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PROMOTED BY

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Bank of Baroda

*Tax exemptions are as per applicable tax laws as amended from time to time.

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. Product name: IndiaFirst Life Saral Jeevan Bima Plan UIN: 143N061V01. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Saral Jeevan Bima Plan is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. Advt. Ref. No. : IndiaFirst Life Saral Jeevan Bima Plan/Policy Document

BEWARE OF SPURIOUS AND FICTITIOUS/ FRAUDULENT PHONE CALLS!

- IRDAI or its officials is do 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.

PART A

INDIAFIRST LIFE INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 12th & 13th Floor, North [C] Wing, Tower 4, NESCO IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063.
IRDAI Regn No. 143. CIN: U66010MH2008PLC183679.

To,
XXXX XXXX
Address 1,
Address 2.
Pin code - xxx xxx

DD/MM/YYYY

IndiaFirst Life Saral Jeevan Bima Plan - UIN: 143N061V01

(A Non-Linked, Non-Participating, Individual, Pure Risk, Life Insurance Plan)

Dear Customer,
Congratulations!

You have taken a step towards insuring your 'Happy Family' and we are glad to be part of this journey with you.

We have provided you the relevant information about your Policy in this Policy document. This document is simple to understand. Please read it carefully to ensure that this is the right Policy for your financial needs. Kindly also refer to the Customer Information (CIS) enclosed with this Policy document for key information regarding Your Policy.

You have a free look period of 30 days from the date of receipt of the Policy document whether received electronically or otherwise, to review the terms and conditions of the Policy and in case you disagree to any of those terms or conditions of the Policy, you shall have the option to return the Policy to us for cancellation, stating the reasons for your objection, provided no claim has been made under the Policy. In such an event, irrespective of the reason for cancellation, You shall be entitled to a refund of the Premium paid subject only to a deduction of a proportionate risk Premium for the period of cover and the expenses incurred by us on medical examination of the life to be assured and stamp duty charges. Such a request received by us for free look cancellation of the Policy shall be processed and Premium refunded within 7 days of receipt of the request.

In case of any communication in respect of the policy; You may contact Us at IndiaFirst Life Insurance Company Ltd, 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063.

You can also write to Us at customer.first@indiafirstlife.com or contact us on 1800 209 8700.

Thank you once again for choosing IndiaFirst.

Yours truly,

Authorised Signatory



Insurance Intermediary/Agent Details

Name:	
Intermediary/Agent Code:	
Telephone No.:	
Address:	
E-mail ID :	

IndiaFirst Life Saral Jeevan Bima Plan
(A Non-Linked, Non-Participating, Individual, Pure Risk Life Insurance Plan)
UIN [143N061V01]

The Policyholder and the Life Assured named in the Policy Schedule have submitted the Proposal Form together with a personal statement and paid the first instalment of Premium specified herein to the Company for grant of the benefits specified in the Policy Schedule. It is agreed by the Policyholder, the Life Assured and the Company that the Proposal Form and the personal statement together with any report or other documents shall form the basis for issuance of this Policy and that the grant of the benefits under this Policy is subject to due receipt of subsequent instalments of Premiums and due compliance with the terms and conditions contained in this Policy document.

Subject to the terms and conditions of this Policy, the Company agrees that the benefits under this Policy shall become payable on the death of the Life Assured during the Policy Term or on occurrence of the covered event during the Policy Term, as the case may be.

It is further hereby declared that every endorsement issued on this Policy by the Company shall be deemed to be a part of this Policy.

Signed by and on behalf of

IndiaFirst Life Insurance Company Limited

Authorised Signatory



Policy Schedule

I. Policyholder and Life Assured Details

Policyholder's Name:	
Date of Birth:	DD MM YY
Age:	
Gender:	
Relationship with Life Assured	
Policyholder's Address:	
Telephone No./ Mobile No:	
Email Address:	
Life Assured's Name:	
Date of Birth:	DD MM YY
Age:	
Age Admitted:	
Client ID:	
Gender (Male/ Female/ Transgender):	
Life Assured's Address:	
Telephone No./ Mobile No:	
Email Address:	

II. Policy Details

Company Name:	IndiaFirst Life Insurance Company Limited
Product Name:	IndiaFirst Life Saral Jeevan Bima Plan
UIN:	143N061V01
Policy Number:	
Proposal Form Number:	
Policy Commencement Date:	DD MM YY
Risk Commencement Date	DD MM YY
Maturity Date:	DD MM YY

III. Premium and Benefit Details

Basic Sum Assured (in INR):	
Policy Term (in years):	Premium Paying Term (in years):
Premium Payment Mode: Yearly/ Half Yearly/ Monthly	Next Premium Due Date: DD MM YY
Due Date for Payment of Last Premium: DD MM YY	Annualized Premium (in INR):
Installment Premium (in INR):	Extra Premium, if any:
Applicable Taxes (in INR):	Total Premium (including Applicable Taxes) in INR:

IV. Nominee(s) details as per Section 39 of the Insurance Act, 1938 as amended from time to time

Nominee Name	Percentage Share	Age of Nominee	Gender of Nominee	Relationship of Nominee	Appointee's Name*	Gender of Appointee*

*If any of the Nominees is a minor, then, the Appointee will be the person named by the Policyholder as the Appointee and whose name is mentioned in the Policy Schedule and shall be entitled to receive the death benefit from us for and on behalf of the Nominee under this Policy.

