



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

**MASTER
POLICY
DOCUMENT**

SBI LIFE – RiNN RAKSHA
UIN: 111N078V03
A Group, Non-Linked, Non-Participating, Pure
Risk, Credit Life Insurance 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: 24X7)

Welcome Letter

Ref No: <<Reference No. >>

Date: <<DD/MM/YYYY>>

To

<<Recipient Name & Designation>>

<<Master Policy Holder Name>>

<<Address1>>

<<Address2>>

<<Address3>>

<<City>>

<<State>> - <<Pin code>>

Dear Sir / Madam,

Subject: SBI Life – RiNn Raksha - Master Policy No.: <<XXXXXXXXXXXX>>**Welcome to SBI Life Insurance Company Limited**

It gives us great pleasure to inform you that we have issued the SBI Life – RiNn Raksha, Master Policy, commencing on <<DD/MM/YYYY>> and covering initial number of <<Count of Initial covered Insured Members>> Insured Members.

We are pleased to send herewith the following:

Policy Document along with Customer Information Sheet

First Premium receipt,

List of Initial Members covered,

Copy of Master Proposal Form.

Please check all details and make sure that the Policy Booklet is kept safely. The Certificate of Insurance for each Insured Member will be dispatched to the Insured Member's address shortly. Kindly acknowledge the receipt of the documents in the enclosed format.

For any information/ clarification, you can also contact:

1. Your local SBI Life service branch: << SBI Life branch address >>
2. << Intermediary Name and Sourcing Bank Branch Name >>
3. Email us at info@sbilife.co.in
4. Call us on our toll free number << Toll Free Number >>

Free Look Option

In case, You/Insured Member do/does not agree with any terms and conditions of the Master Policy/Certificate of Insurance or otherwise, You/Insured Member have/has the option to cancel the Master Policy/Certificate of Insurance by sending a written request to the Company stating the reasons for objection within the Free Look Period of 30 days from the receipt of the Master Policy Document/Certificate of Insurance whether received electronically or otherwise.

Upon Your/Insured Member's request and if no claims has been made under the Master Policy/Certificate of Insurance, We shall refund the Premium paid by You/Insured Member for the Master Policy/Certificate of

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Insurance subject only to deduction of the proportionate risk Premium for the period of the cover, stamp duty charges and medical expenses (if any), irrespective of the reasons mentioned.

Your/Insured Members' request for cancellation of this Master Policy/Certificate of Insurance must reach Your nearest SBI Life Office within a period of 30 days from the date of receipt of the Master Policy/Certificate of Insurance.

In case of Co-borrowers are covered, the life cover for all the Insured Members will be terminated simultaneously on the cancellation during the Free Look Period.

We assure you of our best services at all times and look forward to an enduring relationship.

Warm Regards,

<<Name of Authorised Signatory & Designation >>

<< Department Name>>

SBI Life Insurance Company Limited

Encl: As above

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about Your Master 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)	MPD Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	SBI Life – RiNn Raksha (UIN:111N078V03)	MPD Schedule
2.	Master Policy Number	<< as allotted by system >>	MPD Schedule
3.	Type of Insurance Policy	SBI Life – RiNn Raksha is a Non-Participating, Non-Linked, Pure Risk, Group Credit Life Insurance Product	MPD Schedule
4.	Basic Policy Details	<ul style="list-style-type: none"> Master Policyholder Name << as allotted by system >> Scheme Type: << Compulsory / Voluntary >> Date of Commencement of Master Policy <<dd/mm/yyyy>> Plan Option Chosen << as allotted by system >> Type of Plan << Single Premium / Level Premium>> 	MPD Schedule
5.	Policy Coverage / Benefits Payable	<p><u>Death Benefit:</u> In case of death of Insured Member during the Policy Term and provided cover under Master Policy is In-force, We will pay the Death Benefit equal to the Sum Assured as per the Option chosen or in case no Option is chosen, We will pay Sum Assured as per the amortization schedule mentioned in the Certificate of Insurance</p> <p><u>Surrender Benefits:</u> The Policy will acquire Surrender Value only after completion of one year from the Insurance Cover Start Date provided at least one full Policy year Premium has been paid.</p> <p><u>Maturity/Survival Benefit:</u> There is no maturity/Survival benefit under this plan.</p>	<p>3.2</p> <p>3.4</p>
6.	Exclusions (events where insurance coverage is not payable), if any.	<u>Suicide Exclusion:</u> In case of death of Insured Member due to suicide within 12 months from the Insurance Cover Start Date or from the Date of Revival of cover under the Master Policy, as applicable, We will not pay the Death Benefit and the Claimant shall be entitled to 80% of total premiums paid (net of extra premium and applicable taxes) till date of death without interest or Surrender Value, available as on the date of suicide, whichever is higher.	12.3

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7.	Grace Period	means the time granted by Us from the due date of payment of premium, without any penalty or late fee, during which time the cover under the Master Policy is considered to be In-force with the risk cover without any interruption, as per the terms & conditions of the Master 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. This is not applicable in single Premium policies.	7
8.	Free Look Period	<p>In case, You/Insured Member do/does not agree with any terms and conditions of the Master Policy/Certificate of Insurance or otherwise, You/Insured Member have/has the option to cancel the Master Policy/Certificate of Insurance by sending a written request to the Company stating the reasons for objection within the Free Look Period of 30 days from the receipt of the Master Policy Document/Certificate of Insurance whether received electronically or otherwise.</p> <p>Upon Your/Insured Member's request and if no claim(s) has been made under the Master Policy/Certificate of Insurance, We shall refund the Premium paid by You/Insured Member for the Master Policy/Certificate of Insurance subject only to deduction of the proportionate risk Premium for the period of the cover, stamp duty charges and medical expenses (if any), irrespective of the reasons mentioned.</p> <p>Your/Insured Members' request for cancellation of this Master Policy/Certificate of Insurance must reach Your nearest SBI Life Office within a period of 30 days from the date of receipt of the Master Policy/Certificate of Insurance.</p> <p>In case Co-borrowers are covered, the life cover for all the Insured Members will be terminated simultaneously on the cancellation during the Free Look Period.</p>	12.2
9.	Lapse, Paid-Up and Revival of the Policy	<p><u>Lapse</u> Is the status of the Policy if due Premiums have not been paid within the Grace Period. This is not applicable in single Premium policies.</p> <p><u>Paid-Up:</u> Paid –up Sum Assured is payable in case the Certificate of Insurance acquires Paid – up Status. Paid-up Status is acquired at any point of time after one complete year from the Insurance Cover Start Date, provided at least first year's premiums are paid in full and no further premiums are paid and is not applicable for Single premium policies.</p> <p><u>Revival:</u> If Premiums are not paid within the Grace Period and the Master Policy is not Surrendered, the Master Policy may be revived with or without rider for full benefits within five consecutive complete years</p>	10.1

