

## Welcome Letter

<<Date>>

<<Name and Address of MPH>>

**Subject: Canara HSBC Oriental Bank of Commerce Life Group Traditional Plan Master Policy No.**

Dear Sir/Madam,

Thank you for choosing us as your preferred insurance partner to provide Group Traditional Plan to your employees/members.

Your Policy Pack for the plan is enclosed. The pack contains the following documents:

1. Policy Document
  - a. Terms & Conditions
  - b. Master Policy schedule
  - c. List of initial members covered
2. Stamp Endorsement
3. Complaint Redressal Procedure
4. Copy of your Proposal Form
5. Copy of Contribution Receipt
6. Copy of Trust Deed and Scheme Rules
7. Service request forms

It is our objective to provide financial protection for your employees/members with the highest levels of customer service.

Kindly go through the entire policy document to ensure that all details mentioned are correct. For any discrepancy in the document please write to us at [grouphelpdesk@canarahsbclife.in](mailto:grouphelpdesk@canarahsbclife.in) or contact us on 1800-103-0003 or 1800-180003 (BSNL/MTNL) or SMS us at 97790-30003.

Yours Sincerely,

For Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited.

**Chief Operating Officer**

## POLICY DOCUMENT

### CANARA HSBC ORIENTAL BANK OF COMMERCE LIFE GROUP TRADITIONAL PLAN UIN: 136N014V01

Master Policy No -

#### THE TRUSTEES

<<Name and Address of MPH>>

Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (the "Company") has received a master proposal and declaration from the Trustees of <<Name of MPH>> and the Contribution payable under this Master Policy, for a Group Gratuity Policy for funding the Benefits as described in the Scheme and the Scheme Rules, which together with the aforesaid master proposal and declaration are hereby incorporated to be the basis of this Master Policy, and the Company is pleased to issue this Group Gratuity Policy (the "Master Policy") subject to the terms, conditions and provisions set forth hereinafter.

## 1. Definitions and Interpretation

### 1.1. Definitions

In this Master Policy, unless the context requires otherwise, the following words and expressions shall have the meaning ascribed to them respectively herein below:

**Annual Renewal Date** shall mean <<Date>> of <<Month>> every year, following the Policy Commencement Date;

**Benefits** shall mean the applicable benefits payable from the Scheme Account as per the Scheme Rules, subject to the terms of this Master Policy;

**Charges** shall mean the Surrender Charges and Market Value Adjustment if any that may be levied by the Company from time to time as envisaged herein;

**Contribution** shall mean the contribution payable to the Company as specified in **Annexure B** hereto;

**Employer** shall mean <<Employer Name>> and its successors and assigns;

**Financial Year** shall mean a period of twelve months commencing from April 01 each year and ending with March 31 of the following year;

**Interest** shall mean the amount allocated by the Company based on the performance of the funds forming part of this Master Policy and credited to the Scheme Account, at the end of each Financial Year or upon Surrender of Master Policy, as the case may be.

**Market Value Adjustment** shall mean an adjustment made by the Company from the Scheme Account of the Master Policyholder, in order to realize the investment and the market value of assets as on the date of withdrawal, it will be applicable in case the cumulative withdrawals (including Benefit payable under this Master Policy) in a Financial Year by a Master Policyholder exceeds 15% of balance in the Scheme Account,.

**Master Policyholder** shall mean the Trustees;

**Member** shall mean a member of the Scheme and whose name is set out in **Annexure D**;

**Nominee** shall mean any person nominated by a Member to receive Benefits under this Master Policy in the event of death or incapacitation of the Member, in terms of the Scheme Rules and in compliance with the Insurance Act, 1938;

**Normal Retirement Date** shall mean the date when the Member attains the normal retirement age as defined in the Scheme Rules;

**Master Policy** shall mean this Group Gratuity Policy, as it may be amended from time to time;

**Policy Year** shall mean a period of twelve (12) consecutive months starting with the Policy Commencement Date as provided for in **Annexure A** hereto and ending on the day immediately preceding the following anniversary date and each subsequent period of twelve (12) consecutive months thereafter;