Appointee's Name	DOB	Age	Gender	Relationship with Nominee	Appointee's Address

V. Insurance Intermediary/Agent Details

Name:	
Intermediary/Agent Code:	
Telephone No.:	
Address:	
E-mail ID :	

VI. Special Conditions

NIL	
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The stamp duty of INR_____ (Rupees in words only) paid by pay order, vide receipt no._____ dated _____.Government Notification Revenue and Forest Department No. Mudrank 2004/415/CR/690/M-1, dated 31.12.2004 Note: ON EXAMINATION OF THIS POLICY, if you notice any mistake, then, you may contact us for correction of the same. The Premium payable under this Policy may differ on the basis of the Extra Premiums, if any, the Premium payment mode chosen by you and the applicable Modal Factor. Please read the terms and conditions of this Policy carefully to understand the terms referred to in this Policy Schedule.

PART B

Definitions

We have listed below a few words, terms and phrases which have been used in this Policy along with their meaning for your easy reference.

Age	Age is the age of the Life Assured on the last birthday at the time of commencement of the policy."
Annualized Premium	Annualized Premium shall be the Premium payable in a Policy Year excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
Appointee	Appointee is the person to whom the proceeds/benefits secured under the Policy are payable if the benefit becomes payable to the nominee and nominee is minor as on the date of claim payment.
Assignee	Assignee is the person to whom the rights and benefits are transferred by virtue of an Assignment.
Assignment	Assignment is the process of transferring the rights and benefits to an "Assignee," in accordance with the provisions of Section 38 of Insurance Act, 1938, as amended from time to time.
Assignor	Assignor means the person who transfers the rights of the life insurance policy to the Assignee.
Base Policy	Base Policy is that part of the Policy referring to basic benefit (benefits referred to in this Policy Document excluding benefits covered under Rider(s), if opted for).
Basic Sum Assured	Basic Sum Assured means the amount specified in the Schedule as opted by the Policyholder at the time of taking the Policy.
Beneficiary/Claimant	Beneficiary/Claimant means the person who is entitled to receive benefits under this Policy. The Beneficiary may be Policyholder or his Assignee or Nominees or proved Executors or Administrators or other Legal Representatives as the case may be.
Business Day	Business Day or Working Day means the day on which the offices of the Company remain open for transactions with the public at the place where the concerned transaction is to be carried out.
Customer Information Sheet	To ensure that policyholders are well-informed about their coverage, rights, and responsibilities, the Company has provided a detailed document known as the "Customer Information Sheet" along with this Policy Document.
Company/ We/ Us/ Our	Company/ We/ Us/ Our means IndiaFirst Life Insurance Company Limited.
Death Benefit	Death Benefit means the benefit, agreed at the commencement of the contract, and means the amount as specified in the policy bond and is payable on death of Life Assured as per the terms and conditions of the policy."
Discharge form	Discharge form is the form to be filled by Policyholder/Claimant to claim the death benefit/refund under the Policy.
Due Date	Due Date (applicable in case of Regular Premium / Limited Premium payment) means a fixed date on which the Policy Premium is due and payable by the Policyholder.
Endorsement	Endorsement means conditions attached/ affixed to this Policy incorporating any amendments or modifications agreed to or issued by the Company.
Free Look Period	A period of 30 days from the date of receipt of the Policy, whether received electronically or otherwise.
Grace period	A period of 30 (Thirty) days from the due date for payment of Premium (without any penalty or late fee) for yearly, half yearly and quarterly Premium Payment Mode and 15 (Fifteen) days for monthly Premium payment mode. During this period the Policy will be considered to be in-force.
Inforce policy	Inforce policy means a Policy in which all the due Premiums have been paid and the Premiums are not outstanding.
IRDAI / Authority	IRDAI / Authority means Insurance Regulatory and Development Authority of India.

