

Part A

SBI Life – New Smart Samriddhi (UIN: 111N129V04)
Individual Non-linked Non-participating Life Insurance Savings Product

Part A

WELCOME LETTER

Date: <<dd/mm/yyyy>>

To,

<<>>

<<>>

<<>>

<<>>

<<>>

Contact Details: <<>>

Customer No.: <<>>

Policy No.: <<>>

Product Name: SBI Life – New Smart Samriddhi

UIN: 111N129V04

Dear <<>>

We welcome You to the SBI Life family and thank You for your trust in Our products.

Joining SBI Life family will give You access to the best customer service and a wide range of products which cater to most of Your life insurance needs.

Free Look Option

If You disagree with any of the terms and conditions of this Policy or otherwise, You have an option to cancel the Policy by sending a written request to Us, stating the reasons for Your objection within the Free Look Period of 30 days from the date of receipt of the Policy Document. Upon Your request and if no claim has been made under Policy, We will refund the Premium paid after deducting proportionate risk premium for the period on cover, the stamp duty paid and medical expenses, if any incurred by Us on the medical examination of the Life Assured, irrespective of the reasons mentioned.

This request for cancellation of the Policy must be sent to Us within the Free Look Period of 30 days from the receipt of the Policy.

Please note that You have opted for a <<Limited >> premium payment insurance policy. Your premium due dates are: <<dd/mm of every year / <<dd of each month >> during Premium Payment Term

1. For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>>
2. Your Sourcing Bank/Branch is <<Sourcing Bank / Branch>> and Intermediary/Agent is <<Intermediary/Agent Name / Code / Contact Details>>
3. In case You have any complaint/grievance You may contact the following official for resolution:
<<Regional Director's address >>
4. We enclose the following as a part of the Policy Booklet:
 - 4.1 Policy Document
 - 4.2 First Premium Receipt.
 - 4.3 Copy of proposal form signed by You.
 - 4.4 Copy of KYC and other documents as follows

Particulars	Documents Received
Age Proof	
Identity Proof	
Address Proof	
Consent & Revised Benefit Illustration	
Medical Reports	

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5. In case of any clarification/discrepancy, call Us toll free on Our customer service helpline 18002679090 or email Us at info@sbilife.co.in, You may also visit Us at www.sbilife.co.in
6. Register on Our **customer self-service portal, SBI Life Smart Care**, <https://smartcare.sbilife.co.in> to avail various online services available.
7. All Your servicing requests should be submitted to Your local SBI Life service branch as mentioned above or at your nearest SBI Life branch only.
8. Please note that the digitally signed copy of Your Policy Document is available on Our website www.sbilife.co.in. This can be viewed in a secure manner through one-time password. Please visit Our website for details.

Please check all details. Please make sure that the Policy Document is kept safely.

We always look forward to being Your preferred Life Insurance Company for all your life insurance needs.

Yours truly,

<signature>

<< (Name of Signatory)>>

<< (Designation of Signatory)>>

Note: The translated version of this letter in the regional language is printed overleaf for Your convenience. However, should there be any ambiguity or conflict between these two versions, the English version shall prevail.

Welcome Letter – Regional Language

First Premium Receipt

Part A

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CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

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 (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – New Smart Samriddhi (UIN: 111N129V04)	Part A, Welcome Letter
2.	Policy Number	<< as allotted by system >>	Policy Schedule, 1
3.	Type of Insurance Policy	SBI Life – New Smart Samriddhi is an Individual, Non-Linked, Non-Participating Life Insurance Savings Product.	Cover Page
4.	Basic Policy Details	<ul style="list-style-type: none"> Plan Option Chosen: << NA >> Instalment Premium: << as allotted by system >> Mode of Premium Payment: << as allotted by system yearly or monthly>> Basic Sum Assured << as allotted by system >> Maturity Benefit: << as allotted by system >>. Survival Benefit: << NA >> Premium Payment Term: << as allotted by system >> Policy Term: << as allotted by system>> 	Policy Schedule
5.	Policy Coverage/Benefits Payable	<p><u>Maturity Benefit:</u> On survival of the Life Assured till the end of Policy Term, Basic Sum Assured would be paid along with accrued Guaranteed Additions.</p> <p><u>Death Benefit:</u></p> <p>In case of death of the Life Assured during the Policy Term and provided Policy is In-Force, Sum Assured on Death plus accrued Guaranteed Additions will be payable.</p> <p>Where, Sum Assured on Death is higher of</p> <ul style="list-style-type: none"> Basic Sum Assured or 10 multiplied by the annualized premium* or 105% of Total Premiums Paid upto the date of death <p>*Annualized Premium is the Premium amount payable in a year excluding taxes, rider Premiums, underwriting extra Premiums and loadings for modal Premiums.</p> <p><u>Survival Benefit:</u> No Survival benefit is payable.</p> <p><u>Surrender Benefits:</u></p>	Part C & Part D

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		<p>The Policy acquires Surrender Value after completion of first Policy Year provided one full year's Premium(s) has been received. On Surrender, Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV), whichever is higher, will be payable as Surrender Value.</p> <p>Please refer Non-forfeiture benefits of the policy document.</p>	
6.	Riders opted, if any	NA	
7.	Exclusions (events where insurance coverage is not payable), if any.	<p>Suicide Exclusion: In case of death of Life Assured due to suicide within 12 months from the date of Commencement of Risk under the Policy or from the date of Revival of the Policy, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to 80% of the Premium paid or the higher of 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death respectively, provided the Policy is In-Force.</p>	10.2
8.	Grace Period	<p>means the time granted by Us from the due date of payment of Premium, without any penalty or late fee, during which time the Policy is considered to be In-Force with the risk cover without any interruption, as per the terms & conditions of the Policy. The Grace Period for payment of the Premium for all types of life insurance Policies shall be 15 days, where the Policyholder pays the Premium on a monthly basis and 30 days in all other cases.</p>	5
9.	Free Look Period	<p>If You disagree with any of the terms and conditions of this Policy or otherwise, You have an option to cancel the Policy, stating the reasons for Your objection within 30 days beginning from the date of receipt of the Policy Document whether received electronically or otherwise. Upon Your request and if not claim has been made under the Policy, You shall be entitled to refund the Premium paid subject only to a deduction of proportionate risk Premium for the period of cover, the expenses, if any, incurred on the medical examination of the Life Assured and the stamp duty charges.</p>	10.1
10.	Lapse, Paid-Up and Revival of the Policy	<p>Lapse If first full Policy Year's Premium(s) has not been paid, the Policy shall Lapse without acquiring Paid-Up benefits after the expiry of Grace Period from the date of first unpaid Premium. All the benefits under the Policy shall cease and no benefit shall be payable under the Policy.</p> <p>Paid-Up After completion of first Policy Year, the Policy acquires Reduced Paid-Up value, if at least first full Policy Year's premium(s) has been paid and any subsequent premiums have not been paid. Reduced benefits are payable on a Paid Up Policy.</p> <p>Revival If Premiums are not paid within the Grace Period and the Policy is not surrendered, the Policy may be revived with for full benefits within five consecutive complete years from the date of the first unpaid Premium on payment of all overdue Premiums with interest.</p>	6 & 7
11.	Policy Loan, if applicable	<p>Loans will be available, subject to maximum of 90% of the Surrender Value acquired as on the date of availing the Policy Loan, during the Policy Term.</p>	10.3

