

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Customer Information Sheet reference no. _____

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)	Axis Max Life Guaranteed Lifetime Income Plan UIN- 104N076V22	Policy Preamble
2.	Policy Number	<Policy Number>	Policy Schedule
3.	Type of Insurance Policy	Non-linked Non- Participating Individual General Annuity Savings Plan	Policy Preamble
4.	Basic Policy details	<ul style="list-style-type: none">• Instalment Premium: <Amount>• Mode of Premium payment: <Annually/Half Yearly/quarterly/Monthly/Single>• Sum Assured on Death: <SA on Death>• Sum Assured on Maturity: Not Applicable• Policy Term: < 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>	Policy Schedule
5.	Policy Coverage/benefits payable	<ul style="list-style-type: none">• Benefits payable on Death: In the event of the Annuitant's death after the Date of Commencement of Risk <<Text from below will come here>> In case of Single Premium Single Life Immediate Annuity for life (without Death Benefit) option or the Joint Life Annuity for life (without Death Benefit) option <<no death benefit>> In case of Single Premium Single Life Immediate Annuity for life (with Death Benefit) option <<We will pay the Claimant an amount equal to the Single Premium received plus Top Up Premium (if any, received during the Policy Term)>>	Clause 2.1 of Part C

In case of Single Premium Joint Life Immediate Annuity for life (with Death Benefit) option <<on death of the last surviving Annuitant, We will pay the Claimant an amount equal to the Single Premium plus Top Up Premium (if any, received during the Policy Term)>>

In case of Single Premium Single Life Deferred Annuity for life (with Death Benefit) option <<We will pay the Claimant an amount which is higher of:

- a) (Single Premium received plus Top Up Premium (if received during the Deferment Period) plus accrued Guaranteed Additions) minus (total Annuity payments made till the date of intimation of death, if any);

OR

- b) 105% of (Single Premium received plus Top Up Premium (if received during the Deferment Period)) >>

In case of Single Premium 'Joint Life Deferred Annuity for life (with Death Benefit) option' <<on death of the last surviving Annuitant, We will pay the Claimant an amount higher of:

- a) (Single Premium received plus Top Up Premium (if received during the Deferment Period) + accrued Guaranteed Additions) less (total Annuity payments made till the date of intimation of death, if any);

OR

- b) 105% of (Single Premium received plus Top -Up Premium (if received during the Deferment Period))>>

In case of Limited Premium Payment Variant 'Single Life Deferred Annuity for life (with Death Benefit) option' or Limited Premium Payment Variant 'Joint Life Deferred Annuity for life (with Death Benefit) option' <<We will pay the Claimant an amount which is higher of:

	<p>a) (Total Premiums Paid plus loadings for modal premiums, if any plus accrued Guaranteed Additions,) minus (total Annuity payments made till the date of intimation of death, if any);</p> <p style="text-align: center;">OR</p> <p>b) 105% of (Total Premiums Paid plus loadings for modal premiums) >></p> <p>In case of death benefit variants, <<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, but before the date of intimation of death, We shall deduct an amount equal to the total of such Annuity paid from the Death Benefit payable under this Policy.>></p> <ul style="list-style-type: none"> • Survival Benefit excluding that payable on maturity: <ul style="list-style-type: none"> ➤ We will pay the Annuity on the due dates specified in the Schedule provided that <<Text from below will come here>> <p>In case of Single Premium 'Single Life Immediate Annuity for life (without Death Benefit) option' or Single Premium 'Single Life Immediate Annuity for life (with Death Benefit) option' or Single Premium 'Single Life Deferred Annuity for life (with Death Benefit) option' or Limited Premium Payment Variant 'Single Life Deferred Annuity for life (with Death Benefit) option' has been chosen <<the Policy is in force and the Annuitant is alive on the due date.>></p> <p>In case of the Schedule specifies that Single Premium 'Joint Life Immediate Annuity for life (with Death Benefit) option' or Single Premium 'Joint Life Immediate Annuity for life (without Death Benefit) option' or Single Premium 'Joint Life Deferred Annuity for life (with Death Benefit) option' or Limited Premium Payment Variant 'Joint Life Deferred Annuity for life (with Death Benefit) option' has been chosen <<the Policy is in force and one of the Annuitants is alive on the due date. If one of the Annuitants dies after the Date of Commencement of Risk, then, We will continue to pay the Annuity specified in the Schedule on the due dates specified in the Schedule provided that the other Annuitant is alive on the due date.>></p>	<p>Clause 2.2 of Part C</p>
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		<ul style="list-style-type: none"> • Benefits payable on maturity <p>No Maturity Benefit is payable under the Policy.</p> <ul style="list-style-type: none"> • Surrender Benefit <p>No Surrender benefit shall be payable, in case you have chosen the following Annuity Option:</p> <ul style="list-style-type: none"> i) Single Premium 'Single Life Immediate Annuity for life (without Death Benefit) option'; or; ii) Single Premium 'Joint Life Immediate Annuity for life (without Death Benefit) option' <p>The Policy will acquire Surrender Value immediately after the end of Freelook period only for the Single Premium Immediate Annuity with Death Benefit option and Single Premium Deferred Annuity options. For Limited Premium Payment Variant Deferred Annuity option, the Policy will acquire Guaranteed Surrender Value on payment of two full years' Premium.and may also acquire a Special Surrender Value after completion of first Policy Year provided one full year premium has been received and shall become payable after completion of first Policy Year. The Surrender Value will be higher of Guaranteed Surrender Value and Special Surrender Value.</p> <p>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.</p> <ul style="list-style-type: none"> • Options to policyholders for availing benefits, if any, covered under the policy: <p><<Text from below will come here>></p> <p>For limited premium variant <<Not applicable>></p> <p>For single premium variant</p> <p><<Top-up option</p> <ul style="list-style-type: none"> ➤ You shall have an option to pay Top Up Premium under Single Premium variant to enhance the Annuity at any time during the Policy Term. 	<p>Clause 2.4 of Part C</p> <p>Clause 1 of Part D</p> <p>Clause 3 of Part C</p>
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		<ul style="list-style-type: none"> ➤ The Annuity paid from the Top Up Premium will be dependent on the Age, Deferment Period and annuity rate prevailing at the time of Top Up Premium payment. ➤ The minimum amount that can be paid as Top Up Premium is Rs.1,00,000/- subject to the total Top Up Premium not exceeding Single Premium paid at the inception. ➤ In case the Age of any of the Annuitant is less than 50 years, the Top Up option will not be available. ➤ The date and mode of payment of the Annuity in respect of the Top Up Premium will be same as specified in the Schedule. <p><<Text from below will come here>></p> <p>For immediate annuity options</p> <ul style="list-style-type: none"> ➤ <<The Annuity Option for the Top Up Premium will be same as chosen under the Policy. ➤ The Annuity will be calculated using the prevalent annuity rate for the respective Annuity Option. ➤ In case You pay the Top Up Premium(s) on dates other than the Policy Anniversary, the first Annuity in respect of such Top Up Premium will be pro-rated based on the number of days remaining from the date of payment of the Top Up Premium till the next Annuity payment under the Policy.>> <p>For Deferred annuity options</p> <ul style="list-style-type: none"> ➤ <<Top Up Premium during the Deferment Period; <ul style="list-style-type: none"> ○ The Deferment Period applicable to the Top Up Premium will be period from the date of payment of Top Up Premium and date of expiry of the Deferment Period under the Policy. ○ In order to determine the annuity rates for the said Deferment Period, the annuity rate will be calculated as annuity rate interpolated from the nearest Deferment Periods (next higher and next lower Deferment Period). ➤ Top Up Premium after the expiry of Deferment Period: <ul style="list-style-type: none"> ○ If You pay Top Up Premium after the expiry of Deferment Period, the Annuity will be calculated based on the then prevalent, annuity rates for Immediate Annuity with the Death Benefit option, basis the respective variant of the Policy i.e. joint/ single. ○ In case You pay Top Up Premium on dates other than the Policy Anniversary, the first Annuity for such Top Up Premium will be pro-rated based on the number of days remaining from the date of payment of Top Up Premium till the next Annuity payment under the Policy.>>>> 	
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		<ul style="list-style-type: none"> • Other benefits/options payable, specific to the policy, if any: <<Text from below will come here>> For Immediate annuity options <<Not applicable>> For deferred annuity option • <<Guaranteed Additions <ul style="list-style-type: none"> ➤ Guaranteed Additions will accrue on a monthly basis during the Deferment Period, which shall be equal to 1/12th of the yearly Annuity. ➤ Guaranteed Additions shall also accrue on the Top Up Premium, if any, paid by You during the deferment, which shall be equal to 1/12th of the yearly Annuity payable from that Top Up Premium. ➤ The Guaranteed Additions are payable only in the event of death of the Annuitant (s). ➤ Guaranteed Additions will accrue only till the end of the Deferment Period provided the Policy is Premium paying and not in Reduced Paid-Up Mode. ➤ No Guaranteed Additions will accrue for the Top Up Premium paid post the expiry of Deferment Period.>> • Lock-in period for Linked Insurance products: <ul style="list-style-type: none"> ➤ This is not applicable. 	Clause 2.5 of Part C
6.	Options available (in case of Linked Insurance Products)	This is not applicable	
7.	Option available (in case of Annuity product)	This product is a <<Chose from below options>> Single Life Immediate Annuity for life (without Death Benefit) – Single Premium Single Life Immediate Annuity for life (with Death Benefit) – Single Premium Joint Life Immediate Annuity for life (without Death Benefit) – Single Premium Joint Life Immediate Annuity for life (with Death Benefit) – Single Premium Single life Deferred Annuity for life (with Death Benefit) – Single Premium	Policy Schedule