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		from the date of the first unpaid premium on payment of all overdue premiums with interest.	
10.	Policy Loan, if applicable	No policy loan is available under this plan.	14.3
11.	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). • Helpline for NRI Customers: +91-022 6928 9090 (Customer Service Timing: 24X7) • Our Contact Details: 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/Certificate of Insurance • Valid death certificate from municipal / local authorities • KYC documents of the Claimant • Valid bank account proof of the Claimant • 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 	11

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12.	Policy Servicing	<ul style="list-style-type: none"> • Turn Around Time (TAT): https://www.sbilife.co.in/en/services >Download 'Turn Around Times' pdf • Our Contact Details: Toll free no.: 1800 267 9090 (Customer Service Timing:24X7). Helpline for NRI Customers: +91-022 6928 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. Various forms are available on SBI Life Website: https://www.sbilife.co.in/en/services/download-center/policy-servicing-forms 	9.2
13.	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 Our portal: https://www.sbilife.co.in/en/grievances • Contact details of Ombudsman: https://cioins.co.in/ombudsman 	15.1

Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

Note:

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

Policy Preamble

Welcome to your group credit life insurance policy, **SBI Life – RiNn Raksha** and thank you for choosing **SBI Life Insurance Company Limited** for your insurance needs. The UIN allotted by IRDAI for this product is 111N078V03. This is a group, non-linked, non-participating, pure risk, credit life insurance product which provides life Insurance Cover to various loan borrowers who are covered under this Master Policy against the risk of death within the chosen Policy Term, subject to the terms and conditions of this Policy. Your Master Policy shall not have a share in Our profits or surplus.

The information you have given in Your master proposal form, details of the Insured Members provided in the Membership forms, the quotation accepted by You, other documents and declarations including the declaration of Good Health for evidence of insurability of the Insured Members, if any, form part of and the basis of this contract of Insurance with Us. Your Policy document, , is evidence of the contract of insurance entered with Us. You should read these carefully to make sure that you are satisfied with the terms and conditions of the Master Policy. Please keep these in a safe place.

The benefits will be paid to the person(s) entitled as set out in the Policy Document, on proof to Our satisfaction, of such benefits having become payable and 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 at 1800 267 9090 Customer Service Timing: 24X7) or email us at info@sbilife.co.in

Policy Schedule

The Intermediary Details

Type of Intermediary	<< Direct/ Broker/ Insurance Advisor/ Corporate Agent >>
Name of the Intermediary	<< from the proposal form >>
Code / Branch code	<<xxxx / xxxx>>
Contact Phone no.	<< STD Code – Contact No. / Mobile No.>>

Identification

Master Policy Number	<< as allotted by system >>
Master Proposal Number	<< as given in the Master Proposal Form >>
Master Proposal Date	<< DD-MMM-YYYY>>
Client ID	<< as allotted by system >>

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Master Policy Holder Details	
Name of the Proposer/ Master Policyholder	<< as mentioned in the Master Proposal Form >>
Mailing Address	<< as mentioned in the Master Proposal Form >>
Telephone Number with STD Code	<< as mentioned in the Master Proposal Form>>
E-Mail ID	<< email id as given in the Master Proposal Form>>

Policy Details	
Type of Loan(s)/ Scheme(s) covered under this Master Policy	<< Loan Borrowers/ others as mentioned in the Master proposal form>>
Type of Scheme	<<Voluntary/ Compulsory>>
Date of Commencement of Master Policy	<< as mentioned in the Master Proposal Form>>
Type of Plan	<< Single Premium / Level Premium>>
Death Benefit	<< As per COI Schedule for each Member>>
Additional Options opted	<< None / Gold Option / Platinum Option >>
Number of Members as on Date of Commencement of Master Policy	<< >>
Minimum Age at Entry	<< xx >> years
Maximum Age at Entry	<< xx >> years
Maximum Age at Maturity	<< xx >> years
Minimum Sum Assured	Rs. << >>
Maximum Sum Assured	Rs. << >>
Minimum Policy Term	<< xxx >> months
Maximum Policy Term	<< xxx >> months
Minimum Moratorium Period	<< xxx >> months
Maximum Moratorium Period	<< xxx >> months
Accrued interest during moratorium period	<< Option 1: Not included in the sum assured (i.e., with interest payment by the Insured Member) Option 2: Included in the sum assured (i.e., without interest payment)>>

Part A**SBI Life – RiNn Raksha (UIN: 111N078V03) Master Policy Document
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Interest Cover Rate	
Loan Interest Rates Ranges	
No. of Co-borrowers allowed including primary borrower	<<2/3/Not Applicable>>
Insurance cover in case of Co-borrowers	<< Option 1: Each co-borrower is covered for 100% of the loan amount Option 2: Each co-borrower is covered to the extent of his/ her liability on the loan>>
Non-Medical Limit	As mentioned in Annexure
Claim proceeds	<<Payable to the Master Policyholder to the extent of Outstanding Loan Amount as on the date of occurrence of the insured event and the balance claim amount, if any, is payable to the Nominee/ beneficiary/legal heir of the Insured Member OR Entire claim amount is payable to the Insured Member or his/ her Nominee/ beneficiary/legal heir.>> As the case may be as per terms and conditions of the Policy.

Premium Details	
Premium Payment Term	<< Single Premium/ 5 years/ 10 years>>
Modes of Premium Payment	<< Single/ Yearly/ Half Yearly/ Quarterly/ Monthly>>
Type of Premium Rate	<< Age wise Rates/ Age Band wise rates/ Unit Rates >>
Premium Rates*	As mentioned in Annexure

*The premium rates are exclusive of taxes. Applicable Taxes and/ or any other statutory levy/ duty/ surcharge, shall be charged at a rate notified by the Central and/ or State Government from time to time, as per prevalent tax laws and is payable in addition to the premiums.

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Exclusions & Clauses Applicable	
Suicide Clause	<<As Applicable>>
Waiting Period	<< Not applicable >>

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

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>>).

NOTE: The total premium payable may change in accordance with the changes in the applicable rates of taxes of whatsoever nature are introduced or amended from time to time.

<< Digital Signature >>

(Signature)
Proper Officer

We request You to read the Policy Schedule together with the Policy Booklet. The Policy Schedule shall reflect the features as opted for. If You find any errors or mistakes, the Policy Document should be returned to the Company for effecting corrections.

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

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Policy Booklet

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Part B

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

Definitions

These definitions apply throughout your Policy Document.