Part A

12.	Claims/Claims Procedure	<ul style="list-style-type: none"> Turn Around Time (TAT) for claims settlement and brief procedure: https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). Contact details of the insurer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6000 Email : claims@sbilife.co.in Link for downloading claim form and list of documents required including bank account details. https://www.sbilife.co.in/en/services/download-center/claim-forms <p>List of documents required-</p> <ul style="list-style-type: none"> Policy Document KYC Documents of the Claimant Valid bank account proof of the Claimant Valid death certificate from municipal / local authorities Claimant's statement and claim forms in prescribed formats Hospital records including discharge summary, etc, wherever applicable Any other documents including post-mortem report, first information report where applicable Any other document which SBI Life may call, if found necessary in support of the claim. 	8
13.	Policy Servicing	<ul style="list-style-type: none"> Turn Around Time (TAT): https://www.sbilife.co.in/en/services->Download 'Turn Around Times' pdf Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). For any information/ clarification, please contact: Your local SBI Life service branch: <<SBI Life branch address>> Link for downloading applicable forms and list of documents required including bank account details. <p>Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms</p>	Welcome Letter
14.	Grievances /Complaints	<ul style="list-style-type: none"> Contact details of Grievance Redressal Officer: SBI Life Insurance Company Limited Central Processing Centre 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No R-1, Sector - 40, Seawoods, Nerul Node, Navi Mumbai - 400706 Telephone No. 022-6645 6100 Email - hcr@sbilife.co.in Link for registering the grievance with the insurer's portal: https://www.sbilife.co.in/en/grievances Contact details of Ombudsman: https://cioins.co.in/ombudsman 	13

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Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

Note:

- i. Product related documents including the Customer Information sheet are available our website www.sbilife.co.in.
- ii. In case of any conflict, the terms and conditions mentioned in the Policy Document shall prevail.

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SAMPLE



SBI Life Insurance Company Limited
Registration Number: 111 | Regulated by IRDAI

**POLICY
DOCUMENT**

SBI LIFE – NEW SMART SAMRIDDHI

UIN: 111N129V04

(An Individual, Non-Linked, Non-Participating Life Insurance
Savings Product)

Registered & Corporate Office: SBI Life Insurance Co. Ltd, “Natraj”, M.V. Road & Western Express Highway Junction,
Andheri (East), Mumbai - 400 069.

Website: www.sbilife.co.in | Email: info@sbilife.co.in | CIN: L99999MH2000PLC129113

Toll Free: 1800 267 9090 (Customer Service Timing: 24 x 7)

Policy Preamble

Welcome to Your **SBI Life – New Smart Samriddhi** policy and thank you for preferring **SBI Life Insurance Company Limited** to provide You with insurance solutions. The UIN allotted by Insurance Regulatory and Development Authority of India for this product is 111N129V04.

The information You have given in Your proposal form, Your personal statement together with any reports or other documents and declarations given by You shall form part of and basis of this contract of insurance with Us. Your Policy Document is the evidence of the contract. You should read these carefully to make sure that You are satisfied. Please keep these in a safe place.

SBI Life – New Smart Samriddhi provides an excellent package of insurance cum investment solution.

Your Policy is an Individual, Non-Linked, Non-participating, Life Insurance Savings Product and Your Policy shall not have a share in Our profits or surplus.

In return for Your Premiums, We will provide You the benefits as described in the Part C and D of the Policy Document. The benefits available under this Policy are subject to the payment of Premiums as and when due.

The benefits will be paid to the person(s) entitled as set out in the Policy Document. if such benefits have become payable and subject to the title of the persons claiming the payments.

Please communicate any change in Your mailing address or any other communication details as soon as possible.

If You require further information, please contact Us or the Intermediary/Agent, as mentioned below.

Insurance Advisor/Facilitator Details: <<name>><<code>>
<< mobile number or landline number if mobile not available>>
<<POSP Name>><<POSP Code>>

Part A**Policy Schedule****Identification**

1.	Policy Number	<< as allotted by system >>
2.	Proposal No.	<< from the proposal form >>
3.	Proposal Date	<<dd/mm/yyyy>>
4.	Customer ID	<<as allotted by system >>

Personal information

5.	Name of the Life Assured	<< Title / First Name / Surname of the life assured >>	
6.	Name of Proposer / Policyholder	<< Title / First Name / Surname of the policyholder >>	
7.	Date of Birth	Life Assured	Policyholder
		<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
8.	Age at Entry	Life Assured	Policyholder
9.	Gender	Life Assured	Policyholder
		<< Male / Female / Third Gender >>	<< Male / Female / Third Gender >>
10.	Mailing Address	<< Address for communication >>	
11.	Telephone Number with STD Code		
12.	Mobile Number of the Policyholder		
13.	E-Mail ID of the policyholder	<< E-Mail ID of the proposer >>	

Nomination

14.	Name of the Nominee(s)	Relationship with the life assured	Age	% Share
15.	Name of the Appointee(s)	Relationship with Nominee	Age	Gender

Important dates

16.	Date of Commencement of Policy	<<dd/mm/yyyy>>
17.	Date of Commencement of Risk	<<dd/mm/yyyy>>
18.	Policy Anniversary Date	<<dd/mm>>
19.	Date of Vesting of policy in the name of Life Assured (applicable in case Life assured is minor as on Date of Commencement of Policy)	<<dd/mm/yyyy / NA>>

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20. Premium Due Dates	<<dd/mm/yyyy>>
21. Due Date of Last Premium	<<dd/mm/yyyy>>
22. Date of Maturity of Policy	<<dd/mm/yyyy>>

Basic policy information	
23. Basic Sum Assured (₹)	<<>>
24. Premium Frequency	<< Yearly / Monthly >>
25. Installment Premium (₹)	<<>>
26. Rate of Guaranteed Additions	<< %>>
27. Amount Payable at Maturity* (₹)	<<>>

***Indicates the amount payable if all due premiums are paid & the Policy is in-force till maturity. See all the Policy terms and conditions in the booklet for the maturity amount payable under paid up policies**

Policy							
Benefit	Basic Sum Assured (₹)	Policy Term (Years)	Premium Payment Term (Years)	Installment Premium (₹)	Applicable Taxes (₹)	Due Date of Last Premium	Date of Maturity
Base Policy	<<>>	<<>>	<<>>	<<>>		<<dd/mm/yyyy>>	<<dd/mm/yyyy>>
Total Installment Premium(₹) (excluding applicable taxes)					<<>>		
Applicable taxes(₹)					<<>>		
Total Installment Premium, including applicable taxes					<<>>		
Applicable rate of Tax**					First Year <<%>>		
					Second Year <<%>>		

** includes Applicable Taxes and/ or any other Statutory levy/ duty/ surcharge, as notified by the Central and/or State Government from time to time as per the provisions of the prevalent tax laws.

Signed for and on behalf of **SBI Life Insurance Company Limited,**

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Authorised Signatory			
Name			
Designation			
Date		Place	

Stamp Duty of Rs. << amount >> is paid as provided under Article 47(D) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No.(<<Receipt No>> Validity Period Dt. <<dd/mm/yyyy>> To Dt.<<dd/mm/yyyy>> (O/w. No.<<Order No>>.) /Date : <<dd/mm/yyyy>>, GRN No. <<GRN No.>>, Date : <<dd/mm/yyyy>>, State Bank of India, Deface No. <<Deface No.>> Deface Date : <<dd/mm/yyyy>>).

