



**Future Generali India Life Insurance Company Limited**

IRDAI Registration No. 133; CIN No: U66010MH2006PLC165288

**Annexure 4**

**Future Generali Jan Suraksha UIN: XXX**

**PART A**

**FORWARDING LETTER**

Dear Mr.  
XXXXXXXXXXXXXXXXXXXX  
XXXXXXXXXXXXXXXXXXXX  
Tel No. XXXXXXXXXX

**Welcome to Future Generali**

We thank You for choosing Us for Your insurance needs and are committed to providing You with world-class products and professional service. We are pleased to enclose herewith Your original Policy Document. having Policy No. XXXXXXXXXX.

**Your Free Look Period**

You have the right to cancel this Policy within 15 days of receipt of the Policy Document (30 days if You have purchased this Policy through Distance Marketing Mode) if You disagree with any of the terms and conditions by giving Us a written request for cancellation of this Policy which states the reasons for Your objections. We will cancel this Policy and refund the premium received after deducting proportionate risk premium for the period on cover, stamp duty charges and expenses incurred by Us on the medical examination (if any).

**On receipt of the Policy Document**

You are requested to review the terms and conditions in detail and verify that Your details and the Life Assured's details are accurately set out in the Schedule. If any changes are required to Your details or the Life Assured's details or if You need any clarifications on the terms and conditions of this Policy, please contact Your insurance agent or Us on the details set out below.

**Future Generali India Life Insurance Company Limited:**

Toll Free Number: 1800 102 2355  
Email: [care@futuregenerali.in](mailto:care@futuregenerali.in).

Operations Hub Address:

Lodha i – Think techno campus, A wing – 1st floor, Pokhran Road -2, Off Eastern Express Highway, Behind TCS Bldg, Thane West – 400607.

Registered and Corporate Office Address:

Indiabulls Finance Center, Tower 3, 6th Floor, Senapa, Elphinstone(W), Mumbai - 400013.

Tel: 91-22-4097 6666;Fax: 91-22-4097 6600;  
Website:[www.futuregenerali.in](http://www.futuregenerali.in)

We trust that Your insurance plan will meet Your requirements. We assure You of Our best services always. Insurance is the subject matter of solicitation.

Authorised signatory

Future Generali India Life Insurance Company Limited

**POLICY PREAMBLE**

We have issued this contract of insurance with You on receipt of the single premium and on the basis of the details contained in the Proposal Form, other information and documentation submitted to Us in relation to the proposal for insurance cover on the life of the Life Assured and the medical evidence provided (if any). The details and declarations contained in the Proposal Form are the basis on which this contract of insurance has been issued.

We agree to pay the benefits specified in this Policy on the occurrence of the insured events described in Part C of this Policy while this Policy is in force, subject to the terms and conditions of this Policy.

You are requested to read this Policy Document thoroughly. On examination of this Policy, if any error or incorrect description is found, this Policy should be returned to Us immediately for correction.

**POLICY SCHEDULE**

*Policy no :*  
*Name of Policyholder/Life Assured:*  
*Date of Birth of Policyholder/Life Assured:*  
*Name of Nominee:*  
*Relationship with Policyholder:*  
*Name of Appointee:*  
*Agent/Broker name:*  
*Agent/Broker code:*  
*Agent/Broker Tel No.:*  
*Agent/Broker Address:*

Policy Benefits:

*Sum assured:*  
*Policy Term:*  
*Risk/Policy Commencement Date:*  
*Maturity Date:*

Single Premium	Service Tax/Cess*	Total Single Premium including Service Tax/Cess*



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\*Includes service tax at prevailing rates. Total Premium is subject to change in case of any variance in the present rates or in the event of any new or additional tax/levy being made applicable/ imposed on the premium(s). As per Section 10 (10D) of the Income Tax Act 1961, any sum received under a Life Insurance Policy will only be exempt from tax provided the annual premium payable in any of the years during the term of the Policy does not exceed 10% of the actual capital sum assured. Tax laws are subject to change.

Further sum/s may be allocated to the Basic Policy by way of Bonuses/Guaranteed Additions, if any, as per Part C Benefit details are given in the accompanying Policy Document.

**On examination of this Policy, if You notice any mistake, then it is to be returned to Us immediately for correction.**

The stamp duty of Rs. Xxx (xxxx ONLY) paid by Pay order no. XXXXX dated DD/MM/YYYY. Government Notification Revenue and Forest Department No. Mudrank 2004/4125/CR 690/M-1, Dt.31/12/2004.

