

SBI Life Insurance Company Limited  
 Registered Office: State Bank Bhavan, Corporate Centre, Madame Cama Road, Mumbai –400 021  
 Corporate Office: Turner Morrison Building, G.N. Vaidya Marg, Mumbai 400 023

**SBI Life – ‘Shield’**  
**UIN: 111N018V01**

The Proposer and the Life Assured named in the Schedule of this Policy have submitted a proposal together, with a personal statement and have paid the first instalment of premium specified herein to the **SBI Life Insurance Company Limited** (the “Company”, which expression includes its assigns and successors) for grant of the insurance benefits specified in the Schedule. It is agreed that the proposal and the personal statement together with any report or other document leading to the issue of this Policy shall form the basis of this contract of assurance and that all benefits are subject to the schedules, and the terms and conditions and annexures of this document. It is further agreed that in consideration of the premium received and subject to receipt of future premiums as herein stated, the Company will pay the appropriate benefits (without interest) as herein stated to the Beneficiary (hereinafter defined) on proof to the complete satisfaction of the Company of the benefit having become payable.

This policy including the premium (including rider premiums, if applicable) and benefits under this policy will be subject to taxes and other statutory levies as may be applicable from time to time, and such taxes, levies etc. will be recovered, directly and completely from the Policyholder.

It is further declared that every endorsement placed on the Policy document by the Company shall be deemed part of the Policy.

This policy document, together with all the terms, Schedules contained in the Annexure(s) enclosed shall together form a single agreement i.e. ‘Shield Plan 016<<V03.dd/mm/yyyy>>’.

**Schedule -I**

**Policy Details**

Policy No.	Date of Proposal	
Proposal Number	Date of Birth	
Proposer/ Policy Holder / Life Assured	Age Admitted	
	Gender	
Benefits :	Participating	<<Yes/NO>>
UIN :	Date of Commencement of Risk	
	Date of Maturity	

Type of cover	Sum Assured (Rs.)	Term	Instalment premium (Rs.)	Premium Periodicity	Due date of last premium payable DD/MM/YYYY
<<Level Cover/Cover Increasing by 5% p.a./Cover increasing by 50% every 5 years>> Accidental Death & Total and Permanent Disability Rider Premium Waiver Benefit Rider					

Policy Year	Applicable Sum Assured for the Basic Plan (Rs)

Policy Year	Applicable Sum Assured for the Basic Plan (Rs.)

Instalment Premium payable : \*

Nominee :

Relationship to the Policyholder (who is also the Life Assured):

Appointee (If nominee is a Minor):

\*The instalment premium stated in the Schedule, Part I of this Policy, is inclusive of applicable service tax (currently the applicable rate is <<10.30%>>). Premiums may vary from time to time with changes in applicable rates of service tax.

**Beneficiary:** The benefits under this policy are payable to:

- the Policyholder, or
- the assignee where a valid assignment has been recorded, or
- the nominee where a valid nomination has been registered by the Company, or
- in the event of death of the Policyholder without making a valid nomination; the Executors, Administrators or other legal representatives of the Policyholder, or
- to such person as directed by a court of competent jurisdiction in India.

Special Provisions (if any):

Signed for and on behalf of the SBI Life Insurance Company Limited at Mumbai this day of **January 12, 2005**



**Authorised Signatory**

The Stamp Duty of Rs. \_\_\_\_/--(Rupees \_\_\_\_\_ Only) paid by pay order, vide receipt no. \_\_\_\_\_ dated the \_\_\_\_\_

Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR690/M-1, dated \_\_\_\_\_

(Signature) Proper Officer

**Schedule II****Benefits**

Benefits available under this Policy, provided the Policy is in full force, are as follows:

**a. Death Benefits:**

In the event of death of the Life Assured whilst the Policy is in full force the Sum Assured or the increased Sum Assured, as applicable, for the Basic Plan (as stated in Schedule I) on the date of death minus premiums for the entire policy year not paid during the policy year in which death occurs, will become payable to the Beneficiary.

**b. Accidental Death & Total and Permanent Disability Rider Benefit:** If this rider has been opted for, the Sum Assured under this rider (as stated in Schedule I) will become payable, subject to the terms and conditions of this Policy and the specific rider conditions as contained in Annexure (AD&TPD)**c. Premium Waiver Rider Benefit:** If this rider has been opted for, subject to the terms and conditions of this Policy and the specific rider conditions as contained in Annexure (PWB)**d. Maturity Benefits:**

No Maturity Benefit is payable under this Policy.

**Schedule III: Terms and Conditions****1. Age:**

a) The premium payable under this Policy has been calculated on the basis of the date of birth of the Life Assured as declared in the proposal and the Policy is issued based on the age derived from the aforesaid date of birth (Admitted Age, as stated in Schedule I);

b) In the event of the Admitted Age being found incorrect at any time and the correct age being such that it would have rendered the Life Assured ineligible for any of the benefits (including riders, if any) under this Policy, this Policy shall stand cancelled from inception and the Company will refund without interest, the premium paid (net of expenses incurred by the Company).

c) In the event the Admitted Age is found to be incorrect at any time, the correct age being such that the Life Assured remains capable of being insured under this Policy:

i) The Sum Assured and the benefits under this Policy may be suitably adjusted; or

ii) The premium payable under this Policy may be altered corresponding to the correct age of the Life Assured under the Policy and the Policyholder shall pay the difference in premium with interest at the rate stipulated by the Company from time to time. In the event of the Life Assured's failure to pay the difference in amount as above, the same shall be treated as a debt and will be recoverable together with interest at the above rate from any moneys payable under this Policy.

d) Where the correct age of the Life Assured is found to be lower, the premium will be recalculated based on the corrected age and the Company will refund, without interest, the difference, if any, between the premium for the corrected age and the premium paid on the basis of the age declared in the proposal.

**2. Premium Payments:**

A grace period of 30 days will be allowed for payment of quarterly/half-yearly/yearly premiums and 15 days for payment of monthly premiums. If the premium is not paid before the expiry of the days of grace, the policy will automatically lapse. If death occurs during the grace period and the claim is admitted, the Death Benefit (as stated in Schedule-II) will be paid after deduction of premiums then due and all premiums falling due during that policy year.

**3. Revival of the Policy:**

A lapsed policy may be revived within 5 years from the due date of the first unpaid premium provided that such revival is requested prior to the last policy year, on submission of evidence of health satisfactory to the Company and on payment of arrears of premium with interest at the rate, stipulated by the Company from time to time. The Company however reserves the right to accept or reject the revival of a lapsed Policy. The revival of a Policy will be effective only after the same is communicated in writing by the Company to the Policyholder. The cost of the medical examination, required at the time of revival shall be borne by the Life Assured.

**4. Paid-up Value:**

No Paid-up value is available under this Policy.

**5. Surrender Value:**

No Surrender Value is available under this policy.

**6. Loan:**

No loan will be granted by the Company against this Policy.

**7. Assignment:**

An Assignment of this Policy shall be effective, as against the Company, only upon receipt of a written notice of the assignment in accordance with Section 38 of the Insurance Act 1938, by the Company.

The Company does not express itself upon the validity or accept any responsibility in respect of any assignment made by the Policyholder.

**8. Nomination:**

Any nomination, change in nomination may be made by an endorsement on the Policy, provided a notice in writing is given to the Company in accordance with Section 39 of the Insurance Act 1938.

The Company does not express itself upon the validity or accept any responsibility in respect of any nomination made by the Policyholder

**9. Forfeiture:**

In the event it is found that any statement in the proposal for insurance or in the personal statement or in any reports or documents leading to the issue of this Policy is inaccurate or false or any material information has been withheld, then and in every such case but subject to the provisions of Section 45 of the Insurance Act, 1938, this Policy shall be void and all claims to any benefits hereunder shall cease and all moneys that have been paid in consequence hereof shall belong to the Company.

**10. Suicide:**

If the Life Assured, whether sane or insane, commits suicide, within one year from the Date of Commencement of Risk, the Policy shall be void. In such an event, the premiums paid under the Policy shall be refunded, without interest, after deducting the expenses incurred by the Company for the issue of the Policy and all benefits under the policy shall cease.

**11. Claims:**

A claim must be intimated to the Company by notice in writing to the Company. In the event of a death claim under the Policy the following documents are normally required to be submitted to the Company:

- 1) Original Policy Document.
- 2) Original Death Certificate from Municipal/Local Authorities.
- 3) Claim forms duly filled in.
- 4) Certificate from the Physician who last attended the Life Assured along with the Hospital Reports.
- 5) Police Panchnama and FIR copy etc where applicable.

All claims shall be subject to such other requirements as stipulated by the Company and the legal title of the claimant, satisfactory to the Company. The Company reserves the right to call for any additional information and documents required to satisfy itself as to the validity of a claim.

**12. Payment of Benefits:**

The benefits payable under this policy shall be payable only in Indian Rupees in India, at the office of the Company situated in Mumbai. The Company may, at its absolute discretion fix an alternative place of payment for the benefits at any time before or after the policy has become a claim.

**13. Free Look period:**

If the policyholder is not satisfied with the terms and conditions of the policy, she/he can return it back, stating the reasons for his/her objection, within 15 days from the date of the receipt of the policy document. The premiums paid will be refunded after deducting stamp duty charges, the cost of medical examination, if any and administrative charges.

**14. Grievance Redressals:**

In case the Policyholder has any query or complaint/grievance, he/she may approach the Company's Servicing Branch, as stated in the First Premium Receipt issued to the Policyholder or the nearest SBI Life Office.

In case the Policyholder is not satisfied with the decision of the above office, or has not received any response within 10 days, he/she may contact the following official for resolution:

Head Client Relationship  
SBI Life Insurance Company Limited,  
Central Processing Centre,  
Kapas Bhawan, Sector – 10,  
CBD Belapur,  
Navi Mumbai – 400614.  
Telephone No: 022-6645 6210  
Email Id: info@sbilife.co.in

In case the Policyholder is not satisfied with the decision/resolution of the Company, he/she may

approach the Insurance Ombudsman at the address given in the Annexure - OMB if such grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of insurance document

The Central Government has established an office of the Insurance Ombudsman for redressal of grievance or complaint with respect to Life Insurance Policies. For details of the Ombudsman log on to [www.irdaindia.org](http://www.irdaindia.org).

The complaint to the Ombudsman should be made in writing, duly signed by the complainant or by his legal heirs, with full details of the complaint and the contact information of complainant.

As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if:-

- The grievance has been rejected by the Grievance Redressal Machinery of the Company
- The complaint was made within a period of one year from the date of rejection by the Company
- If the complaint is not simultaneously under any litigation.

Section 41 of the Insurance Act 1938: "No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer."

"Section 45 of Insurance Act, 1938: No Policy of life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer or referee or friend of the Insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy-holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose;

Provided that nothing in this section shall prevent the insurer from calling 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 that the age of the Life Insured was incorrectly stated in the proposal."

## Riders Terms and Conditions

### **Annexure: Accidental Death & Total and Permanent Disability Rider (AD&TPD) (UIN. 111C001V01)**

1. **Accidental Death & Total and Permanent Disability Rider Benefits:** The following benefits are available provided Accidental Death & Total and Permanent Disability Rider is opted for and this rider is in force:
  - a) In case the life assured dies in an accident before the expiry of the rider term, the beneficiary will receive an amount equal to the rider sum assured.
  - b) The maximum aggregate amount payable for the Accidental Death and Total and Permanent Disability Rider under all individual policies taken from the Company on or subsequent to August 16, 2002, on the same Life Assured shall not in any event exceed Rs. 20,00,000. If there is more than one individual Policy taken from the Company on or subsequent to August 16, 2002 and if the total assurance for the Accidental Death & Total and Permanent Disability Rider exceeds Rs. 20,00,000, the benefit shall apply to the first Rs. 20,00,000 of Accidental Death & Total and Permanent Disability Rider Sum Assured in the order of the dates on which the policies were issued.
  - c) In case of the total and permanent disability of the life assured, the Sum Assured under Total and Permanent Disability Benefit Rider will be paid in 10 equal annual instalments. In the event of the death of the Life Assured before the date of Maturity, or on the Life Assured surviving till the Date of Maturity, the balance unpaid installments, if any, will be paid in one lump sum.  
Once any claim under this rider is admitted by the Company, this rider will be automatically terminated and no further benefit will be payable under this rider.
2. **a) Definition of Accidental Death:** Where the life assured has sustained any bodily injury resulting solely and directly from the accident caused by the outward, violent and visible means and such injury has within 120 days of the occurrence solely, directly and independently of all other causes result in the death of the Life Assured, such death would be construed to mean accidental death as envisaged by this Policy.
 

**b) Total Permanent Disability (TPD):**  
The Life Assured will be deemed to suffer from a Total Permanent Disability where:

  - a) the Life Assured has sustained any bodily injury directly and solely from an accident, which has been caused by outward, violent and visible means,
  - b) the Life Assured becomes totally and permanently disabled from the date of accident due to such injury as stated above solely, directly and independently of all other causes of becoming disabled,
  - c) The disability is such that the life insured can neither then, nor at any time thereafter conduct any normal work, occupation or profession to earn or obtain wages, compensation or profit, which he/she pursued prior to the accident resulting in the Total Permanent Disability, and
  - d) The accidental injuries are such that they must independently of all other causes and within 120 days of the date of the accident result in at least one of the following:
    - i. total and irrecoverable loss of sight of both eyes;
    - ii. loss by severance of two or more limbs at or above wrist or ankles;
    - iii. total and irrecoverable loss of sight of one eye and loss of one limb;
    - iv. the Life assured has been in coma for a period of at least 60 days.
3. Upon the happening of the event, the Policyholder /Beneficiary is required to notify the Company in writing in this regard and provide (a) Within 120 days of the occurrence of the event which results in TPD, full particulars thereof; and (b) provide proof of TPD satisfactory to the Company and without any expense to the Company, and thereafter similar proof must be given, as and when required by Company, of the continuance of such disability. Further, any medical examiner nominated by the Company shall be entitled to examine the Life assured claiming such disability at such times before and/or after a claim for TPD is accepted by the Company as it may require. In the event, any of the above conditions are not met or, in the event it is proved that a claim has been wrongly admitted, the instalments of the rider sum assured already paid under this rider benefit, if any, shall be recovered by the Company.
4. **Exclusions for Accidental Death & Total and Permanent Disability Rider:** The Company shall not be liable to pay the Benefits where the Accidental Death/ TPD results from any of the following:
  - a) intentional self injury, attempted suicide, insanity or immorality or whilst the Life assured is under the influence of intoxicating liquor, drug or narcotic substances;
  - b) injuries resulting from riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any such adventurous sports.
  - c) accident while the life assured is engaged in aviation or aeronautics in any capacity other than that of a fare paying or part paying or nonpaying passenger in any air craft which is authorized under the relevant regulations, to carry such passengers and flying between established aerodromes, the life assured having at that time no duty on board the air craft or requiring descent there from
  - d) any breach of law by the Life assured

- e) arising from employment of the life assured in the armed forces or military service of any country at war (whether war be declared or not) or from being engaged in duties of any para-military, security, naval or police organization

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**Annexure: Premium Waiver Benefit Rider (PWB) (UIN: 111B005V01)**

**1. Premium Waiver Rider Benefits:** The following benefits are available provided Premium Waiver Benefit Rider is opted for and this rider is in force. In the event that the Life Assured becomes totally and permanently disabled due to an accident before the expiry of the rider term and she/he proves the same to the satisfaction of the Company, future premium payments for the Basic Plan shall be waived by the Company, subject to this benefit is being in full force on the date of occurrence of the claim event.

There is no benefit payable in case of any event other than the one mentioned above.

Once a claim under premium waiver benefit rider is accepted, the Accidental Death & TPD rider, if opted for, will automatically cease.

**2. Total Permanent Disability (TPD):** The Life Assured will be deemed to suffer from a Total Permanent Disability where:

- a) the Life Assured has sustained any bodily injury directly and solely from an accident, which has been caused by outward, violent and visible means,
- b) the Life Assured becomes totally and permanently disabled from the date of accident due to such injury as stated above solely, directly and independently of all other causes of becoming disabled,
- c) The disability is such that the life insured can neither then, nor at any time thereafter conduct any normal work, occupation or profession to earn or obtain wages, compensation or profit, which he/she pursued prior to the accident resulting in the Total Permanent Disability, and
- d) The accidental injuries are such that they must independently of all other causes and within 120 days of the date of the accident result in at least one of the following:
  - i. total and irrecoverable loss of sight of both eyes;
  - ii. loss by severance of two or more limbs at or above wrist or ankles;
  - iii. total and irrecoverable loss of sight of one eye and loss of one limb
  - iv. the Life assured has been in coma for a period of at least 60 days.

**3. Upon the happening of the claim event, the Policyholder /Beneficiary must notify the Company in writing in this regard and provide:**

(a) full particulars thereof to the Company within 120 days of the occurrence of the event which results in TPD; and

(b) provide proof of TPD satisfactory to the Company and without any expense to Company, and thereafter similar proof must be given, as and when required by Company, of the continuance of such disability. Further, any medical examiner nominated by the Company shall be entitled to examine the Life assured claiming such disability at such times before and/or after a claim for TPD is accepted by Company as it may require.

In the event, any of the above conditions are not met or, in the event it is proved that a claim has been wrongly admitted, the instalments of the rider sum assured already paid under this rider benefit, if any, shall be recovered by Company.

**4. General Exclusions:**

The Company shall not be liable to pay this benefit, if TPD of Life Assured is caused due to any of the following events:

- a) intentional self injury, attempted suicide, insanity or immorality or whilst the Life assured is under the influence of intoxicating liquor, drug or narcotic substances;
- b) injuries resulting from riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind, bungee jumping, river rafting, scuba diving, paragliding or any such adventurous sports.
- c) accident while the life assured is engaged in aviation or aeronautics in any capacity other than that of a fare paying or part paying or nonpaying passenger in any air craft which is authorized by the relevant regulation to carry such passengers and flying between established aerodromes, the life assured having at that time no duty on board the air craft or requiring descent there from
- d) any breach of law by the Life assured.
- e) due to AIDS and
- f) arising from employment of the life assured in the armed forces or military service of any country at war (whether war be declared or not) or from being engaged in duties of any para-military, security, naval or police organization



<b>SR. No.</b>	<b>Office of the Ombudsman</b>	<b>Name of the Ombudsman</b>	<b>Contact Details</b>	<b>Areas of Jurisdiction</b>
1	<b>AHMEDABAD</b>	Shri Amitabh	Insurance Ombudsman Office of the Insurance Ombudsman 2nd floor, Ambica House, Nr. C.U.Shah College 5, Navyug Colony, Ashram Road, <b>AHMEDABAD – 380 014</b>  Tel.079- 27546150 Fax:079-27546142 E-mail: <a href="mailto:insombahd@rediffmail.com">insombahd@rediffmail.com</a>	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
2	<b>BHOPAL</b>	Shri N.A.Khan	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2nd floor Malviya Nagar, <b>BHOPAL</b>  Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: <a href="mailto:bimalokpalbhopal@airtelbroadband.in">bimalokpalbhopal@airtelbroadband.in</a>	Madhya Pradesh & Chhattisgarh
3	<b>BHUBANESHWAR</b>	Shri S.K.Dhal	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park <b>BHUBANESHWAR – 751 009</b>  Tel.0674-2596461 (Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a>	Orissa
4	<b>CHANDIGARH</b>	Shri K.M.Chadha	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2nd floor, Batra Building Sector 17-D , <b>CHANDIGARH – 160 017</b>  Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
5	<b>CHENNAI</b>	Shri K.Sridhar	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court, 4th floor, 453 (old 312) Anna Salai, Teynampet, <b>CHENNAI – 600 018</b>  Tel. 044-24333678 Fax: 044-24333664 E-mail: <a href="mailto:insombud@md4.vsnl.net.in">insombud@md4.vsnl.net.in</a>	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
6	<b>NEW DELHI</b>	Sri P.K.Mishra	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road <b>NEW DELHI – 110 002</b>  Tel. 011-23239611 Fax: 011-23230858 E-mail: <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a>	Delhi & Rajasthan

7	<b>GUWAHATI</b>	Shri Sarat Chandra Sarma	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road <b>GUWAHATI – 781 001</b>  Tel. : 0361-2131307 Fax:0361-2732937 E-mail: <a href="mailto:omb_ghy@sify.com">omb_ghy@sify.com</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
8	<b>HYDERABAD</b>	Shri P.A.Chowdary	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool <b>HYDERABAD – 500 004</b>  Tel. 040-23325325 Fax: 040-23376599 E-mail: <a href="mailto:hyd2_insombud@sancharnet.in">hyd2_insombud@sancharnet.in</a>	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
9	<b>ERNAKULAM</b>	Shri James Muricken	Insurance Ombudsman Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road , <b>ERNAKULAM – 682 015</b>  Tel: 0484-2358734 Fax:0484-2359336 E-mail: <a href="mailto:iokochi@asianetglobal.com">iokochi@asianetglobal.com</a>	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
10	<b>KOLKATA</b>	Shri K.Rangabhashyam	Insurance Ombudsman Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road, 3rd floor, <b>KOLKATA – 700 001</b>  Tel.:033-22134869 Fax: 033-22134868 E-mail : <a href="mailto:iombkol@vsnl.net">iombkol@vsnl.net</a>	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
11	<b>LUCKNOW</b>	Shri M.S.Pratap	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th floor, Nawal Kishore Rd. Hazratganj, <b>LUCKNOW – 226 001</b>  Tel.:0522-2201188 Fax: 0522-2231310 E-mail: <a href="mailto:ioblko@sancharnet.in">ioblko@sancharnet.in</a>	Uttar Pradesh and Uttaranchal
12	<b>MUMBAI</b>	Shri R.K.Vashishtha	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3rd floor, S.V.Road, Santacruz(W), <b>MUMBAI – 400 054</b>  PBX: 022-26106928 Fax: 022-26106052 E-mail: <a href="mailto:ombudsman@vsnl.net">ombudsman@vsnl.net</a>	Maharashtra, Goa