**Regulations** shall mean the laws and regulations as in effect from time to time and applicable to the Scheme, Scheme Rules and this Master Policy, including without limitation the regulations and directions issued by the Regulatory Authority from time to time;

**Regulatory Authority** shall mean the Insurance Regulatory and Development Authority or such other authority or authorities, as may be designated under the applicable laws and regulations;

**Salary** shall have the meaning as provided in the Scheme Rules;

**Scheme Rules** shall mean <<Name of MPH>> Gratuity Scheme formulated by the Master Policyholder, as may be in force from time to time;

**Scheme Account** shall mean the running Group Gratuity Account maintained by the Company in terms of this Master Policy;

**Scheme Account Balance** shall mean the amounts equivalent to the sum of opening balance of the Scheme Account at the relevant time plus Contribution received and Interest Credited minus Claims, Surrender Charges and Market Value Adjustment if any at the relevant date.

**Scheme Rules** shall mean the rules of the Scheme as in effect from time to time;

**Service** shall mean, the period for which, a Member has been or deemed to be in continuous service with the Employer, as particularly provided in the Rules;

**Surrender Charges** shall mean the charges leviable by the Company upon surrender of the Master Policy, as set out in **Annexure A**, which may revised subject to approval being obtained from Regulatory Authority.

**Term Assurance** shall mean the life assurance plan referred to in **Annexure C** hereto;

**Trust** shall mean <<Name of MPH>> established by the Employer approved under the Income Tax Act, 1961;

**Trustees** shall mean the trustees of the Trust, from time to time;

**Trust Deed** shall mean the trust deed of the Trust, as amended from time to time;

## 1.2. Interpretation

1.2.1 The division of the Master Policy into various clauses is for convenience and the provisions of the Master Policy have to be given effect, keeping in mind the specific conditions specified in the Master Policy.

- 1.2.2 Words denoting one gender shall include the other gender(s) and the singular shall include the plural and vice versa, unless the context otherwise requires.
- 1.2.3 Any reference to a statutory provisions shall include such provision as is from time to time modified or re-enacted or consolidated so far as such modification or re-enactment or consolidation applies or is capable of applying to any transactions entered into hereunder;
- 1.2.4 This Master Policy (including the Annexure) will prevail in the event of any conflict between the terms of this Master Policy and the Scheme Rules. A certified copy of the Scheme Rules is filed by the Trustees with the Company. In the event of Master Policyholder/Trustee(s) proposing to amend the Scheme and/or Scheme Rules, the Master Policyholder/Trustee(s) shall be solely liable to obtain permission/consents from the relevant authority for giving effect to the proposed amendment to the Scheme and/or the Scheme Rules in accordance with the applicable law.

## **2. Group Gratuity Policy**

Subject to the terms, conditions and provisions herein, the Company agrees to provide the Benefits in respect of the Members, subject to such amounts being available in the Scheme Account, on the happening of the events specified in the Scheme. Payment of Benefits shall be made to the Member or Master Policyholder in accordance with the terms of this Master Policy. At the request of the Master Policyholder and subject to receipt of appropriate documents as may be specified by the Company, the Company may pay the Benefits to the Member or Master Policyholder, Nominees and such payment shall constitute valid discharge to the Company of its obligations under this Master Policy to the extent of payment so made. The company shall not be responsible for the tax liability on benefits paid to Member or Master Policyholder.

## **3. Contribution**

- 3.1 The Master Policyholder shall pay to the Company, the Contribution as set forth in **Annexure B** hereto. The payment of Contribution shall be made through cheque, demand draft, Electronic Clearing System or in such other mode as may be permitted, from time to time, by the Company.