<< Digital Signature >>

(Signature)
Proper Officer

We request You to read this Policy Schedule along with the Policy Booklet. If You find any errors, please return Your Policy Document for effecting corrections.

***** End of Policy Schedule*****

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Part B

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Part B

This is Your Policy Booklet containing the various terms and conditions governing Your Policy. This Policy Booklet should be read in conjunction with the Policy Schedule and other related documents of Your Policy.

1. Definitions

These definitions apply throughout Your Policy Document..

Expressions	Meanings
1. Age	is the age at last Birthday; i.e., the age in completed years.
2. Age at Entry	is the age at last Birthday on the Date of Commencement of Policy.
3. Annualized Premium	is the Premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.
4. Appointee	is the person who is so named in the proposal form and stated in the Policy Schedule or subsequently changed by an Endorsement, who has the right to give a valid discharge to the Policy monies in case of death of the Life Assured during the Policy Term while the Nominee is a Minor.
5. Assignee	is the person to whom the rights and benefits are transferred by virtue of an assignment under Section 38 of the Insurance Act, 1938, as amended from time to time.
6. Base Policy	is that part of your Policy referring to basic benefit.
7. Basic Sum Assured	is the absolute amount of benefit, which is guaranteed to become payable on maturity, provided the policy is In Force.
8. Claimant	is You (If You are not the Life Assured), or the Nominee or the Assignee or their Legal Heirs or holders of a succession certificate (if You or the Nominee(s) or the Assignee(s) are not alive at the time of claim), as the case may be as stated in the Policy Schedule or may be changed or added subsequently. In case the Claimant is not stated in the Policy Schedule or becomes invalid for any reason whatsoever, the Claimant will be the person[s] as certified by a court of competent jurisdiction.
9. Birthday	is the conventional Birthday. If it is on 29th February, it will be considered as falling on the last day of February.
10. Date of Commencement of Policy	is the start date of the Policy.
11. Date of Commencement of Risk	is the date from which the Insurance Cover under the Policy commences.
12. Date of Maturity of Policy	is the date on which the term of the Policy expires in case the Policy is not terminated earlier.
13. Date of Revival	is the date on which the Policy benefits are restored at the conclusion of the revival process.
14. Date of Surrender	is the date on which We receive a communication from You requesting for Surrender of the Policy with all the necessary requirements. In case the requirements are not received in full, the Date of Surrender will be the date on which the last requirement for Surrender of Policy is received.

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15. Death Benefit	is the benefit which is payable on death of the Life Assured , as stated in the Policy Document.
16. Endorsement	is a change in any of the terms and conditions of Your Policy, agreed to or issued by Us, in writing.
17. Financial Year	is the period commencing from 1 st April to the following 31 st March or such period as may be notified by the Government/Competent Authority.
18. Free Look Period	is the period of 30 days from the date of Your receipt of the Policy Document during which You have the option to cancel the Policy , if You are not satisfied with the terms and conditions of the Policy or otherwise, in accordance with the Policy.
19. Grace Period	is the time granted by Us from the Premium Due Date, without any penalty or late fee, during which time the Policy is considered to be In-Force with the risk cover without any interruption, as per the terms and conditions of the Policy.
20. Guaranteed Surrender Value	is the minimum guaranteed amount of Surrender Value of the Policy, if eligible and payable to You on the Surrender of the Policy.
21. In-Force	is the status of the Policy when all the due Premiums have been paid upto date.
22. Installment premium /Premium	is the contractual amount as stated in the Policy Schedule payable by You on each Premium Due Date in order to keep the Insurance Cover In Force under the provisions of Your Policy. Applicable taxes and levies if any, are payable in addition.
23. Insurance Cover	means coverage for insured event. On occurrence of the insured event, the contingent benefits are payable to You or Nominee or Assignee or Legal Heir, as the case may be, and the Insurance Cover will cease thereafter.
24. Lapse	is the status of the Policy wherein the Policy has not acquired Surrender Value and the due Premium has not been paid in full before the expiry of the Grace Period for at least the first Policy Year as required under the Policy, thereby rendering the Policy unenforceable.
25. Legal Heir	means the person(s) legally eligible to receive the insurance benefits under the provisions of the Policy.
26. Life Assured	is the person named in the Policy Schedule on whose life Insurance Cover and other benefits are granted under the Policy.
27. Limited Premium	is the Premium which is payable over the Premium Payment Term at the chosen Premium Frequency.
28. Maturity Benefit	is the benefit payable on maturity of the Policy.
29. Minor	is a person who has not completed 18 years of Age.
30. Nominee	is the person who is named as the Nominee in the proposal form and stated in the Policy Schedule or subsequently changed by an Endorsement, in accordance with Section 39 of the Insurance Act, 1938 as amended for time to time.
31. Non-participating	means that Your Policy does not have a share in Our profits.
32. Our, Us, We, Company	SBI Life Insurance Company Limited or its successors and/or assigns. We are regulated by the Insurance Regulatory and Development Authority of India (IRDAI). The registration number allotted by IRDAI is 111.
33. Paid-Up	is the status of the Policy if Premiums have been paid for at least one full Policy Year and subsequent Premiums are not paid.
34. Policy Anniversary	is the same date each year during the Policy Term as the Date of Commencement of Policy. If the Date of Commencement of Policy is on 29th of February, the Policy Anniversary will be the last date of February.

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35. Policy Document	is the contract of insurance entered into between You and Us and includes the proposal form and all accompanying information and documentation submitted by You to Us, the Policy Schedule, any Endorsements, the Customer Information Sheet and rider documents (if any) issued by Us.
36. Policyholder	is the owner of the Policy and is referred to as the proposer in the proposal form.
37. Policy Schedule	is the schedule attached to this Policy that sets out the details of Your Policy.
38. Policy Term	is the period commencing with the Date of Commencement of Policy and terminating with the Date of Maturity of Policy.
39. Policy Year	is the period between two consecutive Policy Anniversaries; by convention, this period includes the first day and excludes the next Policy Anniversary day.
40. Premium Due Date	is the date specified in the Policy Schedule on which the Premium becomes due. If the said corresponding date is not available in a calendar month, then the last day of the calendar month will be considered for this purpose.
41. Premium Frequency	is the period between two consecutive Premium Due Dates as stated in the Policy Schedule. The Premium Frequencies allowed are either Yearly or Monthly.
42. Premium Payment Term	is the period, in years, as specified in the Policy Schedule during which Premiums are payable.
43. Revival	means restoration of the Policy, which was discontinued due to the non-payment of Premium, with all the benefits mentioned in the Policy Document, upon the receipt of all the Premiums due and other charges or late fee if any, during the revival period, as per the terms and conditions of the Policy, upon the company being satisfied as to the continued insurability of the Life Assured on the basis of the information, documents and reports furnished by the Policyholder in accordance with Board approved underwriting policy.
44. Revival Period	is a period of 5 consecutive complete years from the due date of first unpaid Premium.
45. Surrender	is the complete withdrawal or voluntary termination of the entire Policy.
46. Surrender Value	is the amount if any, that becomes payable in case of Surrender of the Policy, in accordance with the terms and conditions of the Policy.
47. Total Premiums Paid	means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.
48. Underwriting	- is the process of classification of lives into appropriate homogeneous groups based on the risks covered. - based on underwriting, a decision is taken on whether a risk cover can be granted and if so at what rates of premium and under what terms.
49. You, Your	is the person named as the Policyholder in the Policy Schedule.