Lapse	Lapse is the status of the Policy when due Premium is not paid within the Grace Period and the benefits under the Policy will cease from the date of such unpaid Premium..
Life Assured	Life Assured is the person on whose life the insurance cover has been accepted.
Material information	Material information is the information already known to the Life Assured at the time of applying for Life Insurance, which has a bearing on underwriting of the proposal/Policy submitted.
Maturity date/ Date of Maturity	Means the date specified in the Schedule on which the Policy Term is completed.
Nomination	Nomination is the process of nominating a person(s) in accordance with provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.
Nominee(s)	Nominee(s) means the person(s) nominated by the Policyholder (who is also the Life Assured) under this Policy who is(are) authorised to receive the claim benefit payable under this Policy.
Non-Participating	Non-Participating means the Policy is not eligible for share of profit depending upon the Company's experience.
Policy Commencement date	The date specified in the Policy Schedule on which the Policy commences.
Policy issue date	The date on which this Policy is issued and as specified on the first page of this Policy Document.
Policy Anniversary	Policy Anniversary means one year from the date of commencement of the Policy and the same date falling each year thereafter, till the date of maturity.
Policy Cancellation	Policy Cancellation means complete withdrawal or termination of the entire policy before the stipulated date of maturity.
Policy Cancellation Value	Policy Cancellation Value means an amount, if any, that becomes payable in case of cancellation in accordance with the terms and conditions of this policy.
Policyholder/ You	Policyholder is the legal owner of this Policy and is also represented as You.
Policy Document	Policy/ Policy Document means this document along with endorsements, if any, issued by the Company which evidences the contract of Insurance between the Policyholder and the Company
Policy Term	Policy term is the period, in years, as chosen by the Policyholder and mentioned in the Schedule, commencing from the Date of Commencement of Policy to the Date of Maturity.
Policy Year	Policy year is the period between two consecutive Policy anniversaries. This period includes the first day and excludes the next Policy anniversary day.
Premium	Premium is the contractual amount payable by the Policyholder at specified times periodically as mentioned in the schedule of this Policy Document to secure the benefits under the policy. The premium payable will be "Total Single / Instalment Premium "which includes single / instalment Premium for Base Policy and instalment Premium for Rider(s), if rider(s) has/have been opted for. The term 'Premium' used anywhere in this Policy Document does not include any taxes which are payable separately
Premium Paying Term	Premium paying term means the period, in years, during which Premium is payable.
Proof of continued insurability	Proof of continued insurability is the information that may be sought from the Policyholder to decide Revival of the Policy. This includes Form of declaration of Good Health, Medical Reports, Special Reports and any such document as may be called for by the Company, in accordance with the Board Approved Underwriting Policy of the Company.
Proposer	Proposer is a person who proposes the life insurance proposal.

Revival	Revival of a Policy means restoration of a lapsed Policy which was discontinued due to the non-payment of premium, by the insurer with all the benefits mentioned in the Policy document, with or without rider benefits if any, upon the receipt of all the Premiums due and other charges/late fee, if any, as per the terms and conditions of the Policy, upon being satisfied as to the continued insurability of the Life Assured/ Policyholder on the basis of the information, documents and reports furnished by the Policyholder, in accordance with the then existing Board Approved Underwriting Policy of the Company.
Revival Period	Revival Period means the period of five consecutive years from the due date of first unpaid Premium or as is allowed under applicable Product Regulations, during which period the Policyholder is entitled to revive the Policy which was discontinued due to the non-payment of Premium.
Risk Commencement date	"Date of commencement of risk is the date on which the Company accepts the risk for insurance (cover) as evidenced in the schedule of the policy."
Schedule	Schedule is the part of Policy document that gives the specific details of your Policy.
Sum Assured on Death	Sum Assured on Death is the life insurance cover opted by the Proposer and is the absolute amount of benefit which is guaranteed to become payable on death of the Life Assured in accordance with the terms and conditions of the Policy, as mentioned in Part C of this Policy Document.
Surrender	Surrender means complete withdrawal/ termination of the entire Policy before maturity.
Surrender value	Surrender value means an amount, if any, that becomes payable in case of surrender in accordance with the terms and conditions of this Policy.
Underwriting	Underwriting is the term used to describe the process of assessing risk and ensuring that the cost of the cover is proportionate to the risks faced by the individual concerned. Based on underwriting, a decision on acceptance or rejection of cover as well as applicability of suitable premium or modified terms, if any, is taken.
UIN	UIN means the Unique Identification Number allotted to this plan by the IRDAI.
Waiting period	Waiting Period means a period of 45 (forty five) days from the Date of Commencement of Risk. In case of revival of Policy, the Waiting period shall not be applicable.

PART- C

BENEFITS under the Policy

1) The following are the benefits under the Policy:

1.1) Death Benefit:

a) On death of the Life Assured during the Waiting Period and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:

(1) In case of Accidental Death, for regular Premium or limited Premium payment Policy, equal to Sum Assured on Death, which is the highest of:

- (a) 10 times the Annualized Premium, or
- (b) 105% of all Premiums paid as on the date of death, or
- (c) Absolute amount assured to be paid on death.

