy. The liability of the Company is at all times subject to the terms and conditions of this Policy and the endorsements made from time to time.

12.8 Interpretation

This Policy is divided into numbered clauses for ease of reference and reading. Except as stated, these divisions and the corresponding clause headings do not limit the Policy or its interpretation in any way. Words of one gender shall include the other gender and the singular shall include the plural and vice versa, unless the context otherwise requires.

12.9 Governing Law and Jurisdiction

12.9.1 This Policy shall be governed by and interpreted in accordance with the laws of India. All actions, suits and proceedings under this Policy shall be subject to the exclusive jurisdiction of the courts of law within whose territorial jurisdiction the registered office of the Company is situated.

12.9.2 No action in law or equity shall be brought against the Company to enforce any claim under this Policy, unless the claimant has filed with the Company a claim together with all the required documents, in accordance with the requirements of this Policy and complied with the requirements of the Company, at least 60 days prior to the institution of such action.

Policyholder's attention is invited to Section 45 of the Insurance Act, 1938, which is reproduced below for reference:

Section 45. Policy not to be called in question on ground of mis-statement after two years

No policy of life insurance effected before the commencement of this Act shall, after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy-holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

PROVIDED that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Contact Information for Feedback, Complaints & Grievances Redressal

In case you have any query or complaint/grievance, please feel free to approach our office through any of the following channels

Level 1

Call Us	Email Us	
Call our Toll Free Number 1800 – 419 8228	Email us at helpdesk@exidelife.in	'Contact us at our branch office nearest to you or call toll free number to ascertain the address of the nearest branch office.'

Level 2

In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

Complaints Officer
Exide Life Insurance Company Limited
690, 1st Floor,
Gold Hill Square, Opp Oxford University College,
Begur Hobli, Hosur Road,
Bangalore – 560068
Email: complaintscell@exidelife.in Toll Free Number 1800-419 8228
Tel No: 080 4134 5212
Fax No: 080 4110 0700

Please quote the reference number provided to you in your earlier interaction along with your policy/contract number to help us understand and address your concern.

Level 3

In case you are not satisfied with the decision/resolution of the Company, you may approach the nearest Insurance Ombudsman as per the address mentioned in Annexure 'C' if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

As per provision 13(3)of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made

- only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer
- within a period of one year from the date of rejection by the insurer
- if it is not simultaneously under any litigation

Annexure C

Jurisdiction	Name and Address of Ombudsman	Jurisdiction	Name and Address of Ombudsman
Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, AHMEDABAD-380 014. Tel.:- 079-27546840 Fax : 079-27546142 Email ins.omb@rediffmail.com	Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL(M.P.)-462 023. Tel.:- 0755-2569201 Fax : 0755-2769203 Email bimalokpalbhopal@airtelmail.in
Orissa	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.:- 0674-2596455 Fax : 0674-2596429 Email ioobbsr@dataone.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh	Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D, CHANDIGARH-160 017. Tel.:- 0172-2706468 Fax : 0172-2708274 Email ombchd@yahoo.co.in
Tamil Nadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Shri V. Ramasaamy, Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email insombud@md4.vsnl.net.in	Delhi & Rajasthan	Shri Surendra Pal Singh Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI-110 002. Tel.:- 011-23239633 Fax : 011-23230858 Email iobdelraj@rediffmail.com
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Shri Sarat Chandra Sarma, Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.:- 0361-2132204/5 Fax : 0361-2732937 Emailombudsmanghy@rediffmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	Shri K Chandrahas Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel : 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com
Kerala, UT of (a) Lakshadweep, (b) Mahe – a	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, ERNAKULAM-682 015.	West Bengal, Bihar, Jharkhand and UT	Ms. Manika Datta Insurance Ombudsman, Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th Floor, 4, Chittaranjan Avenue,

part of UT of Pondicherry	Tel : 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com	of Andaman & Nicobar Islands, Sikkim	KOLKATA-700 072. Phone: 033-2212 4339/4340 Fax: 033-2212 4341 Email iombsdpa@bsnl.in
Uttar Pradesh and Uttaranchal	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com	Maharashtra, Goa	Shri S Viswanathan Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com

Standard requirements for submission of a Claim are mentioned below

(Depending on the circumstances of a claim, additional relevant information may be required which would be case specific)

Maturity Claims

- Original Policy Document.
- Discharge form

Death Claim

- Policy Document - Original.
- Death Certificate - Original.
- Death Certificate issued by Medical Attendant/Hospital.
- Hospitalisation documents (Discharge summary, all investigation reports) if Life Assured has taken treatment for illness leading to death.
- Last Medical Attendants Certificate.
- Family Doctor's Certificate.
- Employer's Certificate and Copy of Medical leave if availed from the Employer.
- Age proof and Photo Identification of the Life Assured
- Photo Identification of the Nominee
- Obituary intimation in the newspaper (if any)
- Burial/ Cremation Certificate
- Claim Form.

In case of unnatural deaths including accidents (in addition to above)

- First Information Report (FIR) attested by the police officials,
- Final investigation Report attested by the police officials &
- Post-Mortem Report (PMR) attested by the police officials.
- Police Inquest Report and Panchnama report attested by the police officials.
- Newspaper clippings of the incident (if any)