## **4. Scheme Account and Annual Statement.**

- 4.1 **Scheme Account.** For the purpose of this Master Policy, the Company will maintain a running account called the Group Gratuity Account, to which the Contributions received from the Master Policyholder from time to time on account of this Master Policy shall be credited. Contribution will be invested by the Company as per the investment plan applicable to the Master Policy.
- 4.2 **Annual Statement.** The Company shall issue to the Master Policyholder, in the beginning of each Financial Year, a Statement (the "**Annual Statement**") for the preceding Financial Year, showing the following in respect of the Scheme Account, viz., (a) Opening balance as at the beginning of the preceding Financial Year; (b) Contributions received during the preceding Financial Year; (c) Payments or withdrawals during the preceding Financial Year; (d) Market Value Adjustments if any, made during the preceding Financial Year (e) Interest credited for the preceding Financial Year; and (f) Closing balance as at the end of the preceding Financial Year.

## **5. Investment Plan**

Subject to applicable Regulations, the Company will have full discretion, at all times and from time to time, to invest the funds (including the Contribution). The Contributions made by the Master Policyholder will be invested in a non participating fund of the Company in accordance to the applicable guidelines of the Regulatory Authority. At the end of every Financial Year, an interest amount will be added to the Scheme Account of the Master Policyholder. This interest amount will be a non-negative number. The interest rate will be based on the investment performance of the fund over the relevant Financial Year minus the expenses incurred on the business and will be subject to internal approvals of the Company.

## **6. Term Assurance**

6.1 Subject to the provisions of this Master Policy, the Company agrees to provide term assurance on the life of each Member of a fixed Sum Assured of ₹1000 (Rupees One Thousand only) per Member, in accordance with the provisions set forth in Annexure C hereto.

6.2 **Mortality Expenses:** ₹ 2.0 per member (prorated for mid-year joiners / leavers) will be the expenses for mortality for the number of members within the Master Policyholder's scheme during the financial year. This will be subject to applicable service tax and may vary in the future depending upon the mortality experience.

## **7. Benefits**

Subject to availability of sufficient amounts in the Scheme Account and the Master Policy being in force, when Benefits become payable to a Member in accordance with the Scheme Rules, the Company agrees to pay the Benefits to the Master Policyholder or the Member, by utilizing the amounts in the Scheme Account. It shall be the responsibility of the Master Policyholder to ensure that sufficient amount is available in the Scheme Account at all times to ensure payment of the Benefits as and when they become payable. Should there be any shortfall of balance in the Scheme Account to pay the Benefit, it shall be responsibility of the Master Policyholder to provide funds for payment of the Benefits. It is clearly understood by the Master Policyholder that the Company's liability under this Master Policy is limited to (i) payment of a fixed Sum Assured of ₹ 1,000 (Rupees One Thousand only) per Member when the Benefit becomes payable in accordance with the terms of this Master Policy and the Scheme Rules; and/or (ii) the accumulated balance outstanding in the Scheme Account at the time when the Benefits become payable less applicable Market Value Adjustments as decided by the Company. It is clarified that after Market Value Adjustment being carried out to the Scheme Account, the Company reserves the right to restrict the amount of withdrawal from the Scheme Account or to foreclose the Master Policy in case the balance in the said account is not sufficient to pay Benefit to the Member upon payment of Surrender Value, as the case may be.