The above definitions are provided only for the purpose of proper comprehension of the terms & phrase used in the Policy Document. The actual benefits under the Policy are payable strictly as per the terms and conditions of the Policy only.

2. Abbreviations

Abbreviation	Stands for
IRDAI	Insurance Regulatory and Development Authority of India
Rs. / ₹	Indian Rupees
UIN	Unique Identification Number (allotted by IRDAI for this product)
GSV	Guaranteed Surrender Value
SSV	Special Surrender Value
PUSA	Paid-Up Sum Assured
PUV	Paid-Up Value
KYC	Know Your Customer

These abbreviations bear the meanings assigned to them elsewhere in the Policy Booklet

Part C**3. Base Policy Benefits****3.1. Participation in Profits and Bonus**

- 3.1.1. Your Policy does not participate in any profits of the Company.

3.2. Death Benefit

- 3.2.1. If Your Policy is In-Force on the date of death of the Life Assured during the Policy Term, We will pay the Sum Assured on Death and any accrued Guaranteed Additions that have accrued until the death of the Life Assured.
- 3.2.2. The Sum Assured on Death is the highest of the following:
- 3.2.2.1. Basic Sum Assured OR
 - 3.2.2.2. 10 times of Annualized Premium OR
 - 3.2.2.3. 105% of Total Premium Paid upto the date of death.
- 3.2.3. We will pay the sum of the Guaranteed Additions accrued in respect of each Policy Year until the date of death of the Life Assured, provided Your Policy is In Force.
- 3.2.4. The accrued Guaranteed Additions shall not be paid in any other way.
- 3.2.4.1. The rate of guaranteed addition is given in your schedule.
 - 3.2.4.2. The guaranteed addition will be equal to the simple rate of guaranteed addition multiplied by the cumulative premiums paid, which is the sum of the premiums paid by you till date, excluding the applicable taxes, underwriting extra premiums and loading for the modal premium, if any, at the end of each policy year for in-force policies.
 - 3.2.4.3. The simple rate of guaranteed addition would be applied at the end of each policy year.
- 3.2.5. If Your Policy is not In-Force but has acquired paid-up value, We will pay Paid-Up Value on Death.
- 3.2.5.1. For further details, please refer to Clause 6.2 under Part D of the Policy.

3.3. Maturity Benefit

- 3.3.1. If Your Policy is In-Force and the Life Assured survives till the Date of Maturity of Policy, We will pay the Basic Sum Assured along with any accrued Guaranteed Additions.
- 3.3.2. We will pay the sum of the Guaranteed Additions accrued in respect of each Policy until the Date of Maturity of Policy, provided Your Policy is In-Force.
- 3.3.3. The accrued Guaranteed Additions shall not be paid in any other way.
- 3.3.3.1. The rate of guaranteed addition is given in your schedule.
 - 3.3.3.2. The guaranteed addition will be equal to the simple rate of guaranteed addition multiplied by the cumulative premiums paid, which is the sum of the premiums paid by you till date, excluding the applicable taxes, underwriting extra premiums and loading for the modal premium, if any, at the end of each policy year for in-force policies.
 - 3.3.3.3. The simple rate of guaranteed addition would be applied at the end of each policy year.
- 3.3.4. If Your Policy is not In-Force but has acquired Paid-Up value, We will pay the Paid-Up Value on Maturity on the Date of Maturity of the Policy.
- 3.3.4.1. For further Details, please refer to Section 6.2 under Part D.

- 3.4. If Your Policy is not In Force and has not acquired Paid-Up value, no benefits, whatsoever shall be payable under the Policy and the contract comes to an end automatically.
- 3.5. **Note:** If your policy has acquired paid-up value or is in-force, the accrued guaranteed additions will be paid either on maturity or on the death of the life assured during the term of the policy, provided the death claim is found admissible and in case of surrender a part of the accrued guaranteed additions will be paid. The accrued guaranteed additions shall not be paid in any other way.

4. Premiums

- 4.1. You have to pay the Premiums on or before the Premiums Due Dates or within the Grace Period.
- 4.2. You will be liable to pay applicable taxes and/or any other statutory levy/ duty/ surcharge, at the rate notified by the Central Government/ State Government / Union Territories of India from time to time, as per the provisions of the prevalent applicable tax laws on Premium, rider premiums (if any).
- 4.3. If we receive any amount in excess of the required Premium, we will refund the excess. We will not pay any interest on this excess amount.
- 4.4. If we receive any amount less than the required Premium, we will not adjust the said amount towards Premiums till you pay the balance of Premium. We will not pay any interest on the amount received earlier.

5. Grace Period

- 5.1. You can pay Your Premiums within a Grace Period of 30 days from the Premium Due Date in case of Yearly Premium Frequency and 15 days from the Premium Due Date for Monthly Premium Frequency. Your Policy will be treated as In-Force during the Grace Period.
- 5.2. If You do not pay Your due Premiums before the end of the Grace Period, Your Policy will Lapse or become Paid-Up, as the case may be.

Part D**6. Non-forfeiture Benefits****6.1. Lapse of Policy**

- 6.1.1. If You do not pay the Premium in full for the first Policy Year, then the Policy will Lapse immediately and automatically on the expiry of the Grace Period.

6.2. Paid –Up Value

- 6.2.1. Your Policy will acquire a Paid Up value only if You have paid Premium(s) for at least first full Policy Year and the subsequent Premiums are not paid.
- 6.2.2. Paid-up Value (PUV) on death or maturity = Paid-up Sum Assured (PUSA) on death or maturity plus accrued guaranteed additions, as the case may be.
- 6.2.3. The paid-up sum assured on death is equal to the sum assured on death multiplied by the ratio of total period for which premiums have already been paid to the maximum period for which premiums were originally payable . This benefit shall be subject to a minimum of 105% of Total Premiums Paid up to the date of death.
- 6.2.4. The paid-up sum assured on maturity is equal to the basic sum assured multiplied by the ratio of total period for which premiums have already been paid to the maximum period for which premiums were originally payable.
- 6.2.5. Your Policy will be eligible for Reduced Guaranteed Additions from the date Your Policy has become Paid-Up till further Revival.
- 6.2.6. If Your Policy is Paid-Up, We will pay Paid-Up Value on Maturity at the Date of Maturity of Policy. or in case of earlier death of the Life Assured, We will pay the Paid-Up Value on Death.
- 6.2.7. You may terminate Your Paid-Up Policy before maturity by Surrendering the Policy for Surrender Value.
- 6.2.8. If Your Policy has not acquired any Paid-Up value and is in Lapsed status, then We will not be liable to pay You any amount either on maturity or on death.
- 6.2.9. If Your Policy has not Lapsed and has acquired Paid-Up value, then We will pay Reduced Guaranteed Additions.
- 6.2.9.1. The reduced guaranteed additions would be equal to guaranteed additions amount as applicable for an in-force policy multiplied with ratio of total period for which premiums have already been paid to the maximum period for which premiums were originally payable.