(2) In case of Accidental Death, for single Premium Policy, equal to Sum Assured on Death, which is the higher of:

- (a) 125% of Single Premium or
- (b) Absolute amount assured to be paid on death.

(3) In case of death due to other than accident, the Death Benefit is equal to 100% of all Premiums paid excluding taxes, if any.

b) On death of the Life Assured after the expiry of Waiting Period but before the stipulated Date of Maturity and provided the Policy is in force, the Death Benefit amount payable as a lump sum is:

(1) For Regular Premium or Limited Premium payment policy, "Sum Assured on Death" which is the highest of:

- (a) 10 times of Annualized Premium; or
- (b) 105% of all the Premiums paid as on the date of death; or
- (c) Absolute amount assured to be paid on death.

(2) For Single Premium Policy, "Sum Assured on Death" which is the higher of:

- (a) 125% of Single Premium or
- (b) Absolute amount assured to be paid on death.

Premiums referred above shall not include any extra amount chargeable under the Policy due to underwriting decision and rider premium(s), if any.

Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured.

1.2) Maturity Benefit:

No Maturity Benefit shall be payable on the Life Assured surviving the stipulated Date of Maturity.

1.3) Rider Benefits:

Not applicable

1.4) Grace Period (Applicable in case of Limited and Regular Premium payment Policies only):

You are provided a Grace Period of 15 days under monthly mode and 30 days for other Premium Payment Modes, in case you miss your due Premium on the due dates. In case of the Life Assured's death during the Grace Period, we will pay the benefit after deducting the unpaid due Premium(s) till the date of death. During the Grace Period the Policy will be considered in-force.

1.5) Surrender:

Surrender value is not applicable under this Policy.

1.6) Policy Cancellation Value:

Policy Cancellation Value shall be payable:

i) upon the Policyholder applying for the same before the stipulated Date of Maturity in case of Single premium Policy; or

ii) upon the Policyholder applying for the same before the stipulated Date of Maturity or at the end of Revival Period if the policy is not revived, in case of Limited Premium Payment Policies.

c) The amount payable shall be as follows:

i) Single Premium Policies:

The Policy Cancellation Value acquires immediately after receipt of Single Premium and before the stipulated Date of Maturity. This will be calculated as follows:

$= 70\% \times \text{Single Premium Paid} \times (\text{Unexpired Policy Term} / \text{Original Policy Term})$

Single Premium shall be inclusive of extra Premium, if any.

ii) Limited Premium Payment Term: 5 years or 10 years:

The Policy Cancellation Value acquires if one full year premium is paid under limited premium policy and before the stipulated date of maturity or at the end of revival period if the policy is not revived and is calculated as follows

$= 70\% \times \text{Total Premium Paid} \times (\text{Unexpired Policy Term} / \text{Original Policy Term})$

Total Premiums Paid shall be inclusive of extra Premiums, if any.

iii) No Policy cancellation value shall be payable in respect of regular Premium Policies.

1.7) Policy Lapse

In case of regular Premium and limited Premium, policy will lapse after the expiry of the Grace Period from the date of first unpaid Premium:

If the Policy lapses, all the benefits will cease after expiry of the Grace Period from the date of first unpaid Premium.

PART D

2). Payment of Premiums (Applicable in case of Limited and Regular Premium payment Policies only):

- a) The Policyholder has to pay the Premium on or before the due dates as specified in the Schedule of this Policy Document along with applicable taxes, if any.
- b) In case of death of Life Assured under an in-force Policy wherein all the Premiums due till the date of death have been paid and where the mode of payment of Premium is other than yearly, balance Premium(s), if any, falling due from the date of death and before the next Policy anniversary shall be deducted from the claim amount.

The Company does not have any obligation to issue a notice that Premium is due or for the amount that is due.

You should not pay the Premium through cash or bearer instrument to IndiaFirst Life Insurance Advisors /Employees/ Insurance Agents. IndiaFirst Life Insurance Advisors/ Employees / Insurance Agents are not authorised to receive the Premium in cash or bearer instrument. Handing over cash or bearer instrument to any IndiaFirst Life Insurance Advisor / Employee/ Insurance Agents is solely at your own risk and the Company in no way be held responsible for any loss in this regard.

Insurance Premium cheques must be drawn only in favour of IndiaFirst Life Insurance Company Ltd. (Proposal No. for first Premium or Policy No. for renewal Premium should be written behind the cheque). Any Cheque payment made shall be deemed to be received by IndiaFirst Life Insurance only when the same has been received by any office of IndiaFirst Life Insurance and after an official receipt is issued by the Company.