		<p>Joint Life Deferred Annuity for life (with Death Benefit) – Single Premium</p> <p>Single Life Deferred Annuity for life (with Death Benefit) – For Limited Premium Payment Variant</p> <p>Joint Life Deferred Annuity for life (with Death Benefit) – For Limited Premium Payment Variant</p>	
8.	Riders opted, if any	None	
9.	Exclusions (events where insurance coverage is not payable), if any.	<p>Brief list of the applicable exclusions, if any:</p> <p>No exclusions</p>	
10.	Waiting /lien Period, if any	Number of Days: Not Applicable	
11.	Grace period	<p>Number of Days: <<Text from below will come here>></p> <p>For single premium variant <<Not applicable>></p> <p>For Limited premium variant</p> <p><<15 days where the premium is paid on monthly mode and 30 days in all other cases.>></p>	Clause 8 of Part C
12.	Free Look Period	Number of days: 30 days beginning from the date of receipt of the Policy.	Clause 5 of Part D
13.	Lapse, paid-up and revival of the Policy	<p><<Pick text from below>></p> <p>In case of Single Pay variants: <<Not applicable.>></p> <p>In case of limited pay variants: <<Lapsed Policy means a Policy which has not acquired the Surrender Value and where the due Premium has not been received for any of the first full Policy Year;</p> <p>Reduced paid-up benefits</p> <p>If this Policy has acquired a Surrender Value, in the event of non-payment of the due Premiums 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:</p> <ul style="list-style-type: none"> • Reduced Paid-Up Death Benefit: In case of death under a Reduced Paid Up Mode Policy, the Reduced Paid Up Death Benefit payable shall be higher of the following: 	<p>Clause 20 of Part B</p> <p>Clause 7 of Part C</p>

		<p>a) <i>Total Premiums Paid plus loadings for modal premiums plus accrued Guaranteed Additions minus total Annuity paid out till the date of intimation of death, if any; or</i></p> <p>b) <i>105% of Total Premiums Paid plus loadings for modal premiums.</i></p> <ul style="list-style-type: none"> • Reduced Paid-Up Annuity Benefit: For a Reduced Paid Up Mode Policy, the following Reduced Paid Up Annuity Benefit will be payable: <p><i>Reduced Paid-Up annual Annuity = Original annual Annuity amount * [(Total Premiums Paid plus loadings for modal premiums paid (if any) for base policy) / (total Premiums payable plus loadings for modal premiums payable (if any) for base policy)]</i></p> <ul style="list-style-type: none"> • 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 Clause 1 of Part D of the Policy. <p>Revival Period: It means the period of five consecutive complete years from the date of first unpaid Premium>></p>	Clause 3 of Part D
14.	Policy Loan, if applicable	<p><<Text from below will come here>></p> <p>For immediate annuity variants <<Not Applicable>></p> <p>For deferred annuity variants</p> <ul style="list-style-type: none"> ➤ <<Once this Policy has acquired the Surrender Value, You will be eligible for grant of loans from Us during the Deferment Period. You may avail loan under this Policy provided You have chosen the Deferred Annuity options. ➤ 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. ➤ If You have obtained a loan under this Policy, You are required to pay interest on such loan. The interest on the loan will be compounded and applied annually on the Policy Anniversary at the rates as prescribed Us at the 	Clause 2 of Part D