6.3. Surrender Value

- 6.3.1. You may Surrender Your In-Force or Paid -Up Policy at any time during the Policy Term after the first Policy Year if you have paid the Premium in full for at least the first Policy Year .
- 6.3.2. We will pay You either Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) whichever is higher, if You decide to surrender Your Policy.

- 6.3.3. The GSV is equal to GSV factors multiplied by the Total premiums paid plus Surrender value of the accrued Guaranteed Additions. The GSV factors for various Policy Term are given below:

	As Percentage of Total Premiums Paid		
Premium Payment Term	6 years	7 years	10 years
Policy Year			
1	0%	0%	0%
2	30%	30%	30%
3	35%	35%	35%
4	50%	50%	50%
5	50%	50%	50%
6	50%	50%	50%
7	50%	50%	50%
8	60%	56%	53%
9	70%	62%	57%
10	80%	68%	60%
11	90%	74%	63%
12	90%	79%	67%
13	NA	85%	70%
14	NA	90%	73%
15	NA	90%	77%
16	NA	NA	80%
17	NA	NA	83%
18	NA	NA	87%
19	NA	NA	90%
20	NA	NA	90%

- 6.3.4. The Surrender Value of the accrued Guaranteed Additions is calculated by multiplying the accrued Guaranteed Additions with guaranteed additions surrender value factors.

- 6.3.5. The guaranteed additions Surrender value factors are given below:

Years to Maturity	Guaranteed Addition Surrender Value Factors
0	91.74%
1	84.18%
2	77.24%
3	70.89%
4	65.07%
5	59.73%
6	54.85%
7	50.37%
8	46.27%
9	42.52%

10	39.09%
11	35.94%
12	33.06%
13	30.43%
14	28.03%
15	25.82%
16	23.81%
17	21.98%
18	20.30%
19	18.77%
20	17.38%

- 6.3.6. In case of surrenders, surrender value of accrued Guaranteed Additions will be less than the amount of accrued Guaranteed Additions and will depend on the Guaranteed Additions, surrender value factors and the Policy Term.
- 6.3.7. The Policy acquires an SSV after completion of first Policy Year only if the Premium for the first Policy Year is paid. The SSV = SSV Factor A * Paid- Up Value on Death + SSV Factor B * Paid-up Value on Maturity.
- 6.3.8. The SSV for Your Policy will depend on the Policy Term and the duration elapsed at the time of the Surrender.
- 6.3.9. We shall declare the SSV from time to time and SSV will be based on the best estimate value of the future benefits available.
- 6.3.10. The SSV Factors are given below:

SSV Factor A (Paid-up Sum Assured on death)			
Premium Payment Term	6	7	10
Policy Year			
1*	1.52%	2.04%	2.93%
2	1.52%	2.04%	2.93%
3	1.50%	2.06%	3.03%
4	1.47%	2.08%	3.12%
5	1.43%	2.08%	3.21%
6	1.37%	2.07%	3.29%
7	1.29%	2.04%	3.36%
8	1.18%	1.99%	3.41%
9	1.04%	1.91%	3.44%
10	0.86%	1.80%	3.45%
11	0.63%	1.65%	3.43%
12	0.35%	1.45%	3.37%
13		1.19%	3.27%

SSV Factor B (Paid-up Sum Assured on maturity)			
Premium Payment Term	6	7	10
Policy Year			
1*	48.73%	43.25%	33.13%
2	48.73%	43.25%	33.13%
3	57.24%	50.30%	38.42%
4	65.26%	56.70%	42.80%
5	72.98%	62.77%	46.70%
6	80.66%	68.76%	50.43%
7	81.64%	74.81%	54.14%
8	82.96%	76.11%	57.90%
9	84.54%	77.71%	61.76%
10	86.38%	79.53%	65.76%
11	88.49%	81.59%	67.60%
12	92.47%	83.90%	69.68%
13		86.48%	71.97%

14		0.87%	3.12%
15		0.48%	2.91%
16			2.64%
17			2.29%
18			1.86%
19			1.34%
20			0.72%

14		89.33%	74.49%
15		92.48%	77.27%
16			80.30%
17			83.64%
18			87.31%
19			91.32%
20			95.72%

6.3.11. The SSV factors will be reviewed annually in line with IRDAI Master Circular on Life Insurance Products (Ref: No. IRDAI/ACTL/MSTCIR/ MISC/89/6/2024) dated 12th June, 2024 and any subsequent circulars issued by IRDAI in this regard.

6.3.12. The Surrender of the Policy shall extinguish all rights and benefits under your Policy.

7. Revival

- 7.1. e You can revive Your Policy during its Revival period of 5 consecutive complete years from the date of the First un-paid Premium but before the expiry of Policy Term .
- 7.2. You should write to us during the Revival Period requesting for Revival of Your Policy.
- 7.3. You have to submit declaration of good health as well as the proof of continued insurability of the Life Assured and satisfy other Underwriting requirements, if any.
- 7.4. We may accept or reject Your Revival request. We will inform You about the same.
- 7.5. You have to pay all due Premiums, not paid during the Revival Period, along with interest.
- 7.6. The interest will be charged at a rate declared by Us from time to time. Any change in the basis for determination of the interest rate calculation for revival would follow IRDAI Master Circular on Life Insurance Products, Circular No. IRDAI/ACTL/MSTCIR/MISC/89/6/2024 dated 12th June, 2024 and any subsequent circulars issued by IRDAI in this regard. As per the current Company policy, Revival interest rate is based on the nominal interest rate per annum and is 250 basis points greater than the benchmark yield of Repo Rate as on 1st April of each of the Financial Year and it will be compounding on a half-yearly basis. The repo rate as on 1st April 2024 is 6.50%. The current rate of interest applicable for the Financial Year 2024-25 on revival is 9.00% p.a. compounded half-yearly.
- 7.7. You cannot revive Your Policy after the expiry of the Revival Period.
- 7.8. Revival shall not be effective unless we accept the Revival and intimate you the same in writing.
- 7.9. Once the Revival is accepted and effected, Your Policy shall be eligible for guaranteed additions for the period during which Your Policy was in Lapsed or Paid-Up status.
- 7.10. Any change in the basis for determining the interest rate for revival would require prior approval from the IRDAI.

8. Claims

8.1. Death Claim

- 8.1.1. The Claimant should intimate Us about the death of the Life Assured in writing, stating at least the policy number, cause of death and date of death.
- 8.1.2. We will require the following documents to process the claim:
 - 8.1.2.1. Policy Document
 - 8.1.2.2. Valid death certificate from municipal / local authorities
 - 8.1.2.3. KYC documents of the Claimant
 - 8.1.2.4. Valid bank account proof of the Claimant
 - 8.1.2.5. Claimant's statement and claim forms in prescribed formats
 - 8.1.2.6. Hospital records including discharge summary, etc, wherever applicable
 - 8.1.2.7. Any other documents including Post-mortem report, First Information Report where applicable
 - 8.1.2.8. Any other document which SBI Life may call, if found necessary in support of the claim.
- 8.1.3. Claim under the Policy may be filed with Us within 90 days of date of claim event.
- 8.1.4. However, without prejudice, in case of delay in intimation or submission of claim documents beyond the stipulated period in the Policy Document or in the Statutes, We, may condone such delay and examine the admissibility or otherwise of the claim, if such delay is proved to be for reasons beyond the control of the Nominee/claimant.
- 8.1.5. We will pay the claim, if found admissible, to the Assignee, if the Policy is assigned.
- 8.1.6. If the Policy is not assigned, and
 - 8.1.6.1. You are not the Life Assured, We will pay You or Your Legal Heir
 - 8.1.6.2. You are the Life Assured, We will pay
 - 8.1.6.2.1. the Nominee, if the Nominee is not a Minor
 - 8.1.6.2.2. the Appointee, if the Nominee is a Minor
 - 8.1.6.2.3. Your Legal Heir, as certified by a Court of competent jurisdiction if there is no Nomination or if the Nomination is not valid or challenged.
- 8.1.7. We may ask for additional information related to the claim.
- 8.1.8. You can claim only once under this plan.
- 8.1.9. For any claim related assistance, call Us at any time on Toll free Number – 18002679090 (Timings : 24*7.).