For and on behalf of Future Generali India Life Insurance Company Ltd

#### **PART B**

#### **DEFINITIONS & INTERPRETATION**

**Definitions:** The terms defined below are important terms which apply under this Policy. These terms are used with initial capitals in the Policy Document and shall have the meaning ascribed to them below wherever they appear in the Policy Document:

- 1) **“Age”** means age as on last birthday which is the number of completed years on the last birthday.
- 2) **“Appointee”** means the person named in the Schedule to whom the Death Benefit shall become payable if the Nominee is less than Age 18 when the Death Benefit becomes payable.
- 3) **“Death Benefit”** means the benefit which becomes payable on the Life Assured’s death in accordance with Part C of this Policy.
- 4) **“Endorsement”** means a written endorsement issued by Us on the Schedule to record any changes to the applicable terms and conditions of this Policy or the details contained in the Schedule. Endorsements shall form a part of this Policy and shall be binding on You and Us. It is agreed that the terms of an Endorsement shall supersede any conflicting provisions in this Policy Document, Rider or Schedule.
- 5) **“IRDAI”** means the Insurance Regulatory and Development Authority of India.
- 6) **“Life Assured”** means the person named in the Schedule on whose life the insurance cover under this Policy has been granted.
- 7) **“Nominee”** means the person named in the Schedule to whom the Death Benefit shall become payable if the conditions specified in Part C of this Policy are satisfied.
- 8) **“Policy”** means the contract of insurance entered into between the Policyholder and Us as evidenced by the “Policy Document”
- 9) **“Policyholder”** means the person named in the Schedule on whom the contract under this Policy is executed and owns this Policy and, subject to the terms and conditions of this Policy, holds all the rights under the Policy.
- 10) **“Policy Commencement Date”** means the date specified in the Schedule on which this Policy commenced.
- 11) **“Policy Year”** means a period of 12 consecutive calendar months from the Policy Commencement Date and every subsequent Policy Anniversary, thereafter.
- 12) **“Proposal Form”** means the proposal form provided by Us which is completed by You in utmost good faith and sets out the various particulars which form the basis of the insurance cover under this Policy.
- 13) **“Risk Commencement Date”** means the date specified in the Schedule on which the risk under this Policy commences.
- 14) **“Single Premium”** means the Premium amount specified in the Schedule payable in Lump Sum at the inception of the Policy. No further Premiums are payable under this Policy.
- 15) **“Sum Assured”** means the amount specified in the Schedule
- 16) **“Surrender”** means the complete withdrawal/termination of the entire Policy. Part D of this Policy will specify whether and under which conditions this Policy can be Surrendered.
- 17) **“We, Us, Our”** means Future Generali India Life Insurance Company Limited.
- 18) **“You, Your”** means the Policyholder of this Policy as named in the Schedule.

#### **Interpretation:**

- 1) References in this Policy to the singular shall include the plural and vice versa.
- 2) References in this Policy to one gender shall include the other gender.
- 3) References in this Policy to any statutes, rules, regulations or guidelines shall include any re-enactments or amendments to the same.
- 4) Section/paragraph headings are for ease of reference only and shall not have any interpretative value.
- 5) Words and expressions used in this Policy but not defined herein shall, unless the context specifies otherwise, have the same meaning as defined in the Insurance Act 1938 and/or the rules/regulations/guidelines made thereunder as may be amended from time to time.



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**PART C**

**POLICY BENEFITS & PREMIUM PAYMENT CONDITIONS**

The benefits available under this Policy are specified in this Part C below. Benefit amounts payable on the occurrence of the events specified below are set out in the Schedule. Benefits due will become payable to You / Life Assured or Your assignee or Nominee or to Your legal heirs, executors, administrators or legal representatives, as applicable.

Amendments to this Policy shall be effective only if such amendments are carried out only through Endorsements issued by Us.

**1) Commencement of Risk Cover under this Policy**

The risk cover under this Policy shall commence only on the Risk Commencement Date.