## **8. Surrender or Termination of the Master Policy**

8.1 This Master Policy cannot be surrendered before completion of one year from the Policy Commencement Date.

- 8.2 The Master Policyholder may surrender the Master Policy after completion of one year from the Policy Commencement Date by giving a seven working days notice to the Company subject to the applicable Surrender Charges and Market Value Adjustments, as the case may be. Such surrender shall take effect on expiration of such notice period and Benefits would be payable under the Master Policy. If the Master Policy is surrendered, the term assurance in respect of the Members shall terminate forthwith.
- 8.3 At the time of surrender of Master Policy, the Master Policyholder shall exercise either of the following options:
- (i) Receive the Scheme Account Balance along with Interest for the interim period (for the applicable Financial Year), as may be decided by the Company; or
  - (ii) Receive the Scheme Account Balance. The interest will however be paid by the Company for the interim period (for the applicable Financial Year), at the rate declared by the Company at the end of the financial year.
- 8.4 The Surrender Charges applicable are set forth in **Annexure A** hereto. The Company reserves right to revise the Surrender Charge from time to time, subject to applicable approval of the Regulatory Authority and/or Regulations as the case may be.
- 8.5 If the Trust or the Scheme is wound up, subject to the provisions of the Regulations, the Trust Deed and the Rules of the Scheme, the term assurance in respect of the Members shall terminate forthwith and the provisions contained in Clauses 8.1, 8.2 and 8.3 shall, *mutatis mutandis*, apply.

## **9. Other Conditions**

- 9.1 The Master Policyholder shall furnish to the Company with all relevant and complete details relating to the Scheme and to the operation of this Master Policy. It shall be the responsibility of the Master Policyholder to ensure that all information furnished to the Company, including the information relating to the Members, their Nominees and claimants, is correct and complete. The Master Policyholder shall indemnify and keep indemnified the Company against any and all losses, liabilities, damages, costs, expenses, actions, proceedings, judgments suffered by the Company as a result of the Master Policyholder's failure to perform, fulfill and observe its obligations under this Master Policy,
- 9.2. The Master Policyholder shall administer the Trust in compliance with the applicable laws including Regulations and the directions issued by the Regulatory Authority from time to time.
- 9.3. No amendments made by the Master Policyholder to the Trust Deed, the Scheme or the Scheme Rules, shall have the effect of increasing the obligations of the Company as contained herein.
- 9.4. It is the responsibility of the Master Policyholder, the Members and the Employer to be aware of and comply with the provisions of applicable law including the Income Tax Act, 1961 and the Company does not make any representation as to availability of any tax benefits in relation to the payment of Contribution or availing the Benefits. If the Company is required to account to the revenue authorities for income-tax or any other taxes or duties on the Benefits payable under this Master Policy, the Company shall be entitled to deduct the appropriate amounts for that

purpose from the respective payments and deposit the amount so deducted with the appropriate governmental or regulatory authorities.

- 9.5. The Master Policyholder shall maintain complete and correct records with respect to each Member indicating relevant details including the name, gender, age or date of birth, the date on which the Member was eligible as such, details of Nominees of the Member, and other details as may be relevant in relation to the Master Policy.
- 9.6 As soon as Benefits become payable under this Master Policy, the Master Policyholder shall send the relevant particulars to the Company to enable the Company to process the claim and pay the Benefits in accordance with the terms of the Master Policy.
- 9.7. No trust, whether express or implied, is created in respect of the assets or funds of Scheme Account in favour of the Master Policyholder, the Members, the Nominees or any other person. This Master Policy does not create or recognize any rights or interest in favour of the Members. The Benefits payable under this Master Policy are strictly personal and cannot be assigned, transferred, mortgaged, alienated or otherwise disposed of or encumbered by the Members, their legal heirs or the Nominees in any manner.
- 9.8 All Benefits and other sums under this Master Policy shall be payable in India in legal currency of the Republic of India. The Company shall pay the Benefits and other sums payable under this Master Policy at its Registered Office. Any discharge given by the Master Policyholder or any person authorized by the Master Policyholder in writing in respect of the Benefits shall constitute and be a valid discharge to the Company in respect of such payment. The Company's liability under this Master Policy shall be discharged by such payment and the Company shall not be required to see the application of the monies so paid.
- 9.9 In case any condition herein contained or endorsement made hereto is contravened or it comes to the knowledge of the Company that an untrue or incorrect statement is made or contained in the proposal or the declaration or other information or documents furnished to the Company or that any material information has been withheld, then the Benefits under this Master Policy insofar as the same relates to a Member shall be void and the relative term assurance shall terminate and the premiums paid therefor shall be forfeited to the Company.
- 9.10 No loan will be admissible under this Master Policy.
- 9.11 This Master Policy or any part of the Benefits cannot be assigned in whole or in part by the Master Policyholder, the Employer or the Member or any his legal heirs or the Nominees.
- 9.12 Notwithstanding any other provisions of this Master Policy the Company may make adjustment from the Scheme Account, in order to realize the investment and the market value of assets on the date of withdrawal, in case the cumulative withdrawal in a financial year by the Master Policyholder exceeds 15% of balance in the Scheme Account.
- 9.13 The Master Policyholder will have a period of 15 (fifteen) days to review the terms of the Master Policy and satisfy itself about the terms. During this period, the Master Policyholder returns the