3) Free Look Period

You have a free look period of 30 days from the date of receipt of the Policy document, whether electronically or otherwise, to review the terms and conditions of the Policy and in case you disagree to any of those terms or conditions, you shall have the option to return the Policy to us for cancellation, stating the reasons for cancellation, provided that no claim has been made under the Policy. In such an event, irrespective of the reasons, you shall be entitled to a refund of the Premium paid subject only to a deduction of a proportionate risk Premium for the period of cover and the expenses incurred by us on medical examination of the Life to be Assured and stamp duty charges. Such a request received by us for Free Look Cancellation of the Policy shall be processed and Premium refunded within 7 days of receipt of the request.

4) Loan

No Loan available under this Policy.

5) Forfeiture provisions:

- a) In case of Regular Premium Policies, if the Premium has not been paid in respect of this Policy and any subsequent Premium be not duly paid, all the benefits shall cease after the expiry of Grace Period from the date of first unpaid Premium and nothing shall be payable, and the Premiums paid till then are also not refundable.

Policy Cancellation Value is payable in Limited Premium Policies as mentioned in section 1.6 of Part C

b) Forfeiture in Certain Other Events:

In case any condition herein contained or endorsed hereon be contravened or in case it is found that any untrue or incorrect statement is contained in the proposal, personal statement, declaration and connected documents or any material information is withheld, then and in every such case this Policy shall be void and all claims to any benefit by virtue hereof shall be subject to the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

6) Revival of lapsed Policies (Applicable for Regular and Limited Premium policies):

- a) If the Policy has lapsed due to non-payment of due Premium within the days of Grace Period, it may be revived during the life time of the Life Assured, but within the Revival Period and before the Date of Maturity, as the case may be, on payment of all the arrears of premium(s) without any interest.

b) In addition to the arrears of Premium without any interest, proof of continued insurability may be required for Revival of the discontinued Policy. The Company, however, reserves the right to accept at original terms, accept with modified terms or decline the Revival of a discontinued Policy. The Revival of the discontinued Policy shall take effect only after the same is approved by the Company and is specifically communicated to the Policyholder.

c) If a Lapsed Policy is not Revived within the Revival Period but before the Date of Maturity, the Policy will automatically terminate. In case of Regular Premium Policies, nothing shall be payable. However, in case of Limited Premium Payment Policies, the amount as payable in case of Policy cancellation shall be refunded and the Policy will terminate.

d) Revival of Rider, if opted for, will only be considered along with the revival of the Base Policy and not in isolation.

PART E

7). Charges
Not Applicable.

PART - F:

8) Making a Claim

In order to process a claim under this Policy, we will need a written intimation about the claim, upon the death of the Life Assured during the Policy Term. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

In case of natural death

- Proof of Age of the Life Assured, if the Age of the Life Assured has not been admitted by us.
- Claimant's statement and claim intimation report completely filled and signed by claimant/nominee.
- Valid QR code Scannable Death certificate issued under section 12/17 of registration of Births and Deaths Act 1969 (only in case of death of the Life Assured)
- Original Policy Document.
- A self-attested copy of Pan Card of Nominee/Claimant. In case Nominee/Claimant does not have a pan card issued on his/her name then please submit duly filled and signed Form 60.
- Self-attested copy of photo-identity proof and address proof of the Nominee(s)/Claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- Self-attested copy of bank pass book of Nominee(s)/Claimant along with cancelled cheque with Printed Nominee name, Ac no and IFSC code available on the same.

Any other document or information that we may need for validating and processing the claim.

In case of unnatural death

In case of unnatural death, apart from above mentioned documents, we will need the following document

- Clear readable copies of Medico Legal Certificate, First Information Report, Panchnama, Inquest report Final Viscera Report, Final Police investigation closure report and post mortem report, duly attested by the police (only mandatory in case of Accident leading to unnatural death or Permanent Disability of the Life Assured).
- All Hospitalization documents including discharge summary Admission Notes and all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death).

Any other document or information that we may need for validating and processing the claim.

Claims can be intimated through

Courier - Intimation with supporting documents can be sent to the claims department at head office by courier to the below address.

Claims Department, IndiaFirst Life Insurance Company Ltd, 12th Floor, North {C} wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063

Email - Intimation with supporting documents can be sent to claims.support@indiafirstlife.com

Website - Visit IndiaFirst website for online claim intimation at <https://www.indiafirstlife.com/claims/register-claim-online> and follow few simple steps to complete the claim intimation.

WhatsApp - Say Hi on +91 22 6274 9898 and follow few simple steps to complete the claim intimation

9) Suicide Exclusion

For Regular/Limited Premium policy:

This Policy shall be void if the Life Assured commits suicide at any time within 12 months from the Date of Commencement of Risk, provided the Policy is in force or within 12 months from the date of Revival and the Company will not entertain any claim except for 80% of the Premiums paid (excluding any extra amount if charged under the policy due to underwriting decisions, taxes and rider premiums, if any) till the date of death.