Items marked with ⁺ alongside are mentioned in your Policy schedule.

Expressions	Meanings
Age⁺	means age in completed years as on the last birthday of the Insured Member.
Borrowers	shall mean the loan borrowers of the Master Policyholder.
Co-borrowers⁺	shall mean loan borrowers, who have jointly applied for the loan from the Master Policyholder and include spouses, siblings, or business partners.
Certificate of Insurance (COI)	is a certificate issued by Us under this Master Policy to an Insured Member under a non-employer-employee group mentioning details in relation to the benefit, Insurance Cover Start Date, Insurance Cover End Date and other important details and the terms and conditions in relation to the Insured Member's cover under the Master Policy.
Claimant	is You, or the Insured Member, or the Nominee or the Assignee (if applicable) or their legal heirs or holders of a succession certificate (if the Insured Member, the Nominee(s) or the Assignee(s) (if applicable) are not alive at the time of claim), as the case may be and as specified in the Certificate of Insurance. In case the Claimant is not stated in the Certificate of Insurance or becomes invalid for any reason whatsoever, the Claimant will be the person(s) as certified by a court of competent jurisdiction.
Date of Commencement of Master Policy	Is the start date of the Master Policy as stated in the Policy Schedule.
Death Benefit⁺	is the amount payable on death of the Insured Member as stated in the Certificate of Insurance in accordance with the terms and conditions of this Master Policy.
Endorsement	is a change in any of the terms and conditions of Your Master Policy, agreed to or issued by Us, in writing.
Free- look	is the period of 30 days from the date of Your/Insured Member's receipt of the Policy Document/Certificate of Insurance during which You/Insured Member have the option to cancel the Master Policy/Certificate of Insurance, if You/Insured Member are not satisfied with the terms and

Expressions	Meanings
	conditions of the Master Policy/Certificate of Insurance or otherwise in accordance with the Master Policy.
Grace period	is the period from the date of first unpaid premium during which the cover under the Master Policy remains In-force and the renewal premium can be paid without any penalty.
In-force	is the status of the Insured Member's insurance cover when all the due premiums have been paid.
Initial Sum Assured	is the Sum Assured as on the Insurance Cover Start Date for the Insured Member. It comprises the loan amount to be covered excluding or including premium and taxes, as the case may be, as per the Option chosen by the Insured Member. The Initial Sum Assured shall not exceed the original loan amount on the Insurance Cover Start Date.
Insurance Cover Start Date	is the Insurance Cover Start Date as mentioned in the Certificate of Insurance of a particular Insured Member.
Insurance Cover End Date	is the Insurance Cover End Date as mentioned in the Certificate of Insurance of a particular Insured Member
Insured Member	is the person who fulfils the eligibility criteria specified in this Master Policy and in relation to whom the life insurance cover is granted under this Master Policy and the Company has issued the Certificate of Insurance.
Interest Cover Rate[†]	is the rate used for generating the amortization schedule in Certificate of Insurance as per understanding between You and the Insured Member; it may differ from the Loan Interest Rate.
Loan Interest Rate[†]	is the rate of interest on the loan granted to the Insured Member. This rate is taken into consideration while determining appropriate Interest Cover Rate.
Lapse	is the status of the Insured Member's insurance cover when a due premium is not paid by the Insured Member before the end of the Grace Period.
Master Policy	Is RiNn Raksha policy issued by Us.
Master Policyholder[†]	is the entity named in this Master Policy who has entered into this contract of insurance with Us.
Membership Form	Is the proposal form for the Insured Member.
Moratorium Period[†]	is repayment holiday during the loan tenure. The holiday can be in respect of loan interest or both loan principal and interest.
Nominee	is the person who is named as the Nominee in the Membership form and stated in the Certificate of Insurance or subsequently changed by an endorsement, as per section 39 of the Insurance Act, 1938, as amended from time to time.
Option[†]	is an add-on feature for covering flexible interest rates, that an Insured Member may choose to opt for. This option will be available to the Insured Member provided the same has been chosen by You.
Paid-up Status	Paid-up status is acquired at any point of time after one complete year from the Insurance Cover Start Date, provided at least first year's

Expressions	Meanings
	premiums are paid in full and no further premiums are paid and is applicable only in case of level premium policies.
Policy Document	is the contract of insurance entered into between You and Us and includes the master proposal form, the Membership Forms and all accompanying information and documentation submitted by You to Us, the Policy Schedule, any Endorsements and the Customer Information Sheet issued by Us.
Policy Term[†]	is the period, in years, during which the contractual benefits are payable in respect of the Insured Member. The Policy Term shall not exceed the outstanding loan tenure.
Premium Paying Term[†]	is the period, in years, over which regular premiums are payable.
Premium Payment Mode[†]	is the frequency of premium payment.
Premium Renewal Date	is the date on which regular premium becomes due.
Revival	is the process by which the benefits lapsed under a Member Policy are restored.
Revival Period	is a 5-year period from the date of first unpaid premium during which benefits lapsed under a Certificate of Insurance can be restored.
Sum Assured	is the amount specified in the Certificate of Insurance payable, upon the happening of the insured events.
Surrender	is complete withdrawal or termination of the Master Policy/Certificate of Insurance.
Surrender Benefit	is the amount payable on Surrender, if any, to the Insured Member or the Master Policyholder, as the case may be.
Underwriting	is the process of classification of lives into appropriate homogeneous groups based on the underlying risks. Based on underwriting, a decision on acceptance or rejection of cover as well as applicability of suitable premium is taken.
We, Us, Our, Company	means SBI Life Insurance Company Limited or its successors.
You, Your[†]	means the Master Policyholder.

Abbreviations

Abbreviation	Stands for
COI	Certificate of Insurance
IRDAI	Insurance Regulatory and Development Authority of India
Rs.	Indian Rupees
UIN	Unique Identification Number

These abbreviations bear the meanings assigned to them elsewhere in the Policy Document.

Part C

Policy Benefits

3.1. Participation in profits

Your Policy does not participate in our profits.

3.2. Death Benefit

3.2.1. If all the due premiums have been paid, on death of the Insured Member during the Policy Term, We will pay the Death Benefit equal to the Sum Assured as per the Option chosen or in case no Option is chosen, We will pay Sum Assured as per the amortization schedule mentioned in the Certificate of Insurance (COI), whichever is applicable, if the claim is found admissible.

3.2.1.1. In case Gold option is opted for, We will pay a Death Benefit equal to the entire outstanding loan amount at the time of death as per the floating interest rate offered by You irrespective of the amount payable as per the original loan schedule given in the COI.