8.2. Maturity Claim

- 8.2.1. You will be required to submit the Policy Document, the discharge form and KYC documents to any of Our offices.
- 8.2.2. If You Assign your policy, We will pay claim to the Assignee.
- 8.2.3. If the Policy is not assigned, We will pay the claim to You.
- 8.2.4. The Maturity Benefit amount will be settled in Your bank account on the Date of Maturity of Policy.
- 8.2.5. The payout shall be made in the bank account which is available in Our records.
- 8.2.6. We shall intimate You in advance about Your Date of Maturity of Policy and bank account details in which amount shall be credited.
- 8.2.7. In case you want to change the bank account details you may intimate us prior to the due date by submitting the documents at any of your nearest SBI Life offices or Digitally through our Smart Care app at <https://smartcare.sbilife.co.in> / Claim Intimation segment.
- 8.2.8. If Your Policy is assigned then the Maturity Benefit payment shall be made to the Assignee.

- 8.2.9. You should always ensure that your PAN, KYC and bank details are updated in Your Policy records. You may verify and update using our Smart Care app at <https://smartcare.sbilife.co.in>

8.3. Surrender

- 8.3.1. We will require the Policy Document and discharge form to process the surrender claim.
- 8.3.2. If the Policy is assigned, We will pay the Assignee, the Surrender Value.
- 8.3.3. If the Policy is not assigned, We will pay the Surrender Value to
- 8.3.3.1. You
- 8.3.3.2. Your Legal Heir, in case of death of policyholder subsequent to the date of submission of request for surrender of the Policy but before payment of Surrender Value.
- 8.3.4. Surrender amount will be paid to You by Us on submission of the required documents. We will require the following documents to process the claim:
- 8.3.4.1. Policy Document,
- 8.3.4.2. KYC documents (Photo ID and Address Proof)
- 8.3.4.3. Bank account details (bank statement/cancelled cheque)
- 8.3.4.4. Discharge form
- 8.3.5. If your policy is assigned then the payment shall be made to the Assignee. The above mentioned documents in case of assignment will be required from Assignee.
- 8.3.6. You may submit the documents by visiting any of your nearest SBI Life offices.

9. Termination

9.1. Termination of Your Policy

- 9.1.1. Your Policy will terminate at the earliest of the following:
- 9.1.1.1. on payment of Death Benefit or.
- 9.1.1.2. on the date of Maturity of the policy or.
- 9.1.1.3. on payment of Surrender Value or.
- 9.1.1.4. on payment of Free Look Cancellation amount or.
- 9.1.1.5. on your policy being in a Lapsed status without acquiring any Paid-Up value and after expiry of the Revival Period. However, death cover will terminate automatically if you fail to pay any renewal premium before the expiry of the grace period, provided the policy hasn't acquired paid up value.
- 9.1.1.6. If it is found subsequent to issue of the Policy that there is suppression of material facts or if it is noticed that false documents are submitted for obtaining the Policy subject to the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.
- 9.1.1.7. If it comes to the notice of the Company that the Life Assured is not prima facie eligible for Insurance Cover for any reason whatsoever subject to the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

10. General Terms

10.1. Free look Period

- 10.1.1. You have the Free Look Period of 30 days beginning from the date of the receipt of the Policy Document, whether received electronically or otherwise, to review the Policy terms and conditions.

- 10.1.2. If You disagree with any Policy terms and conditions or otherwise, You have an option to cancel the Policy within the Free Look Period by sending a request in writing to Us, stating the reasons for the same.
- 10.1.3. Upon Your request and if no claim has been made under the Policy, You shall be entitled to a refund of the Premium paid subject only to a deduction of proportionate risk Premium for the period of cover, the expenses, if any, incurred on the medical examination of the Life Assured and the stamp duty charges, irrespective of the reasons mentioned.
- 10.1.4. You cannot revive or restore Your Policy once You have cancelled Your Policy during the Free Look Period.

10.2. Suicide Exclusion

- 10.2.1. If the Life Assured commits suicide, within 12 months, We will not pay the Death Benefit.
- 10.2.2. We will calculate 12 months from the Date of Commencement of risk under the Policy or the Date of Revival of Policy, as the case may be.
- 10.2.3. We will pay 80% of the Total Premiums Paid till the date of death if death due to suicide occurs within 12 months from the Date of Commencement of risk under the Policy, provided the Policy is In-Force and thereafter the contract would be terminated.
- 10.2.4. In case of suicide within 12 months from the date of Revival of the Policy, We will pay either 80% of the Total Premiums Paid till the date of death or the Surrender Value available as on the date of death (if any), whichever is higher, provided the Policy is In-Force and thereafter the contract would be terminated.
- 10.2.5. After paying the benefit as applicable, the Policy will be terminated.
- 10.2.6. There is no other exclusion other than the suicide clause as stated above.

10.3. Policy Loan

- 10.3.1. You may apply for a Loan against your Policy if Your Policy has acquired the Surrender Value.
- 10.3.2. Policy Loan will not exceed 90% of the Surrender Value .
- 10.3.3. Such Surrender Value and the interest to be charged on the Loan will be declared by the Company from time to time.

Any change in the basis for determination of the interest rate calculation for Policy Loan would follow IRDAI Master Circular on Life Insurance Products, Circular No. IRDAI/ACTL/MSTCIR/MISC/89/6/2024 dated 12th June, 2024 and any subsequent circulars issued by IRDAI in this regard

- 10.3.4. We reserve the right to determine the loan amount to be granted and to defer the granting of a loan for a period not exceeding six months from the date of request for such a loan.
- 10.3.5. Interest shall accrue on the outstanding policy loan at a rate which shall be determined by the Company from time to time. The company policy currently is based on the nominal interest rate per annum and is 150 basis Points greater than the 10-year benchmark Government Security as on 1st April of each of the Financial Year and it will be compounding on a semi-annual basis. The interest rate would be rounded to nearest multiple of 25 Basis Points and interest amount would be rounded nearest to Re 1. The 10-year benchmark G-Sec rate as on 1st April 2024 is 7.11%. For Financial Year 2024-25, the loan interest rate applicable is 8.50% p.a. compounded semi-annually.