This clause shall not be applicable for a lapsed Policy as nothing is payable under such policies.

Under single Premium Policy:

This policy shall be void if the Life assured commits suicide at any time within 12 months from the date of commencement of risk and the Company will not entertain any claim except 90 % of the Single Premium paid excluding any extra amount if charged under the policy due to underwriting decisions and rider premiums, if any.

10) Nomination shall be governed as per section 39 of the Insurance Act, 1938 as amended from time to time. A simplified version of Section 39 of the Insurance Act is provided below:

Nomination of a life insurance Policy may be made in accordance with Section 39 of the Insurance Act, 1938, as amended from time to time, or any other Regulation/Circular issued by the Regulatory Authority. The extant provisions in this regard are as follows

- The policyholder of a life insurance on his own life shall nominate a person or persons to whom money secured by the policy shall be paid in the event of his death. Nomination is mandatory to facilitate payment of claim amount in case of death of life assured
- Where the nominee is a minor, the policyholder shall appoint any person in the manner laid down by the insurer to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee.
- Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
- Nomination can be changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
- A notice in writing of Change of nomination must be delivered to the insurer. Otherwise, insurer will not be liable for any payment under the policy made bonafide by the insured to the nominee unless it is mentioned in the text of the policy or in the registered records of the insurer.

- 6) Fee for registering cancellation or change of nomination(s) may require to be paid to the insurer which shall not exceed Rs. 100/- (Rupees One hundred only) or as may be specified by the Regulatory Authority.
- 7) On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or change thereof.
- 8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
- 9) The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination.
- 10) In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate.
- 11) In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
- 12) Where the policyholder whose life is insured nominates his (a) parents or (b) spouse or (c) children or (d) spouse and children (e) or any of them; the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title.
- 13) If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s).
- 14) The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Act, 2015 (i.e. 23.03.2015).
- 15) If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy.
- 16) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

[Disclaimer: This is not the exact text of Section 39 of the Insurance Act, 1938 and other applicable regulatory provision and only a simplified version prepared for general information. Policyholders are advised to refer to Insurance Act, 1938 and any other applicable Regulation/Circulars issued by the Authority for complete and accurate details.]

11). Assignment shall be governed as per section 38 of the Insurance Act, 1938 as amended from time to time.

Assignment or transfer of a policy may be made in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time, and any other applicable Regulation/Circulars issued by the Authority. The extant provisions in this regard are as follows:

- 1) This policy may be transferred/assigned, wholly or in part, with or without consideration.
- 2) An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer.
- 3) The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made.
- 4) The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
- 5) The transfer or assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy there of certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
- 6) Fee for granting a written acknowledgement of the receipt of notice of assignment or transfer assignment may require to be paid to the insurer which shall not exceed Rs. 100/- (Rupees One hundred only) or as may be specified by the Regulatory Authority.
- 7) On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice.
- 8) If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced.
- 9) The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is (a) not bonafide or (b) not in the interest of the policyholder or (c) not in public interest or (d) is for the purpose of trading of the insurance policy.
- 10) Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment.
- 11) In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer.

12) The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority.

13) Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except

- a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR
- b. where the transfer or assignment is made upon condition that
 - i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR
 - ii. the insured surviving the term of the policy

Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position.

14) In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person

- a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and
- b. may institute any proceedings in relation to the policy
- c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings

15) Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by this section.

[Disclaimer: This is not the exact text of Section 38 of the Insurance Act, 1938 and other applicable regulatory provisions and only a simplified version prepared for general information. Policyholders are advised to refer to Insurance Act, 1938 and any other applicable Regulation/Circulars issued by the Regulatory Authority for complete and accurate details.]

12). Policy (Ceases/ Ends/ Terminates)

The Policy shall immediately and automatically terminate on the earliest occurrence of any of the following events:

- a) The date on which death benefit becomes payable; or
- b) The date on which refund, if applicable, is settled, in case of cancellation of Policy; or
- c) The Date of Maturity; or
- d) On expiry of Revival Period, if the Policy has not been revived; or
- e) On date of acceptance of free look cancellation request.

13). Change of Address

You are required to inform us in writing, about any change in your/ Nominee(s)'s address with address proof. This will ensure that our correspondence reaches you/ the Nominee(s) without any delay. We will not be liable on account of your failure to up-date your current address in our records or registering an address with us which is incorrect.

14) CONDITIONS RELATED TO SERVICING ASPECTS

1) Proof of Age:

The Premiums under the Policy are calculated based on the age of the Life Assured as declared in the Proposal.