3.2.1.2. In case Platinum option is opted for, We will pay either the outstanding loan amount as per the floating interest rate offered by You or the outstanding loan amount as per the interest rate fixed at the Insurance Commencement Date as mentioned in the amortization schedule in the COI, whichever is higher.

3.2.2. If all the due premiums have not been paid, then, if:

3.2.2.1. the death of the Insured Member occurs within the Grace Period, we will pay the Death Benefit as per section 3.2.1 mentioned above after deducting the unpaid outstanding premiums, if the claim is found admissible.

3.2.2.2. the death of the Insured Member occurs after the end of the Grace Period and the Policy has acquired a Paid-up Status, We will pay the paid-up sum assured (as below), if any, if the claim is found admissible.

3.2.2.3. the death of the Insured Member occurs after the end of the Grace Period and the Policy has not acquired a Paid-up Status, no Death Benefit will be payable.

3.2.3. Minimum Death Benefit shall be at least 105% of the total premiums paid upto the date of death.

3.2.4. Paid-up Sum Assured

3.2.4.1. Paid –up Sum Assured is payable in case the Insured Member’s cover under the Master Policy acquires Paid – up Status. Paid-up Status is acquired at any point of time after one complete year from the Insurance Cover Start Date, provided at least first year’s premiums are paid in full and no further premiums are paid is not applicable for Single premium policies

3.2.4.2. Paid-up Sum Assured is equal to:

Original Sum Assured as per the amortization schedule multiplied by a ratio of “total period for which premiums have already been paid” to the “maximum period for which premiums were originally payable” as per the terms and conditions of the Master Policy.

3.2.5. Co-Borrowers

3.2.5.1. If the Initial Sum Assured for each Co-borrower is equal to entire loan amount:

3.2.5.1.1. On death of any of the Insured Members [i.e., in case any of the covered Co-borrowers dies] during Policy Term and if the claim is admitted:

- 3.2.5.1.1.1.** We will pay the Death Benefit as per the amortization schedule given in the COI.
- 3.2.5.1.1.2.** We will also pay the Surrender Benefit, if any, to the surviving Insured Members who are Co-borrowers.
- 3.2.5.1.1.3.** We will terminate the insurance cover for the surviving Insured Members who are Co-borrowers.
- 3.2.5.1.2.** On death of any of the Insured Members during Policy Term and if the claim is repudiated/rejected, for any reason whatsoever:
 - 3.2.5.1.2.1.** We will not pay the Death Benefit.
 - 3.2.5.1.2.2.** Life cover for surviving Insured Members who are Co-borrowers will continue till end of Policy Term, provided all their due premium(s) are paid regularly.
- 3.2.5.1.3.** In case of simultaneous death of more than one Co-borrower, the Death Benefit will be payable only in respect of one Co-borrower. It will be presumed that the younger Insured Member survives the elder Insured Member. The Surrender Benefit, if any, will be paid with respect to the Insured Members who are Co-borrowers where Death Benefit has not been paid.
- 3.2.5.2.** If Initial Sum Assured for each Co-borrower is equal to [limited to] his/ her respective share of loan amount:
 - 3.2.5.2.1.** On death of any of the Insured Members who are Co-borrowers during Policy Term and if the claim is admitted:
 - 3.2.5.2.1.1.** We will pay the Death Benefit for deceased Insured Member as per the amortization schedule provided in the COI in respect of his/her insurance cover only, as the insurance cover is limited to his/her share of loan only.
 - 3.2.5.2.1.2.** Life cover for surviving Insured Members who are Co-borrowers will continue till end of Policy Term, provided all their due premium(s) are paid, regularly.
 - 3.2.5.2.1.3.** On death of any of the Insured Members who are Co-borrowers during Policy Term and if the claim is repudiated/ rejected, for any reason whatsoever:
 - 3.2.5.2.2.** We will not pay any Death Benefit whatsoever for the deceased Insured Member and the insurance cover for the surviving Insured Members who are Co-borrowers will continue till the end of Policy Term, provided all their due premium(s) are paid regularly.
- 3.2.6.** In case the Insured Member dies after the submission of request for Surrender of his /her insurance cover but before the payment of Surrender Benefit, or dies after submission of request for cancellation during Free Look Period, but before refund of premium, the Master Policy Holder or the Nominee/beneficiary or legal heirs of the Insured Member, as the case may be would be eligible for Death Benefit. The insurance cover shall automatically stand cancelled on the date of death of the Insured Member.

3.3. Survival Benefit

Survival benefit is not available under this Master Policy.

3.4. Surrender Benefit

- 3.4.1.** An Insured Member may Surrender his Certificate of Insurance during the Policy Term if the cover is In-force or Paid-up Status. Such Surrender will be subject to all of the following:

- 3.4.1.1. An Insured Member may surrender his/her cover only after one complete year from the Insurance Cover Start Date.
- 3.4.1.2. We will pay the Surrender Benefit equal to the higher of the Surrender Value and Special Surrender Value only if, at least, all premiums due in the first year since the Insurance Cover Start Date have been paid. If premiums are not paid for full one year, nothing shall be payable.
- 3.4.1.3. We will pay the Surrender Value only if it is at least Rs. 250.
- 3.4.2. For Co-borrowers, in case of Surrender by any one Insured Member, the insurance cover would continue for the remaining co-borrowers.
- 3.4.3. The Surrender Value (SV) is calculated as under:
 - 3.4.3.1. (50% of the premium(s) paid) *multiplied by* (unexpired term *divided by* total term)
 - 3.4.3.2. We will consider premiums paid after excluding extra premium(s), Option premium and taxes, if any, for calculation of Surrender Value.
 - 3.4.3.3. We will measure term in completed number of months.
 - 3.4.3.4. Unexpired term is the total Policy Term in months less the completed number of months as on date of Surrender.
- 3.4.4. A Special Surrender Value (SSV) may be available at the time of Surrender. Surrender Value would be subject to review and based on future experiences.
- 3.4.5. In case of Surrender of the group Policy by You, an option shall be given to the individual Insured Members, on such Surrender, to continue the Policy as an individual Policy, provided the future premiums are paid or continued to be paid under such policy.
- 3.4.6. If a loan is cancelled by You or not taken up by the Insured Member after sanction but premium for the same has been paid, then the Insured Member may request for cancellation of cover. Such a request must be received by Us within 90 days of issuance of the Certificate of Insurance. Upon receipt of such a request, We will refund 90% of the premium paid, excluding applicable taxes, in respect of that Insured Member after deducting expenses towards stamp duty.