**2) Death Benefit**

If the Life Assured dies on or after the Risk Commencement Date but during the Policy Term provided the Policy has not been Surrendered, the Death Sum Assured will be payable immediately to the Nominee or Legal Heirs on acceptance of claim where

Death Sum Assured shall be the higher of

1. 1.25 times the Single Premium (excluding taxes and extra premiums, if any), or
2. Absolute amount payable on death which is equal to the Sum Assured.

Where Sum Assured is based on age at entry and Single Premium chosen at the outset as per the table below:

	Single Premium	
	500	750
Age at Entry	Sum Assured	
18-25	14,000	21,000
26-30	12,000	18,000
31-35	10,000	15,000
36-40	7,500	11,500
41-45	5,000	7,500
46-50	N/A	5,000

**3) Maturity Benefit**

No Maturity Benefit is available under this policy.

**4) Termination of the Policy**

This Policy will cease immediately and automatically on the happening of the earliest of any of the following:

- a) on the date of payment of the entire Death Benefit upon the death of the Life Assured; or
- b) on the date of receipt of Free Look request in accordance with Part D of this Policy; or
- c) on the date of payment of Surrender Value of this Policy; or
- d) on the date of expiry of the Policy Term

**PART D**

**POLICY SERVICING CONDITIONS**

The procedure and conditions applicable to various policy servicing aspects pertaining to this Policy are specified in this Part D below.

**1) Free Look Period**

You may return this Policy within 15 days of receipt of the Policy Document (30 days if You have purchased this Policy through Distance Marketing Mode) if You disagree with any of the terms and conditions by giving Us a written request for cancellation of this Policy which is dated and signed by You which states the reasons for Your objections. We will cancel this Policy and refund the Premium received after deducting proportionate risk premium for the period on cover, stamp duty charges and expenses incurred by Us on the medical examination of the Life Assured (if any).

**2) Surrender**

This Policy acquires a Guaranteed Surrender Value immediately after payment of Single Premium. Subject to the Terms and Conditions mentioned herein below, the Policy may be surrendered during the Policy Term and We will pay You the Guaranteed Surrender Value. The Guaranteed Surrender Value on this Policy will depend on the Policy Year of surrender and single premium chosen at outset as per table below.

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	Single Premium	
	500	750
Policy Year of Surrender	Guaranteed Surrender Value	
1	300.00	450.00
2	275.00	412.50
3	250.00	375.00
4	200.00	300.00
5	175.00	262.50
6	150.00	225.00
7	100.00	150.00
8	0.00	0.00

- a) Surrender value will not be payable if the amount of Surrender value is less than Rs 100/-
- b) No surrender value shall be payable if Policy is Surrendered in the last Policy Year of the Policy Term.
- c) This Policy shall automatically terminate on Surrender.

**3) Loans**

Loan will not be provided under this Policy.

**PART E****Applicable Charges, Funds & Fund Options**

- 1) No charges or fees are applicable under this Policy.
- 2) This Policy is a non-linked insurance product, so no funds or fund options are available.

**PART F****General Terms & Conditions****1) Non-Disclosure & Fraud**

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of the Policy i.e. from the date of issuance of the Policy or the Date of Commencement of risk or the date of revival of the policy or the date of the rider to the Policy, whichever is later.
2. A Policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the Policy or the date of Commencement of Risk or the date of revival of the Policy or the date of the rider to the Policy, whichever is later, on the ground of fraud.

For further information, Section 45 of the Insurance laws (Amendment) Act, 2015 may be referred.

**2) Statement of Age**

This Policy is issued at the Age shown in the Policy Schedule which is the Life Assured's declared Age as at the Policy Commencement Date. In the event the declared Age as at the Policy Commencement Date is found to be different from the actual Age on the Policy Commencement Date, without prejudice to Our other rights and remedies, including those under the Insurance Act, 1938 as amended from time to time, one of the following actions may be taken:

- a) If the actual Age of the Life Assured is such that the Life Assured would not have been eligible under this insurance product either on Policy Commencement Date or on date of Death for insurance coverage, this Policy shall be cancelled with effect from the Policy Commencement Date and the Instalment Premium received shall be refunded after the deduction of the stamp duty charges and costs incurred by Us on the medical examination of the Life Assured, if any.
- b) If the actual Age of the Life Assured is higher than the declared Age and higher Instalment Premiums should have been charged per Our board approved underwriting Policy, the benefits payable under this Policy shall be reduced to the amount that the Instalment Premiums received would have purchased at the actual Age of the Life Assured.
- c) If the actual Age of the Life Assured is lower than the declared Age and lower Instalment Premiums should have been charged per Our board approved underwriting Policy, We will refund any excess premiums received, without any interest.