- 10.3.6. Any change in the basis for deciding the interest rate for Policy loan would be subject to prior approval from the Authority.
- 10.3.7. We will recover the unpaid loan, if any along with outstanding interest due from the proceeds under Your Policy at the time of any payment made under the Policy. If you fail to pay the loan interest on the due dates and the Policy has Lapsed and if the loan along with the outstanding interest due exceeds the Surrender Value for Paid-Up Policy:
- 10.3.7.1. Your Policy will be foreclosed automatically; we will inform you beforehand if the policy is to be terminated.
- 10.3.7.2. We will pay the residual value of the Policy, if any;
- 10.3.7.3. the contract of insurance will stand terminated and all the benefits under the policy shall automatically cease.
- 10.3.8. No In Force Policy would be terminated in case of outstanding loan exceeding the Surrender Value.

Part E

SBI Life – New Smart Samriddhi (UIN: 111N129V04)
Individual, Non-Linked, Non-Participating, Life Insurance Savings Product

Part E

11. Charges

- 11.1. Being an Individual, Non-Linked, Non-Participating, Life Insurance Savings Product, there are no explicit charges under this Policy.

Part F**12. General Terms - Miscellaneous****12.1. Nomination**

- 12.1.1. If You are the Policyholder and the life Insurance Cover is on Your own life, You may, when affecting the Policy or at any time before the Policy matures for payment, nominate person or persons to whom the money secured by the policy shall be paid in the event of the death of the Life Assured.
- 12.1.2. If the Nominee is a Minor, You may appoint a person, competent to contract, as an Appointee in the manner laid down by Us, to receive the money secured by the Policy in the event of death of the Life Assured during the minority of the Nominee.
- 12.1.3. You may cancel or change the existing Nomination. If You wish to change any Nominee specified in the Policy Schedule, You must send Us a written request to Us and give Us complete details in relation to the new Nominee proposed.
- 12.1.4. An Assignment or transfer of Your Policy under Section 38 of the Insurance Act, 1938, as amended from time to time, shall cancel the nomination except under certain circumstances as prescribed under Section 39 of Insurance Act, 1938.
- 12.1.5. Your nomination should be registered in Our records so as to make it binding on Us.
- 12.1.6. For complete details about the nomination, please refer to Section 39 of the Insurance Act, 1938, as amended from time to time.

[A Leaflet containing the simplified version of the provisions of Section 39 is enclosed as Annexure – (II) for reference]

12.2. Assignment

- 12.2.1. You may assign the Policy subject to the provisions of Section 38 of the Insurance Act, 1938, as amended from time to time.
- 12.2.2. We may decline to act upon any Endorsement or deed of assignment if We have sufficient reasons and We will let You know in writing the reasons for such refusal.
- 12.2.3. You may refer a claim to the Insurance Regulatory and Development Authority of India within 30 days of receipt of Our communication intimating You about Our declining to act upon the transfer or assignment of Your Policy.
- 12.2.4. You may assign Your policy wholly or in part.
- 12.2.5. You may assign Your Policy either absolutely or conditionally, (as prescribed under – 38 of the Insurance Act, 1938). At any point of time there can be only one assignment under Your Policy.
- 12.2.6. The assignment or reassignment of Your Policy should be registered with Us so as to make it binding on Us.

Part F

SBI Life – New Smart Samriddhi (UIN: 111N129V04)

Individual, Non-Linked, Non-Participating, Life Insurance Savings Product

- 12.2.7. For complete details about the Assignment or transfer of the Policy, please refer to Section 38 of the Insurance Act, 1938, as amended from time to time.

[A Leaflet containing the simplified version of the provisions of Section 38 is enclosed in Annexure – (I) for reference]

12.3. Non-Disclosure

- 12.3.1. We have issued Your Policy based on the statements in Your proposal form, personal statement, medical reports and any other documents that are submitted to Us.
- 12.3.2. If We find that any of this information is inaccurate or false or You have withheld any material information or in case of fraud, We will have a right to cancel Your Policy as per the provisions of section 45 of Insurance Act, 1938 as amended from time to time
- 12.3.3. If we repudiate the claim under your policy / and or cancel your policy on the grounds of fraud, we would forfeit the premiums received under your policy and we shall not entertain any claim under your policy.
- 12.3.4. If we repudiate death claim / and or cancel your policy on any grounds other than fraud, we may pay such amounts as are payable.

[A leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure – III for reference.]

12.4. Misstatement of Age

- 12.4.1. If We find that the correct Age of the Life Assured is different from that mentioned in the proposal form, We will check the insured's eligibility for the life cover as on the Date of Commencement of Policy.
- 12.4.2. If eligible,
- 12.4.2.1. If the correct Age is found to be higher, We will reduce the basic sum assured (as applicable).
- 12.4.2.2. We will terminate Your Policy by paying Surrender Value, if any, if You disagree with the reduced basic sum assured.
- 12.4.2.3. If the correct Age is found to be lower, We will increase the basic sum assured (as applicable).
- 12.4.3. If not eligible,
- 12.4.3.1. We will terminate Your Policy as per the provisions of Section 45 of the Insurance Act 1938 as amended from time to time.
- 12.4.3.2. We will pay You the Total Premiums Paid without interest and after deducting all applicable expenses like stamp duty, proportionate risk Premium along with applicable taxes, cesses and levies, etc., incurred by Us under the Policy.
- 12.4.4. Misstatement of Age is subject to the provisions of Section 45 of the Insurance Act, 1938, as amended from time to time.

12.5. Taxation

- 12.5.1. You are liable to pay the applicable taxes and/or any other statutory levy/duty/ surcharge, at the rate notified by the State Government or Central

Part F

SBI Life – New Smart Samriddhi (UIN: 111N129V04)

Individual, Non-Linked, Non-Participating, Life Insurance Savings Product

Government of India from time to time, as per the applicable tax laws on Premium and/or other charges (if any) as per the product features.

- 12.5.2. You may be eligible for Income Tax benefits/exemptions as per the applicable income tax laws in India, which are subject to change from time to time. You are advised to consult Your tax advisor on applicable tax benefits under the Policy.
- 12.5.3. We shall deduct Income Tax at Source (TDS) on payments made under the Policy as per the applicable income tax laws in India

12.6. Date formats

Unless otherwise stated, all dates described and used in the Policy Schedule are in dd/mm/yyyy formats.

12.7. Electronic transactions

We shall accept Premiums and pay benefits through any approved modes including electronic transfers.

12.8. Communications

- 12.8.1. We will communicate to You in writing and deliver the correspondence by hand, post, e-mail or any other approved mode.
- 12.8.2. We will send correspondence to the mailing address You have provided in the proposal form or to the address subsequently changed and registered by You with Us.
- 12.8.3. You should also communicate in writing and deliver the correspondence by hand, post, facsimile, e-mail or any other approved mode.
- 12.8.4. Your correspondence can be addressed to any of SBI Life branch offices or to its Central Processing Centre at the address below:
SBI Life Insurance Company Limited,
Central Processing Centre,
7th Level (D Wing) & 8th Level,
Seawoods Grand Central
Tower 2, Plot No R-1, Sector-40,
Seawoods, Nerul Node, Dist. Thane,
Navi Mumbai - 400 706
Telephone No.: + 91 - 22 - 6645 6785
E-mail: info@sbilife.co.in
- 12.8.5. It is important that You keep Us informed of Your change in address and any other communication details.

12.9. Issuance of Duplicate Policy

- 12.9.1. The Policyholder can make an application for duplicate Policy on payment of Policy Printing Charges of ₹100 Plus Stamp duty Plus GST, upon loss of policy document along with other requirements as may be prescribed by the Company.