3.5. Option Benefit

- 3.5.1. Option Benefit is available only if We have offered the same to You and is reflected in the Policy Schedule. You may choose to offer these options to the Insured Members. In case You have not chosen Option Benefit, Insured Members cannot choose the Option Benefits. In case you are offered the Option Benefit and any of these Options has been opted for by the Insured Member also, the Death Benefit will be as mentioned below and the amortization schedule as mentioned in the COI will be only for the purpose of reference.
 - 3.5.1.1. Gold Option: If you opt for this option, the following will apply:
 - 3.5.1.1.1. The Insured Member can opt for this Option if the Policy Term is at least 5 years or more.
 - 3.5.1.1.2. If the Insured Member opts for this option, on death of the Insured Member during the Policy Term, We will pay the entire outstanding loan amount as on the date of death as per the floating interest rate offered by You irrespective of the loan schedule given in the COI provided all the due premiums have been paid in full and the insurance cover for that Insured Member is In-force and provided the claim is found admissible.
 - 3.5.1.2. Platinum Option: If You opt for this option, the following will apply:
 - 3.5.1.2.1. The Insured Member can opt for this Option if the Policy Term is 5 years or more.
 - 3.5.1.2.2. If the Insured Member opts for this Option, on death of the Insured Member during the Policy term, We will pay:

3.5.1.2.2.1. Either the outstanding loan amount as per the floating interest rate offered.

3.5.1.2.2.2. or the outstanding loan amount as per the interest rate fixed at the time Insurance Cover Start Date as mentioned in the amortization schedule in the COI.

Whichever is higher, and provided the claim is found admissible.

3.5.1.3. An Insured Member can choose only one of these Options provided You choose to retain both the Options. If You choose only one Option, the Insured Member shall be bound by that Option only. We will pay Option Benefit subject to all of the following:

3.5.1.3.1. We will pay the Option Benefit as per the option chosen by the Insured Member.

3.5.1.3.2. The interest rate fluctuations are subject to upper and lower cap up to 6% (600 basis points) from the interest rate at the Insurance Cover Start Date.

3.5.1.3.3. If the interest rate changes, We will recalculate the benefit amount payable at death of the Insured Member keeping the term and EMI (Equated Monthly Installments) same as at the time of Insurance Cover Start Date. Cover would cease at the end of the Policy Term.

3.5.1.3.4. We will not cover the increase in outstanding loan due to EMI defaults.

3.5.1.3.5. You will have to provide a history of interest rates for every claim.

3.5.1.3.6. If at any time, the loan interest exceeds the EMI, the loan amount payable on death would remain at the same level as the loan amount in the previous period.

3.5.1.3.7. After resetting the EMI schedule, the revised loan outstanding would be used for the purpose of deciding the Sum Assured subject to conditions outlined in this section.

Sum Assured

4.1. The amortization schedule specified in the Certificate of Insurance will be generated using the loan and life cover details available in the Membership Form such as:

4.1.1. Insurance Cover Start Date

4.1.2. Initial Sum Assured or the outstanding loan amount, as the case may be.

4.1.3. Interest Cover Rate

4.1.4. Policy Term

4.1.5. moratorium period, if opted, with / without interest payment

4.2. In case of '*without moratorium period*' option, the Sum Assured would start decreasing as per the amortization schedule.

4.3. In case of '*with moratorium period*' option,

4.3.1. If interest is paid by the Insured Member during the moratorium period, then the Sum Assured would remain the same during the moratorium period and would start decreasing from the end of the moratorium period.

4.3.2. If interest is not paid by the Insured Member (and is included in the loan) during the moratorium period, then the Sum Assured would increase during the moratorium period and would start decreasing from the end of the moratorium period.

Participation

Members will be eligible to be covered as Insured Members under this Master Policy subject to the following:

- 5.1. We will provide cover to any or all of Your Borrowers, provided they are eligible and they apply for the insurance cover and comply with all the requirements for assessment of risk and are found to be insurable based on the risk assessment of each individual Insured Member.
- 5.2. We will cover new as well as existing members at any time during the validity period of this Master Policy.
- 5.3. Insured Members (s) can take the cover on single life as well as on a joint life basis (in case of Co-borrowers).
- 5.4. We will provide cover to Co-borrowers if they are spouses, siblings or close blood relations like parents, child or business partners.
- 5.5. Insurance cover for joint borrowers is not automatic.
In case of joint borrowers, each borrower has to apply individually and independently and should be eligible for insurance cover as per the Board approved Underwriting Policy of the Company.
- 5.6. A maximum of two Co-borrowers are allowed in addition to the primary borrower under the Certificate of Insurance.
- 5.7. We will provide cover to Co-borrowers, either for their respective shares of loan amount alone or each Co-borrower will be covered for 100% of the loan amount on first death basis, as opted by you and/ or the Member.
- 5.8. In cases where each Borrower is insured for the entire loan amount, we will provide 5% rebate on premiums for each Insured Member. If the membership forms of all co-borrowers are received together, then the rebate is applicable to all the co-borrowers including the primary borrower. If the membership forms of co-borrowers are received later, then the rebate would only be applicable to the co-borrowers.

Premiums**6.1. Basic Premium**

- 6.1.1. The Insured Member has to pay the premiums on premium renewal dates or within the Grace Period.
- 6.1.2. If We receive any amount in excess of required premium, We will refund the excess. We will not pay any interest on this excess amount.
- 6.1.3. The premium should always be paid in full. If We receive any amount less than the required premium, We will not be able to adjust the premium till the Insured Member pays the deficit/balance of premium. If the deficit/balance of premium is not paid We will refund the premium paid without any interest.
- 6.1.4. The Insured Member will be liable to pay all applicable taxes as levied by the Government and other statutory authorities.
- 6.1.5. In a scenario where the due premium has been paid by the Insured Member to You and You have issued an acknowledgement or receipt for the same, but the premium has not been remitted by the Master Policyholder to Us and if a claim occurs subsequently, We shall honor the claim provided the claim is otherwise admissible and payable, however, this will be subject to

submission of relevant documents by You to Us to Our satisfaction, proving that the due premiums have been paid by the Insured Member to You. For e.g., in a scheme where the premium is being borne by the Insured Member, We will need an acknowledgement /receipt proving that the premium has been paid by the Insured Member within the days of grace. Further, the claim amount would be settled only after remittance of due premium to Us.

6.2. Option Premium

- 6.2.1. The Insured Member has to pay the additional premiums and applicable taxes etc based on the Gold or Platinum Option chosen on premium renewal dates or during the Grace Period.