Master Policy to the Company and seek refund of the Contributions. In such cases, the Company will refund the Contribution after deducting the stamp duty paid on the Master Policy.

9.14 This Master Policy shall be governed by and interpreted in accordance with the laws of India. All actions, suits and proceedings under this Master Policy shall be subject to the exclusive jurisdiction of the Courts within whose territorial jurisdiction the registered office of the Company is situated at the time of initiation of any such proceedings by filing a suit or other proceedings.

for **Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited**

By:

Name:

Title: **Chief Operating Officer**



**Annexure A: Master Policy Schedule**

(forming part of Canara HSBC Oriental Bank of Commerce Group Traditional Plan No. **136N014V01**)

Type of Master Policy	Group Traditional / Non-Participating	
MASTER POLICY Number		
Name and address of the Master Policyholder		
Name and address of the Employer:		
Policy Commencement Date:		
Annual Renewal Date		
Mode of Payment of Contribution		
Surrender Charges	Surrender Year, reckoned from the Master Policy Commencement Date	Surrender Charges (as a percentage of the balance in the Scheme Account)
	Within One Year	No surrender is allowed
	After One Year but before Two Years	NIL
	After Two Years but before Three Years	NIL
	After Three years but before Four Years	NIL
	After Four Years and but before Five Years	NIL
	After Five Years	Nil
Surrender Charge would applicable on payment of interest for either of the options which may be availed under Clause 8.3 by a Master Policyholder at rate corresponding to the Policy Year in which Master Policy was surrendered by the Master Policyholder notwithstanding the payment of the interest and/or other sum payable being paid under this Master Policy in the period subsequent to the year of the surrender of the Master Policy.		
In case of transfers outs being made by Master Policyholder, a charge equivalent to Surrender		

Charge would be made in respect of transfer out.	
Other Terms, if any	

for **Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited**

By:

Name:

Title: **Chief Operating Officer**

## **Annexure – B: Contributions**

(forming part of Canara HSBC Oriental Bank of Commerce Group Traditional Plan No. **136N014V01**)

- B.1 The Master Policyholder shall pay to the Company in every Policy Year, in respect of each and all the continuing Members, a contribution of such amounts as are required to provide for funds for payment of Benefits including for securing life insurance benefits payable to Member as described in **Annexure C** (the “**Contribution**”) which may comprise:
- (a) initial contributions of such amount as is required to provide funds for payment of the Benefits relating to past Service of the Members, which shall be payable in one lump sum or in installments, as may be specified in the Scheme Rules (“**Past Service Contributions**” / “**Initial Contributions**”);
  - (b) amount of annual contribution required for the current year’ service (“**Annual Contribution**”); and
  - (c) transfer of accumulated funds from other similar schemes i.e., from any other gratuity scheme held by the Master Policyholder with any other insurance companies. It is clarified that such transfer-ins and other contributions are allowed at any time and any number of times during the Policy Year. For effecting such transfer-ins, the Master Policyholder will obtain necessary approvals at it end and no incentive will be paid to the Master Policyholder or any other person.
- B.2. The Master Policyholder shall furnish or cause the Employer to furnish to the Company, periodically and when required by the Company, with full particulars of the Members and their annual salary, relevant to the Scheme and to the operation of this Master Policy, and the Company may act on such particulars so furnished.