If the Age of the Life Assured has been misstated and if the correct Age of the Life Assured makes the Life Assured ineligible for this Policy, the Company may offer a suitable plan as per the then existing underwriting norms. If the Life Assured does not wish to opt for the alternative plan or if it is not possible for the Company to grant any other plan, then the Policy shall be cancelled and the Premiums paid shall be refunded without interest, subject to deduction of stamp duty paid and the cost of medicals, if any. The Policy will terminate on the said payment.

If the correct Age of the Life Assured makes the Life Assured eligible for this Policy, revised Premium depending upon the Correct Age will be payable. Difference of premium from inception will be collected with interest, if age declared is higher and excess premium collected will be refunded without interest, if age is found to be lower.

The provisions of Section 45 of the Insurance Act, 1938 as amended from time to time shall be applicable.

15). Fraud and Mis-statement

Fraud and Misstatement shall be dealt with as per the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

A simplified version of Section 45 of Insurance Act, 1938 is provided below: -

1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from

- a. the date of issuance of policy or
- b. the date of commencement of risk or
- c. the date of revival of policy or
- d. the date of rider to the policy whichever is later.

2) On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from

- a. the date of issuance of policy or
- b. the date of commencement of risk or
- c. the date of revival of policy or
- d. the date of rider to the policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3) Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:

- a. The suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- b. The active concealment of a fact by the insured having knowledge or belief of the fact;
- c. Any other act fitted to deceive; and
- d. Any such act or omission as the law specifically declares to be fraudulent.

4) Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.

5) No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

6) Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.

7) In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.

8) Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.

9) The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not the exact text of Section 45 of the Insurance Act, 1938 and only a simplified version prepared for general information. Policyholders are advised to refer to the Insurance Act, 1938 for complete and accurate details.]

16) Right to Revise/ Delete/ Alter the Terms and Conditions of this Policy

We may revise, delete and/ or alter any of the terms and conditions of this Policy, by sending a prior written notice of 30 (Thirty) days, subject to receipt of prior approval of the Regulatory Authority.

17) Governing Law and Jurisdiction

All claims, disputes or differences under this Policy will be governed by Indian laws and shall be subject to the jurisdiction of Indian Courts.

18) Issuance of duplicate Policy:

If the Policy Document is lost or destroyed, then, the Policyholder can submit to us the filled in 'Indemnity Bond for Loss of Policy Document' form, which is available on our website.

We will issue a duplicate Policy Document duly endorsed to show that it is being issued following the loss or destruction of the original Policy Document.

The Company will not charge any additional fee for the issuance of duplicate Policy Document. Currently, only Stamp Duty fee (as applicable for the applicable State/Union-Territory) is being charged.

Upon the issue of a duplicate Policy Document, the original Policy Document will cease to have any legal effect.

19) Turn Around Time for various servicing request and claims processing are as mentioned below:

Policy Servicing TAT's	
Full Surrender	7 Days
Freelook Cancellation	7 Days
Request for Refund of Proposal Deposit	15 days
Refund of outstanding proposal deposit	30 days
Maturity/Survival/Death Claims	
Processing of Maturity claim / penal interest not paid	Due Date
Raising claim requirements after lodging the Death claim	15 Days
Death claim decision without investigation requirement	15 Days
Death claim decision with Investigation requirement	45 Days

PART G

20). Policy Servicing & Grievance Handling Mechanism

You may contact us in case of any grievance at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th Floor, North [C] Wing, Tower 4, NESCO IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063. Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679

- a. An acknowledgment to all such grievances received will be sent immediately from the date of receipt of the grievance.
- b. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 14 days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of registration of grievance, We will treat the complaint as closed.
However, if you are not satisfied with our resolution provided or have not received any response within 14 days, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at grievance.redressal@indiafirstlife.com.
- c. If you are not satisfied with the resolution or have not received any response within 14 days then you can contact the insurance ombudsman. For the list of ombudsman office please refer Annexure B.
- d. Further, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details.

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irdai.gov.in

You can also register your complaint online at <https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by fax/paper:

Policyholder Protection & Grievance Redressal Department (PPGR)

Insurance Regulatory and Development Authority of India, Sy. No. 115/1, Financial District, Nanakramguda Gachibowli, Hyderabad- 500032 Telangana
IRDAI TOLL FREE NO: 18004254732

Insurance Ombudsman

In case you are dissatisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman located nearest to you (please refer to Annexure of List of Ombudsmen or visit our website www.indiafirstlife.com) if your grievance pertains to:

- Delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority Act, 1999;
- any partial or total repudiation of claims by the life insurer, general insurer or health insurer;
- disputes over premium paid or payable in terms of

insurance policy;

- misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- legal construction of insurance policies in so far as the dispute relates to claim;
- policy servicing related grievances against insurers and their agents and intermediaries;
- issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- non issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- any other matter resulting from the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned in clauses above.
- The complaint should be made in writing and the same should be duly signed by the complainant or by his legal heir(s), nominee(s) or assignee with full details of the complaint and the contact information of the complainant.