Grace Period

- 7.1. In case of limited premium payment Policy, the Insured Member has to pay premiums within a Grace Period of 30 days from the due dates for premium frequencies of yearly, half-yearly and quarterly.
- 7.2. The Grace Period of 15 days from the due date of premium is applicable for monthly frequency.
- 7.3. In case of single premium Policy, grace period is not applicable.
- 7.4. Life cover will be available in full during the Grace Period.
- 7.5. If the premiums are not paid within the Grace Period, the Insured Member's life cover will cease and no benefits will be payable other than the paid-up sum assured, if any, or those benefits mentioned under Surrender Benefit section as applicable.

Termination

8.1. Termination of Insurance cover

Insurance cover and other benefits to the Insured Member shall automatically cease on the earliest of the following events:

- 8.1.1. on date of death of the Insured Member, or
- 8.1.2. on expiry of the Policy Term, or
- 8.1.3. on the date of payment of Surrender Value, if any, or
- 8.1.4. on the date of payment on cancellation in Free Look Period, or
- 8.1.5. on termination of cover at the behest of the Insured Member, or
- 8.1.6. on the date on which the Grace Period ends in case if premiums due are not paid, where the insurance cover has not acquired any Paid up Status, or
- 8.1.7. the date on which the Insured Member reaches the maximum cover ceasing age, or
- 8.1.8. a death claim has been admitted under the Master Policy for any one of the Co-borrower, in cases where each Co-borrower is insured for the entire outstanding loan amount. The Surrender Benefit will be paid with respect to the Co-borrowers that are Insured Members where Death Benefit has not been paid/ admitted.

Other Features

9.1. Top-up Loans

If You provide top-up loans to existing Borrowers who are Insured Members:

- 9.1.1. We will consider them as new loans.

Part C**SBI Life – RiNn Raksha (UIN: 111N078V03) Master Policy Document
Group Non-Linked Non-Participating Pure Risk, Credit Life Insurance Product**

- 9.1.2. We will provide insurance cover subject to underwriting rules and issue fresh insurance cover to cover such loans.
- 9.1.3. The Insured Member will have to pay separate premium as applicable for this new cover.

9.2. Pre-closure of Loan

In case an Insured Member repays entire outstanding loan amount before the end of the Policy Term, he/ she can choose either of the following:

- 9.2.1. Continue with the cover under the Certificate of Insurance till the end of the Policy Term and Sum Assured as per amortization schedule will be payable in case of death within the Policy Term or
- 9.2.2. Surrender the cover under the Master Policy and avail Surrender Benefit as applicable.

9.3. Cancellation of Loan

- 9.3.1. If any loan sanctioned by you is cancelled or not taken up after issuance of member's cover, you may request us for cancellation of such cover. Such cancellations will be subject to all of the following:

- 9.3.1.1. You must request to us in writing for cancellation of member policy within 90 days from the date of issuance of COI.
 - 9.3.1.2. We will refund an amount equal to 90% of premium(s) paid excluding applicable taxes *less* stamp duty.

You have to submit the original COI

Part D

Revival

- 10.1.** You and/ or the Insured Member can revive the Insured Member's cover during its revival period of 5 years from the date of first unpaid premium. Such revival will be subject to all of the following:
- 10.1.1.** You and/ or the Insured Member should write to Us during the Revival Period
 - 10.1.2.** Insured Member has to submit Declaration of Good Health and satisfy other underwriting requirements, where applicable.
 - 10.1.3.** We may accept or reject the revival request. We may also accept the revival request by charging additional premium. We will inform You about the same.
 - 10.1.4.** The Insured Member will have to pay all outstanding premium(s), along with interest, and option premium(s), if any, which are due but have not been paid till the date of revival.
 - 10.1.5.** The Company currently charges interest rates based on the formula "250 basis points plus the benchmark yield of Repo Rate" as on 1st April of the Financial Year in which the revival is effected and it will be compounding on a half-yearly basis.
 - 10.1.6.** Insurance cover for the Insured Member will commence again from the date of revival of Insured Member's cover.
 - 10.1.7.** You and/ or the Insured Member cannot revive after the expiry of the Revival Period.
 - 10.1.8.** You and/ or the Insured Member will bear the cost of medical examination, if any, at the time of revival.

Claims

11.1. Death Claim

- 11.1.1.** The Claimant should intimate the death of the Insured Member in writing through the Master Policy Holder.
- 11.1.2.** We require the following documents/ information to process any death claim request.

Type of Claim	Requirement
In case of death other than accident	Original COI
	Claim Forms: <ul style="list-style-type: none"> i. Application Form for Death Claim (Claimant's Statement) ii. Medical Attendant's Certificate in the prescribed format completed by Family Physician/Usual family Doctor and Hospital Treatment Certificate in the prescribed format completed by Hospital Authorities.
	Valid Death Certificate issued by a local government body like Municipal Corporation / Village Panchayat
	Certificate issued by attending physician/ hospital on the medical cause of death
	Attested true copies of indoor case papers of the hospital(s) if any

	The Claimant's: - Photo ID - KYC documents of the Claimant - Bank Account Details, i.e., a copy of Bank Passbook or Statement of the Claimant.
	Employer's Certificate along with leave record for the past 5 years if deceased was in service
	Credit Account Statement as prescribed by SBI Life
	Any other document which SBI Life may call at its discretion
In case of death due to accident (submit in addition to the above)	Post Mortem report & Chemical Viscera report – if performed
	First Information Report & Panchnama / Inquest Report
	Final Police Investigation Report – Will be called for if required.
	Newspaper cutting / Photographs of the accident – if available

11.1.3. The claim documents should be sent to the following address:

SBI Life Insurance Company Limited
Central Processing Center,
7th Level (D Wing) & 8th Level, Seawoods Grand Central,
Tower 2, Plot No. R-1, Sector 40, Seawoods,
Nerul Node, Navi Mumbai - 400 706
Dist. Thane, Maharashtra

11.1.4. Claim under the Master Policy should be filed with Us at the earliest possible time following the claim event. While We may condone any delays in intimation or submission of documents, excessive delays may impact the claim settlement process. However, We reserve the right to request additional information or documentation to verify the validity of the claim and ensure a fair and efficient settlement process.**11.2. Surrender****11.2.1.** You can request for surrender of the cover in respect of any insured member if you have paid the premiums. In schemes, where the insured members have paid the premiums, surrender can be initiated by the insured member only.**11.2.2.** We will pay the surrender value to the master policy holder, if the premiums are paid by the master policyholder.**11.2.3.** We will pay the surrender value to the insured member if the premiums are paid by the insured member.**11.2.4.** Surrender request should be sent at the following address:

SBI Life Insurance Company Limited
Central Processing Center,
7th Level (D Wing) & 8th Level, Seawoods Grand Central,
Tower 2, Plot No. R-1, Sector 40, Seawoods,
Nerul Node, Navi Mumbai - 400 706
Dist. Thane, Maharashtra
Telephone: +91 – 22 – 6645 6000, Facsimile: +91 – 22 – 6645 6655

The Company however, reserves the right to seek additional proofs and documents to process the request for surrender.