**3) Claims Procedures****Payment of Death Benefits**

- a) The death of the Life Assured must be notified immediately to Us in writing.
- b) Affirmative proof of death and any appropriate documents as required by Us must be completed and furnished to Us, within 90 days from the date of death of the Life Assured, unless specified otherwise. However, a notification of claim received after 90 days may be accepted, if the claimant proves to Our satisfaction that there was



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sufficient cause for not filing the claim within the aforesaid period. The condonation of delay shall be solely at Our discretion.

- c) The following documentation must necessarily be submitted to Us for Us to establish a death claim to Our satisfaction:
- i) Original Policy Document;
  - ii) Original death certificate;
  - iii) Post mortem report / FIR, where applicable;
  - iv) Claim forms duly completed as required by Us;
  - v) Certificate from physician/hospital last attended showing cause of death wherever applicable;
  - vi) Legal evidence of title of the claimant where no valid nomination or assignment under this Policy exists or in cases where the title is in dispute;
  - vii) Proof of Age, if the Age has not been admitted earlier.
- d) We may, however, call for additional documents, if found necessary, in support of the claim.

#### **4) The Policyholder's Rights**

- a) You are the Policyholder of this Policy. Unless provided otherwise in the terms of this Policy or through the provisions of applicable Indian law, only You can, during the lifetime of the Life Assured, exercise all rights, privileges and options provided under this Policy subject to any Nominee's vested interest or any assignee's rights, if any.

#### **5) Suicide Exclusion**

If the Life Assured's death arises directly or indirectly through or in consequence of suicide within 12 months from the Date of Commencement of the Policy, the Nominee or beneficiary shall be entitled to higher of 80% of the premium paid or surrender value.

#### **6) Assignment and transfer of insurance policies**

Assignment is allowed under this plan as per section 38 of the Insurance Act, 1938 as amended from time to time.

#### **7) Nomination by Policyholder**

Nomination is allowed under this plan as per section 39 of the Insurance Act, 1938 as amended from time to time.

#### **8) Loss of Policy Document**

If the Policy Document is lost or misplaced, You should submit to Us a written request stating the fact and the reason for the loss. If We are satisfied that the Policy Document is lost or misplaced, then, We will issue You a duplicate Policy Document by charging an amount as decided by Us from time to time. Upon the issue of the duplicate Policy Document, the original Policy Document will automatically cease to have any validity with immediate effect.

You agree to indemnify us and hold us free and harmless from any costs, expenses, claims, awards or judgments arising out of or in relation to the original Policy Document.

#### **9) Restrictions on Travel, Residence & Occupation**

This Policy does not impose any restrictions on to travel, residence or occupation, unless specified otherwise in Part C of this Policy or under applicable Indian law.

#### **10) Governing Law & Jurisdiction**

- a) This Policy shall be governed by and is subject to Indian law.
- b) Any and all disputes arising under or in relation to this Policy shall be subject to the jurisdiction of the Indian courts.
- c) The terms and conditions of this Policy, including the premiums and benefits payable under this Policy are subject to variation in accordance with directions of the IRDAI and the relevant provisions of Indian law.

#### **11) Electronic Transactions**

You agree and confirm that all transactions effected by or through facilities for conduction of remote transactions including the Internet, world wide web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on Our behalf, for and in respect of this Policy or its terms, or Our other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time.





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**12) Policy Currency**

All amounts payable either to or by Us under this Policy shall be in Indian Rupees only.

**13) Address for Correspondence**

- a) Any notice, information, request or instruction to Us must be in writing and delivered to the address intimated by Us to You, which is currently intimated to You as per address of Operations Hub on first page of this document.
- b) We may change the address stated above and intimate You of such change in writing.
- c) Any notice, information or instruction from Us to You shall be mailed to Your address stated in the Schedule or to the changed address as intimated by You to Us in writing.

**Applicable Taxes & Duties**

The tax benefits on this Policy shall be as per the prevailing tax laws in India and amendments thereto from time to time. In respect of any payment made or to be made under this Policy, We will deduct or charge or recover taxes, including service tax and other levies, as applicable at such rates as notified by the government or such other body authorised by the government from time to time. Tax laws are subject to change.