		<p>time of Your taking the loan, based on RBI bank rate. The interest rate is currently 9.75% per annum.</p> <ul style="list-style-type: none"> ➤ If the loan amount granted to You and the accumulated interest on such loan exceeds the Surrender Value, this Policy will terminate. ➤ You will not be allowed to pay any Top Up Premium till the outstanding loan amount along with the accrued interest has been repaid. ➤ Upon grant of a loan under this Policy, this Policy shall automatically be assigned in Our favour, till the time the entire loan amount including interest, any fees or dues towards such loan has been repaid to Us. On repayment of the loan and accumulated interest before the expiry of Deferment Period to Us, if any, this Policy will be reassigned to You and the annuity/death/Surrender benefits will continue. However, in case of non-payment of loan plus accrued interest till the expiry of Deferment Period, the excess of Surrender Value (Surrender Value of Policy and the Top Up Premium) over the loan amount along with accrued interest will be paid back to the respective Annuitant and the Policy will be terminated. ➤ We reserve the right to recover the outstanding loan along with the accrued interest from the benefits payable in the case of Surrender or maturity or death of the Annuitant, by deducting the appropriate amounts from the benefits payable on happening of such events. ➤ 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	<ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement: 30 days after receipt of entire documents or completion of investigations, 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 	Clause 2 of Part F

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

- **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 regarding the death of the Life Insured:

For Death Benefit:

- Claimant's statement in the prescribed form (death claim application form form A);
- original Policy document;
- a copy of police complaint/ first information report (only in the case of death by accident or unnatural death of the Annuitant);
- a copy of duly certified post mortem report, autopsy/viscera report and a copy of the final police investigation report /charge sheet (only in the case of death by accident or unnatural death of the Annuitant);
- original/ attested death certificate issued by the local/municipal authority;
- identity proof of the Claimant bearing their photographs and signatures; and
- 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;

		<ul style="list-style-type: none"> • 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; • Bank details of Claimant; • any other documents or information required by Us for assessing and approving the claim request. <p>For Survival Benefit:</p> <ul style="list-style-type: none"> • 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. 	
16.	Policy Servicing	<ul style="list-style-type: none"> • 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 	

		<ul style="list-style-type: none"> ➤ We will require the following documents regarding policy servicing: <ul style="list-style-type: none"> • 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. 	
17.	Grievances /Complaints	<ul style="list-style-type: none"> • Contact Details of Grievance Redressal Officer of the insurer: <ul style="list-style-type: none"> ➤ Grievance Redressal Officer, Axis Max Life Insurance Limited, Plot No. 90C, Udyog Vihar, Sector 18, Gurugram-122015, Haryana, India • Link for registering the grievance with the insurer's portal <ul style="list-style-type: none"> ➤ https://www.axismaxlife.com/customer-service/grievance-redressal • Contact details of Ombudsman <ul style="list-style-type: none"> ➤ Refer Annexure A for the Ombudsman details 	Clause 1 of Part G

Declaration by the Policyholder

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

Place:

(Signature of the Policyholder)

Date:

Note:

- i. For the product related documents including the Customer Information sheet please refer to the <https://www.axismaxlife.com/retirement-plans/guaranteed-lifetime-income-plan>
- ii. In case of any conflict, the terms and conditions mentioned in the Policy document shall prevail.

- iii. Sum Assured and Premium is subject to underwriting, for actual Sum Assured, Premium details & updated UIN number (in case of modification) please refer to the Policy document.
- iv. In the event of any conflict or discrepancy between any translated version and the English language version of this CIS, the English language version of this CIS shall prevail.

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 Buddh 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, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh 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, Vasantnao 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".)