9.1. Payment of Death Benefit/claim amount

- 9.1.1.** Upon the death of the Insured Member or any other claim arising under this Master Policy, We will make payment of Death Benefit/claim amount in accordance with the terms and conditions of this Master Policy and the conditions set out below:
- 9.1.2.** Payment will be made by Us in the name of the Nominee(s) or the Assignee(s) or the Insured Member's legal heirs (as applicable) directly through electronic transfer to the Nominee's/Assignee's/legal heir's bank account except for the cases set out in Clause 9.3.3 below.
- 9.1.3.** We shall pay the Death Benefit/claim amount to the extent applicable to the Master Policyholder if the following conditions are met:
- 9.1.3.1.** The Master Policyholder is a financial institution.
 - 9.1.3.2.** The Insured Member has made a valid assignment [in the form specified by Us] to assign the proceeds payable for his/her cover under the Master Policy in the favour of the Master Policyholder and there is a valid assignment in the name of the Master Policyholder as on the date of the death of the Insured Member.
 - 9.1.3.3.** The assignment made in favour of the Master Policyholder will be considered for the Death Benefit/claim payment only to the extent of the outstanding loan amount as on the date of the death of the Insured Member/claim payment becoming due, as per the amortization schedule in the Certificate of Insurance and the remainder of the Death Benefit/claim amount shall be paid to the Claimant(s) in accordance with Clause 9.3.2.
 - 9.1.3.4.** The Claimant is well informed of the existence of the assignment in advance.
 - 9.1.3.5.** We have received confirmation from the Claimant on the outstanding loan amount as on the date of the death of the Insured Member and obtained the consent of the Claimant for the payment of such outstanding loan amount to the Master Policyholder.
 - 9.1.3.6.** We have directly communicated to the Claimants the complete details of claim amount settled, remittances made to the Master Policyholder towards the outstanding loan amount and the remainder of the claim amount payable to the Claimants.

General Terms**12.1. Policy Alteration**

- 12.1.1.** Once the insurance cover has been issued, the following parameters can be altered:
- 12.1.1.1.** Nominee details
 - 12.1.1.2.** Co-borrower may be added subsequently, however no rebate will be applicable in case it is applied for, subsequently.
- 12.1.2.** Once the insurance cover has been issued, the following parameters cannot be altered:
- 12.1.2.1.** Premium payment Mode
 - 12.1.2.2.** Policy Term
 - 12.1.2.3.** Interest rate
 - 12.1.2.4.** Premium payment Term
 - 12.1.2.5.** Sum Assured
 - 12.1.2.6.** Option chosen (Gold/ Platinum)

- 12.1.2.7.** Co-borrower cover details (whether covered for entire loan amount or proportionate share) once the cover has been issued.
- 12.1.2.8.** Moratorium period details.
- 12.1.2.9.** Any other parameter which may impact the premium and Sum Assured calculation.

12.2. Free-look Cancellation

In case, You/Insured Member do/does not agree with any terms and conditions of the Master Policy/Certificate of Insurance or otherwise, You/Insured Member have/has the option to cancel the Master Policy/Certificate of Insurance by sending a written request to the Company stating the reasons for objection within the Free Look Period of 30 days from the receipt of the Master Policy Document/Certificate of Insurance whether received electronically or otherwise.

Upon Your/Insured Member's request and if no claim(s) has been made under the Master Policy/Certificate of Insurance, We shall refund the Premium paid by You/Insured Member for the Master Policy/Certificate of Insurance subject only to deduction of the proportionate risk Premium for the period of the cover, stamp duty charges and medical expenses (if any), irrespective of the reasons mentioned.

Your/Insured Members' request for cancellation of this Master Policy/Certificate of Insurance must reach Your nearest SBI Life Office within a period of 30 days from the date of receipt of the Master Policy/Certificate of Insurance.

In case of Co-borrowers are covered, the life cover for all the Insured Members will be terminated simultaneously on the cancellation during the Free Look Period.

12.2.1. .**12.3. Suicide Exclusion**

12.3.1. If the insured Member commits suicide, within 12 months from the Insurance Cover Start Date the Death Benefit will not be payable .

12.3.2. Only 80% of the total premiums paid, (net of extra premium and taxes) till date of death will be refunded without interest provided the insurance cover under the Master Policy pertaining to the Insured Member concerned is In - force. Premium payable under options are not refundable.

12.3.3. If the Insured Member commits suicide, within 12 months from the date of revival of insurance cover for that Insured Member the Death Benefit will not be payable. However

12.3.3.1. Either 80% of total premiums paid (net of extra premium and applicable taxes) till date of death without interest

12.3.3.2. Or Surrender Value, available as on the date of suicide,

Whichever is higher, provided the Insured Member's cover under the Master Policy is In-force

12.3.4. If the cover is availed by the Co-borrower/s, the insurance cover will continue for the surviving Co-borrowers that are Insured Members.

Part E

SBI Life – RiNn Raksha (UIN: 111N078V03) Master Policy Document
Group, Non-Linked, Non-Participating, Pure Risk, Credit Life Insurance Product

Part E**Charges****13.1. Charges**

Being a non-linked product, there are no charges under this Master Policy.

Part F

General Terms – Miscellaneous

14.1. Nomination as per Section 39 of the Insurance Act, 1938 as amended from time to time.

- 14.1.1.** The Insured Member may, when effecting the insurance cover or at any time before the cover term ends, nominate a person, to whom the money secured by the insurance cover shall be paid in the event of the death of the Insured Member.
- 14.1.2.** If the Nominee is a minor, the Insured Member may appoint a person competent to contract, as an appointee in the manner laid down by Us, to receive the money secured by the insurance cover in the event of death of the Insured Member during the minority of the Nominee.
- 14.1.3.** The Insured Member may cancel or change the existing nomination at any time during the course of the Policy Term.
- 14.1.4.** The nomination should be registered in Our records to make it binding on Us.
- 14.1.5.** For complete details about nomination, please refer to Section 39 of the Insurance Act, 1938, as amended from time to time.

[For simplified version of Section 39 of the Insurance Act, 1938; please refer Annexure I]

14.2. Assignment as per section 38 of Insurance Act, 1938 as amended from time to time

- 14.2.1.** Assignment shall be as per 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 as Annexure – I (A) or reference.]

14.3. Policy Loan

No Policy loans are available under the Master Policy.