### **Annexure C: Term Assurance**

(forming part of Canara HSBC Oriental Bank of Commerce Group Traditional Plan No. **136N014V01**)

- C.1. The Company agrees to effect an assurance on the life of each Member under One Year Renewable Term Assurance Plan with a fixed sum assured of ₹1000 per Member. The said assurance will be renewed on the Annual Renewal Date by providing the updated member data.
- C.2. The sum assured under the term assurance will become payable on death of the Member while in Service, whilst the assurance is in force. The assurance will terminate automatically on discontinuance of the premium or on the Member attaining the Normal Retirement Date or on ceasing to be in Service of the Employer.
- C.3. For the purpose of granting the life assurance under the term assurance plan, the Master Policyholder shall furnish to the Company to its satisfaction, evidence of health of each Member in such form and manner, as may be prescribed by the Company, at the time of entry of the Member to Benefits under this Master Policy

**Annexure D:**

**List of initial Members covered / included**

(forming part of Canara HSBC Oriental Bank of Commerce Group Traditional Plan No. **136N014V01**)

<b>Master Policy No</b>	
<b>No. of Members covered / included</b>	

<b>Sr No</b>	<b>Member No</b>	<b>Employee Code</b>	<b>Name of Employee / Member</b>	<b>Date of Birth</b>	<b>Date of Joining the Organization</b>	<b>Date of joining the scheme</b>	<b>Sum Assured (Inforce)</b>
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Note: For any future correspondence, kindly mention Member No. of the members.

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**Stamp Endorsement**

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**Master Policyholders Details:**

Name of Master Policyholder		Master Policy No	
Plan	Canara HSBC Oriental Bank of Commerce Life Group Traditional Plan (UIN - 136N014V01)	Stamp Value (in ₹)	

**Insurance Stamps Affixed below:**

## **COMPLAINT REDRESSAL PROCEDURE**

We, at Canara HSBC Oriental Bank of Commerce Life strive to ensure that our customers get only the very best of service from us. We understand the customer's grievance and try to resolve the same by ascertaining all the facts and documents available to provide a fair resolution on the complaint.

1. In case you wish to register a complaint with us, you may visit our website, approach our Resolution Centre, Grievance Officers at Branch locations, or you may write to us at the following address:

Complaint Redressal Unit  
Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.  
Unitech Trade Centre, 2nd Floor,  
Sushant Lok, Phase-1, Sector- 43,  
Gurgaon-122009, Haryana, India  
Toll Free: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL)  
Email: [cru@canarahsbclife.in](mailto:cru@canarahsbclife.in)

We shall respond to you within two weeks from the date of our receiving your complaint. Kindly note that in case we do not receive revert from you within eight weeks from the date of your receipt of our response we will treat your complaint as closed.

2. In case you do not receive a satisfactory response from us within the above timelines, you may write to our Complaint Redressal Officer at: The Complaint Redressal Officer

Complaint Redressal Officer  
Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd.  
Unitech Trade Centre, 2nd Floor,  
Sushant Lok, Phase-1, Sector- 43,  
Gurgaon-122009, Haryana, India  
Toll Free: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL)  
Email: [cro@canarahsbclife.in](mailto:cro@canarahsbclife.in)

3. In case you are not satisfied with the decision/resolution of the Company, you may approach the Insurance Ombudsman for your State or an appropriate judicial/quasi-judicial authority having jurisdiction over the matter for redressal of your grievance.