12.10. Policy Servicing

Final Policy Document
Form No:685

Part F

SBI Life – New Smart Samriddhi (UIN: 111N129V04)
Individual, Non-Linked, Non-Participating, Life Insurance Savings Product

- 12.10.1. We endeavor to ensure that You receive the best possible service in relation to Your Policy. If You wish to avail any services from Us or require any support or assistance in relation to the Policy, You may send a written request to Us at info@sbilife.co.in.
- 12.10.2. Turn Around Time (TAT) for various services can be downloaded from: <https://www.sbilife.co.in/en/services>.
- 12.10.3. Various forms and list of documents required including bank account details are available on SBI Life Website: <https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms>.
- 12.10.4. You can also give feedback on the services provided by Us at info@sbilife.co.in

Part G

13. Complaints

13.1. Grievance Redressal Procedure

- 13.1.1. If You have any query, complaint or grievance, You may approach any of Our offices.
- 13.1.2. You can also call Us on our toll-free number: 1800 267 9090 (Customer Service Timing: 24 x 7) and these timings are subject to change. you can also send an email to us on info@sbilife.co.in
- 13.1.3. If You are not satisfied with Our decision or have not received any response within 15 days, You may write to Us at:
 Head – Client Relationship,
 SBI Life Insurance Company Limited
 Central Processing Centre,
 7th Level (D Wing) & 8th Level,
 Seawoods Grand Central
 Tower 2, Plot No R-1, Sector-40,
 Seawoods, Nerul Node, Dist. Thane,
 Navi Mumbai-400 706.
 Telephone No.: +91 - 22 – 6645 6785
 E-mail Id: hcr@sbilife.co.in

In case You are not satisfied with Our decision or have not received a response within 1 month from the date of filing Your complaints with Us and the issue pertains to Rule 13 and 14(3) of Insurance Ombudsman Rules, 2017, You may approach the Insurance Ombudsman. You can make the complaint to the Ombudsman as per provision 13 and 14(3) of the said rules. The relevant provisions have been mentioned in the section “Relevant Statutes”.

- 13.1.4. The address of the Insurance Ombudsman and the Insurance Ombudsman Rules, 2017, are, available on the website of IRDAI, <http://www.irdai.gov.in> and in Our website <http://www.sbilife.co.in> The address of the Ombudsman at Mumbai is:
 Office of the Insurance Ombudsman
 3rd Floor, Jeevan Seva Annexe,
 S.V. Road, Santa Cruz (W),
 Mumbai – 400 054.
 Telephone No.: +91 – 22 – 69038821/23/24/25/26/27/28/29/30/31
 E-mail : bimalokpal.mumbai@ciains.co.in
- 13.1.5. We have also enclosed a list of addresses of Insurance Ombudsmen in Annexure IV for reference
- 13.1.5.1. All grievances received by the Company will be responded to within a Turn Around Time (TAT) of 15 days.
- 13.1.6. If You are not satisfied with the response or do not receive a response from Us within 15 days of lodging the complaint through Our Grievance Redressal mechanism; you may escalate the complaint to IRDAI through the Bima Bharosa Portal (IRDAI): <https://bimabharosa.irdai.gov.in/> or contact IRDAI Grievance Call Centre on toll-free number: 155255 /1800 4254 732 or alternatively you may send an email on complaints@irdai.gov.in

- 13.1.7. The postal address of IRDAI for communication for complaints by paper is as follows:
Policyholders' Protection Grievance Redressal Department, Insurance Regulatory and Development Authority of India,
Sy. No. 115/1, Financial District
Nanakramguda, Gachibowli,
Hyderabad – 500 032

14. Relevant Statutes

14.1. Governing laws and jurisdiction

This is subject to prevailing Indian Laws. Any dispute that may arise in connection with this shall be subject to the jurisdiction of the competent Indian Courts.

14.2. Section 45 of the Insurance Act 1938, as amended from time to time

[A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure – (III) for reference.]

14.3. Rule 13 of Ombudsman Rules, 2017

1. The Ombudsman may receive and consider complaints or disputes relating to:
 - a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
 - b) any partial or total repudiation of claims by the life insurer, General insurer or the health insurer;
 - c) disputes over premium paid or payable in terms of insurance policy;
 - d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
 - e) legal construction of insurance policies in so far as the dispute relates to claim;
 - f) policy servicing related grievances against insurers and their agents and intermediaries;
 - g) 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;
 - h) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
 - i) 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 the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f).
2. The Ombudsman shall act as counselor and mediator relating to matters specified in sub-rule (1) provided there is written consent of the parties to the dispute.
3. The Ombudsman shall be precluded from handling any matter if he is an interested party or having conflict of interest.
4. The Central Government or as the case may be, the IRDAI may, at any time refer any complaint or dispute relating to insurance matters specified in sub-rule (1), to the Insurance Ombudsman and such complaint or dispute shall be entertained by the Insurance Ombudsman and be dealt with as if it is a complaint made under Rule 14.

14.4. Rule 14 of Ombudsman Rules, 2017

- (1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

- (2) The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.
- (3) No complaint to the Ombudsman shall lie unless –
 - a) The complainant makes a written representation to the insurer named in the complaint and
 - a. Either the insurer had rejected the complaint; or
 - b. the complainant had not received any reply within a period of one month after the insurer received his representation; or
 - c. the complainant is not satisfied with the reply given to him by the insurer
 - b) the complaint is made within one year
 - a. after the order of the insurer rejecting the representation is received; or
 - b. after receipt of decision of the insurer which is not to the satisfaction of the complainant;
 - c. after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant
- (4) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
- (5) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

14.5. Protection of Policyholders' Interest

The IRDAI (Protection of Policyholders' Interest Operations and Allied Matters of Insurers) Regulation, 2024 provide for protection of the interests of the policyholders. The provisions of this regulations will be applicable and subject to the prevailing law, as amended from time to time.

Annexure-I

A. Section 38 - Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. This policy may be transferred/assigned, wholly or in part, with or without consideration.
02. 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.
03. 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.
04. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness.
05. The transfer of 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 thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer.
06. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations.
07. 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.
08. 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.
09. 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 a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details.]

Annexure-II

B. Section 39 - Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015. The extant provisions in this regard are as follows:

01. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
02. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
03. Nomination can be made at any time before the maturity of the policy.
04. 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.
05. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
06. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
07. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
08. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof.
09. 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.
10. 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.
11. 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.
12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s).
13. 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.

14. 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).

15. 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 (Amendment) Act, 2015

16. 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.

17. 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 after Insurance 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 a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details.]

Annexure-III

C. Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended from time to time and as amended by Insurance Laws (Amendment) Act, 2015 are as follows:

01. 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.

02. 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.

03. 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.

04. 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.

05. 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.

06. 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.

07. 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.

08. 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.

09. 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 a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Gazette Notification for complete and accurate details]

Annexure IV

List of Ombudsman Centers with Address

Office of the Ombudsman	Contact Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, 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	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, 1 st Floor, Jeevan Shikha, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh.
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH	Office of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, PondicherryTown and Karaikal (which are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 / 2740798 Email: bimalokpal.jaipur@cioinsco.in	Rajasthan.
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp. to Maharaja's College, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7 th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	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 - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal 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 Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).