14.4. Non-disclosure

- 14.4.1.** We have issued Your Master Policy based on Your statements in your Master proposal form, and other documents provided by You including but not limited to Declaration of Good Health submitted by the Insured Members and other Declarations at the end of the Proposal forms/Membership Forms. 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 decline the claim subject to the provisions of section 45 of the Insurance Act, 1938, as amended from time to time.
- 14.4.2.** We have issued the COI based on your/ Insured Member's statements in Membership Form, personal statement, medical reports and any other relevant documents. If We find that any of this information is inaccurate or false or the Insured Member has withheld any material information, or in case of fraud, we shall have the right to decline the claim subject to the provisions of section 45 of the Insurance Act, 1938, as amended from time to time.

[For simplified version of Section 45 of the Insurance Act, 1938; please refer Annexure II]

14.5. Mis-statement of Age

- 14.5.1.** If We find that the Insured Member's correct age is different from that mentioned in the Membership Form, We will check the Insured Member's eligibility for the insurance cover as on the cover start date. If the age stated is incorrect and if the Insured Member is:

14.5.1.1. Eligible

14.5.1.1.1. If the correct age is found to be higher, the Insured Member will have to pay the difference in premiums along with interest based on Our prevalent norms, which may change from time to time.

14.5.1.1.2. If the difference in premium and the applicable interest is not paid, We will terminate the Insured Member's insurance cover by paying the Surrender Value, if any.

14.5.1.1.3. If the correct age is found to be lower, We will refund the difference in premiums, without interest.

14.5.1.2. Not eligible

14.5.1.2.1. We will terminate the Insured Member's insurance cover by paying the Surrender Value, if any.

[For simplified version of Section 45 of the Insurance Act, 1938; please refer Annexure II]

14.6. Taxation

14.6.1. You and/ or the Insured Members are liable to pay the applicable tax etc. as per the applicable rates.

14.6.2. Taxes may change as per the changes in taxation laws.

14.6.3. You and/ or the Insured Members are also liable to pay all the taxes that are levied [as and when levied] by the Central or State Government or any other Statutory/Regulatory authority from time to time.

14.7. Date Formats

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

14.8. Electronic Transactions

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

14.9. Communications

14.9.1. We will communicate to You and/ or the Insured Member, in writing and deliver the correspondence by hand, post, facsimile, e-mail or any other approved mode.

14.9.2. We will send correspondence to the mailing address You have provided in the Master proposal form/ Membership Form or to the changed address.

14.9.3. You and/ or the Insured Member should also communicate in writing and deliver the correspondence by hand, post, facsimile, e-mail or any other approved mode.

14.9.4. All your correspondence should be addressed to any SBI Life branch office or its Central Processing Centre at the address below:

SBI Life Insurance Company Limited
7th Level (D Wing) & 8th Level, Seawoods Grand Central,
Tower 2, Plot No. R-1, Sector 40, Seawoods,
Nerul Node, Navi Mumbai - 400 706
Dist. Thane, Maharashtra
Phone: 022 - 6645 6241
Fax: 022 – 6645 6655
E-mail: info@sbilife.co.in

14.9.5. It is important that You keep Us informed of Your changed address.

14.10. Where the Certificate of Insurance is being issued by the Master Policy holder, we shall have the authority to conduct surprise checks and inspect your books and records, to ensure that the books are correctly maintained.

14.11. Issuance of Duplicate Policy

14.11.1. If You wish to obtain a physical copy of Your Master Policy, then You can send an application for the physical copy of Master Policy.

14.11.2. If You wish to obtain a second/duplicate physical copy of Your Master Policy, then You can send an application for the second/duplicate physical copy along with the payment of printing charges of ₹100 Plus stamp duty Plus GST.

14.11.3.

9.2. Policy Servicing

9.2.1. We endeavor to ensure that You receive the best possible service in relation to Your Master Policy. If You wish to avail any services from Us or require any support or assistance in relation to the Master Policy, You may send a written request to Us at info@sbilife.co.in

9.2.2. Turn Around Time (TAT) for various services can be downloaded from: <https://www.sbilife.co.in/en/services>

9.2.3. 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>.

9.2.4. You can also give feedback on the services provided by Us at info@sbilife.co.in

Part G

Complaints

15.1. Grievance redressal procedure

- 15.1.1.** If you have any query, complaint or grievance, you may approach any of our offices.
- 15.1.2.** You can also call us on our toll-free number 1800 267 9090 (Customer Service timing: 24X7)
- 15.1.3.** 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: hcr@sbilife.co.in
- 15.1.4.** 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 lodge the complaint with the Ombudsman as per provision 13 & 14(3) of the said rules. The relevant provisions have been mentioned in the section 'Relevant Statutes'.
- 15.1.5.** The address of the Insurance Ombudsman and the Insurance Ombudsman Rules, 2017, are available in the website of IRDAI, <http://www.irdai.gov.in> and in our website <http://www.sbilife.co.in>
- 15.1.6.** 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@cioins.co.in
We have also enclosed a list of addresses of Insurance Ombudsmen in Annexure III for reference.
- 15.1.7.** If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance 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 NO: 155255 / 1800 4254 732 or alternatively you may send an email on complaints@irda.gov.in

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,

Relevant Statutes**16.1. 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 Courts of India.

16.2. Section 45 of the Insurance Act 1938

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

16.3. 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 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 counsellor 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.

16.4. 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.

16.5. Protection of Policyholders' Interest

The IRDAI (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 provide for protection of the interest of the Policyholders. The provisions of this regulation will be applicable and subject to the prevailing law, as amended from time to time.

***** End of Policy Booklet *****

Annexure-I

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:

1. 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.
2. 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.
3. Nomination can be made at any time before the maturity of the Policy.
4. 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.
5. 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.
6. 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.
7. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
8. 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.
9. 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 Laws (Amendment) Ordinance, 2014 (i.e. 26.12.2014).

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 Laws (Ordinance) 2014, 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 Ordinance Gazette Notification for complete and accurate details.]

Annexure I (A)

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. Policyholders are advised to refer to Original Gazette Notification for complete and accurate details.]

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Annexure-II

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:

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 Policywhichever 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 Policywhichever 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 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 Ordinance Gazette Notification for complete and accurate details]

Annexure-III

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 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, 1st 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, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455/ 2596429 / 2596003 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH	Office of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector-17A , Chandigarh – 160 017. Tel.: 0172 - 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.	Tamil Nadu, Pondicherry Town and

	Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Karaikal (which are part of Puducherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 46013992 / 23213504 / 23232481 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. Pan Bazar, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 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. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 / 23376991 / 23376599 / 23328709 / 23325325 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 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp. to Maharaja's College Ground, 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 Buddh 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 Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 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.	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

	Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	
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