### List of Insurance Ombudsmen

Office of the Ombudsman	Name of the Ombudsman	Areas of Jurisdiction	
AHMEDABAD	Mr. Amitabh	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd floor, Ambica House Nr. C.U.Shah College, Ashram Road, AHMEDABAD- 380 014, Tel: 079-27546840 Fax: 079-27546142 Email: <a href="mailto:ins.omb@rediffmail.com">ins.omb@rediffmail.com</a>	Gujarat, UT of Dadra & Nagar Haveli, Daman & Diu
BHOPAL	Mr. N.A.Khan	Insurance Ombudsman, Office of the Insurance Ombudsman Janak Vihar Complex, 2nd floor , 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P.) - 462023 Tel: 0755-2569201 Fax: 0755- 2769203, E-mail:	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Mr. S.K.Dhal	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR - 751 009 Tel.0674-2596455 Fax: 0674-2596429 E-mail: <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a>	Orissa
CHANDIGARH	Mr. K.M.Chadha	Insurance Ombudsman, Office of the Insurance Ombudsman S.C.O. No. 101-103, 2nd floor, Batra Building, Sector 17-D, CHANDIGARH-160 017 Tel: 0172-2706468 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
CHENNAI	Mr. V.Ramasaamy	Insurance Ombudsman, Office of the Insurance Ombudsman Fatima Akhtar Court, 4th floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI-600 018 Tel: 044-24333668/5284 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)
NEW DELHI	Mr. Surendra Pal Singh	Insurance Ombudsman, Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI – 110 002 Tel.011-23239633 Fax: 011-23230858 E-mail: <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a>	Delhi & Rajashtan



GUWAHATI	Mr. Sarat Chandra Sharma	Insurance Ombudsman, Office of the Insurance Ombudsman "Jeevan Nivesh", 5th floor, Nr. Panbazar Overbridge, S.S.Road, GUWAHATI-781 001 (ASSAM) Tel: 0361-2132204/5 Fax: 0361- 2732937	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland & Tripura
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HYDERABAD	Mr. K. Chandrahas	Insurance Ombudsman, Office of the Insurance Ombudsman 6-2-46, 1st floor, Moin Court, A.C.Guards, Lakdi-Ka-Pool, HYDERABAD-500 004 Tel: 040-65504123 Fax: 040-23376599 E-mail: <a href="mailto:insombudhyd@gmail.com">insombudhyd@gmail.com</a>	Andhra Pradesh, Karnataka & UT of Yanam - a part of the UT of Pondicherry
ERNAKULAM	Mr. James Muricken	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd floor, CC27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G.Road, ERNAKULAM-682015 Tel: 0484-2358759 Fax: 0484-2359336 E-mail: <a href="mailto:iokochi@asianetindia.com">iokochi@asianetindia.com</a>	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA	Ms. Manika Datta	Insurance Ombudsman, Office of the Insurance Ombudsman North British Bldg.29, N.S.Road, 4th floor, KOLKATA-700 001 Tel: 033-22134866 Fax: 033-22134868 E-mail: <a href="mailto:iombkol@vsnl.net">iombkol@vsnl.net</a>	West Bengal, Bihar, Jharkhand & UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Mr. M.S.Pratap	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th floor, Nawal Kishore Rd. Hazaratganj, LUCKNOW-226001 Tel: 0522-2231331 Fax: 0522-2231310 E-mail: <a href="mailto:insombudsman@rediffmail.com">insombudsman@rediffmail.com</a>	Uttar Pradesh & Uttaranchal
MUMBAI	Mr. S. Viswanathan	Insurance Ombudsman, Office of the Insurance Ombudsman 3rd floor, Jeevan Seva Annexe, S.V.Road, Santacruz (W), MUMBAI - 400054 Tel: 022-26106928 Fax: 022-26106052 E-mail: <a href="mailto:ombudsmanmumbai@gmail.com">ombudsmanmumbai@gmail.com</a>	Maharashtra & Goa

**Copy of Proposal Form**

**Attached separately along with the Master Policy Document.**

**Copy of Contribution Receipt**

**Attached separately along with the Master Policy Document.**

**Copy of Trust Deed and Scheme Rules**

**Attached separately along with the Master Policy Document.**

**Service Request Forms**

**Attached separately along with the Master Policy Document.**