**PART G**

**Grievance Redressal Procedure & List of Insurance Ombudsmen**

In case of any grievance, please approach the following in the order given below:

- a) In the event of any complaint/grievance under this Policy, a reference may be made to Our office at the following address giving the nature and full particulars of the grievance:-

**Grievance Redressal Department of Future Generali India Life Insurance Company Limited**

- At Operations Hub Address mentioned on the first page  
*Email ID: care@futuregenerali.in*

- b) In case the decision of the above office is not satisfactory, or there is no response from the office

within 10 days, the following official for resolution of the grievance may be contacted:-

**Grievance Redressal Department of Future Generali India Life Insurance Company Limited**

- At Operations Hub Address mentioned on the first page

Contact No: 1800 102 2355

*Email: gro@futuregenerali.in*

- c) In case Our decision/resolution of the grievance is not satisfactory or You do not receive a response within 15 days from Us, the IRDAI (Insurance Regulatory and Development Authority of India) through the Integrated Grievance Management System (IGMS) may be approached on the following contact details. The IGMS provides a gateway for Policyholders to register complaints with insurance companies first and if required the same can be escalated to the IRDAI Grievance Cell.

**IRDAI Grievance Call Centre (IGCC)**

CallCenter: TOLL FREE NUMBER (155255) for voice calls

*Email ID: complaints@irda.gov.in*

A complaint may also be registered online at:

<http://www.igms.irda.gov.in/>

Address for communication for complaints by paper/fax:

Consumer affairs Department,  
Insurance Regulatory and Development Authority of India,  
9th Floor, United Towers,  
Basheerbagh

**d) Insurance Ombudsman**

- i) In case Our decision/resolution is not satisfactory, the Insurance Ombudsman designated by IRDAI may be approached if the grievance pertains to:

- (1) Insurance claim that has been rejected or a dispute of a claim based on the legal construction of this Policy;
- (2) Delay in settlement of a claim;
- (3) Disputes with regard to the payment of Premium;
- (4) Non-receipt of the Policy Document.

- ii) Further, As per Rule 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Insurance Ombudsman can be made only:

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- (1) if the grievance has been rejected by Our Grievance Redressal Machinery;
- (2) within a period of one year from the date of rejection by Us;
- (3) if it is not simultaneously under any litigation.

iii) The Insurance Ombudsman is an organization that addresses grievances that are not settled to Your satisfaction. The list of Insurance Ombudsmen offices is provided as Annexure I to this Policy. Further, the list of Insurance Ombudsmen offices is available at the website below:

[http://www.irdaindia.org/ombudsmen/ombudsmenlist\\_new.htm](http://www.irdaindia.org/ombudsmen/ombudsmenlist_new.htm)

The complaint to the Insurance 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 the complainant.

**ANNEXURE I  
LIST OF INSURANCE OMBUDSMEN**

CONTACT DETAILS	JURISDICTION (Union Territory, District)
<b>AHMEDABAD - Shri. / Smt.</b> Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU - Shri. M. Parshad</b> 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@gbic.co.in	Karnataka.
<b>BHOPAL - Shri. R K Srivastava</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in	Madhya Pradesh Chattisgarh.

<b>BHUBANESHWAR - Shri. B. N. Mishra</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	Orissa.
<b>CHANDIGARH - Shri. Manik B. Sonawane</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
<b>CHENNAI - Shri Virander Kumar</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
<b>DELHI - Smt. Sandhya Baliga</b> Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in	Delhi.

CONTACT DETAILS	JURISDICTION (Union Territory, District)
<b>GUWAHATI - Sh. / Smt.</b> Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<b>HYDERABAD - Shri. G. Rajeswara Rao</b> Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
<b>JAIPUR - Shri. Ashok K. Jain</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in	Rajasthan.

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<b>ERNAKULAM - Shri. P. K. Vijayakumar</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.		Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>KOLKATA - Shri. K. B. Saha</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.	<b>PATNA</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Email: bimalokpal.patna@gbic.co.in	Bihar, Jharkhand.
<b>LUCKNOW - Shri. N. P. Bhagat</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	<b>PUNE - Shri. A. K. Sahoo</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

<b>CONTACT DETAILS</b>	<b>JURISDICTION</b> (Union Territory, District)
<b>MUMBAI - Shri. A. K. Dasgupta</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
<b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. Email: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi,