

## BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

For sub-standard lives, extra premium may be charged based on Kotak Life Insurance underwriting policy. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Please refer the policy document for specific details on all terms and conditions. For more details on riders, please read the Rider Brochure.

Kotak Mahindra Life Insurance Company Ltd. Regn. No.:107, CIN: U66030MH2000PLC128503, Regd.  
Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website:  
<https://insurance.kotak.com> | Email: [clientservicedesk@kotak.com](mailto:clientservicedesk@kotak.com) | Toll Free No.: 1800 209 8800.

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