As per provision 14 of the Insurance Ombudsman Rules, 2017, the complaint to the Ombudsman can be made by you or the complainant, within a period of 1 (One) year from the date of rejection of the grievance by Us or after receipt of decision which is not to your satisfaction or after expiry of one month from the date of sending representation to Us if We fail to furnish reply to You provided the same dispute is not already decided by or pending before or disposed of by any court or consumer forum or arbitrator.

All grievances arising out of or in relation to claims/issues arising out this agreement shall only be raised via the grievance redressal mechanism available on the website of the Company and / or agreed in this Agreement. It is clarified that no grievances shall be entertained in case the same are addressed to the personal email ids of the CEO/board of directors of the company. Rather any such unwarranted emails would be classified as spam and the Company may take appropriate legal actions against such acts of spamming.

Disclaimers

"Applicable taxes levied as per extant tax laws shall be deducted from the premium or from the allotted units as applicable. Taxes are subject to change from time to time.

IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. www.indiafirstlife.com, SMS <LIFE> to 5667735 SMS Charges apply. Toll free No - 1800 209 8700. Trade logo displayed above belongs to our promoter M/s Bank of Baroda is used by IndiaFirst Life Insurance Co. Ltd under License"

Annexure B - List of Ombudsmen

<p>Office of the Insurance Ombudsman - Ahmedabad Jeevan Prakash Building , 06th Floor, Tilak Marg, Relief Road, AHMEDABAD- 380001 Tel. 079- 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in Area of Jurisdiction - Gujarat, Dadra & Nagar Haveli, Daman and Diu</p>	<p>Office of the Insurance Ombudsman - Bhopal Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL - 462 003.Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in Area of Jurisdiction - Madhya Pradesh & Chhattisgarh</p>
<p>Office of the Insurance Ombudsman - Bhubaneswar 62, Forest Park, BHUBNESHWAR - 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in Area of Jurisdiction - Odisha</p>	<p>Office of the Insurance Ombudsman - Chandigarh S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, CHANDIGARH - 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in Area of Jurisdiction - Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh</p>
<p>Office of the Insurance Ombudsman - Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in Area of Jurisdiction - Tamil Nadu, -Pondicherry Town and Karaikal (which are part of Pondicherry)</p>	<p>Office of the Insurance Ombudsman - New Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI - 110 002. Tel.: 011 - 23239633 / 23237532 Email: bimalokpal.delhi@cioins.co.in Area of Jurisdiction - Delhi</p>
<p>Office of the Insurance Ombudsman - Guwahati Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, GUWAHATI - 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Email: bimalokpal.guwahati@cioins.co.in Area of Jurisdiction - Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura</p>	<p>Office of the Insurance Ombudsman - Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004. Tel.: 040 - 65504123 / 23312122 Email: bimalokpal.hyderabad@cioins.co.in Area of Jurisdiction - Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry</p>
<p>Office of the Insurance Ombudsman - Ernakulam 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in Area of Jurisdiction - Kerala, Lakshadweep, Mahe - a part of Pondicherry</p>	<p>Office of the Insurance Ombudsman - Kolkata Hindustan Bldg. Annex, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in Area of Jurisdiction - West Bengal, Sikkim, Andaman & Nicobar Islands</p>
<p>Office of the Insurance Ombudsman - Lucknow 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in Area of Jurisdiction - Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar</p>	<p>Office of the Insurance Ombudsman - Noida Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, UTTAR PRADESH (U.P.) - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in Area of Jurisdiction - State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, 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</p>

<p>Office of the Insurance Ombudsman - Jaipur Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in Area of Jurisdiction - Rajasthan</p>	<p>Office of the Insurance Ombudsman - Pune Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, PUNE - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in Area of Jurisdiction - Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>
<p>Office of the Insurance Ombudsman - Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, BENGALURU - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in Area of Jurisdiction - Karnataka</p>	<p>Office of the Insurance Ombudsman - Mumbai 3rd Floor, Jeevan Seva Annex, S. V. Road, Santacruz (W), MUMBAI - 400 054. Tel.: 022 - 26106552 / 26106960 Email: bimalokpal.mumbai@cioins.co.in Area of Jurisdiction - Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>
<p>Office of the Insurance Ombudsman - Patna 2nd Floor, Lalit Bhawan, Bailey Road PATNA - 800001 Tel No: 0612-2547068 Email id : bimalokpal.patna@cioins.co.in. Area of Jurisdiction - Bihar, Jharkhand</p>	



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