

Edelweiss Tokio Life Insurance Company Limited
Edelweiss House, Off. C. S. T. Road, Kalina, Mumbai – 400 098

Edelweiss Tokio Life – Save n Prosper (WA)
(An Endowment Assurance Plan (with profits))
UIN NO: 147N020V01

Edelweiss Tokio Life Insurance Company Limited has received a Proposal, Declaration along with Statements and the first premium from You. Both You and the Company have accepted that the said Proposal, Declaration along with Statements, reports or other documents is the basis of this contract of insurance and in consideration of and subject to receipt of due premiums as stated in the Policy Schedule, we have entered into this Policy with You which is the legal contract between You and the Company and is subject to the Terms & Conditions stated below.

Fundamental Features of the Policy: The fundamental features of the Policy are described briefly below for Your information and reference only. For the complete details on each of these features, please refer to the Clauses referenced below.

Fundamental Features of the Policy	Clause No
Reversionary Bonus	1 (a)
Death Benefit: The benefit payable on the Insured's death.	1 (b)
Maturity Benefit: The benefit payable on the Insured's survival till Maturity Date	1 (c)
Surrender Benefit: The conditions under which You may surrender the Policy and the benefits payable on surrender.	1 (d)
Loan under the Policy: The conditions and procedure for availing a loan under the Policy.	2)
Payment of Premium: Provisions relating to when and how Premium must be paid	3 (a)
Grace Period	3 (b)
Premium Discontinuance	3 (c)
Revival of the Policy	3 (d)
Reduced Paid up	3 (e)
General Conditions: The general terms and conditions that apply under the Policy.	4)
Definitions: Important terms used under the Policy and the meanings ascribed to each.	5)

Terms & Conditions

1) BENEFITS

a) Reversionary Bonus

Company will declare simple reversionary bonus (as a % of initial sum assured) from the first policy year which will be payable either on death or maturity, whichever is earlier. Simple reversionary bonuses will accrue till the end of the Policy Term.

b) Death Benefit:

	When Payable	Amount Payable																
(i)	If the Insured dies while the Policy is In Force, We will pay:	<p>Sum assured as on date of death</p> <p><i>plus</i> the accrued bonuses</p> <p>Death benefit is summarized in the table given below:</p> <table border="1"> <thead> <tr> <th>Policy Year</th> <th>Death Benefit (as % of Initial Sum Assured)</th> <th rowspan="6"><i>Plus</i> accrued bonuses</th> </tr> </thead> <tbody> <tr> <td>1 – 5</td> <td>100%</td> </tr> <tr> <td>6</td> <td>105%</td> </tr> <tr> <td>7</td> <td>110%</td> </tr> <tr> <td>8</td> <td>115%</td> </tr> <tr> <td>9</td> <td>120%</td> </tr> <tr> <td>10 till policy term</td> <td>125%</td> <td></td> </tr> </tbody> </table> <p>Note: The sum assured at anytime is equal to or higher than:</p> <ul style="list-style-type: none"> • 10 times of annualized premium • 105% of all the premiums paid as on date of death • Minimum guaranteed sum assured on maturity • Sum assured mentioned in above table 	Policy Year	Death Benefit (as % of Initial Sum Assured)	<i>Plus</i> accrued bonuses	1 – 5	100%	6	105%	7	110%	8	115%	9	120%	10 till policy term	125%	
Policy Year	Death Benefit (as % of Initial Sum Assured)	<i>Plus</i> accrued bonuses																
1 – 5	100%																	
6	105%																	
7	110%																	
8	115%																	
9	120%																	
10 till policy term	125%																	
(ii)	If the Insured (whether sane or not) commits suicide within one year from the Date of Inception of the Policy and while the Policy is In Force, then:	The Policy shall be void and We will pay 80% of the Premium received (excluding extra mortality premium)																
(iii)	If the Insured (whether sane or not) commits suicide within one year from the date of revival/reinstatement of the Policy then:	The Policy shall be void and We will pay the higher of “80% of the Premium received (excluding extra mortality premium) till the date of death” OR “surrender value available as on the date of death																

c) Maturity Benefit:

When payable	Amount payable
If the Insured is alive on the Maturity Date and the Policy is In Force, We will pay:	The Initial Sum Assured plus the accrued bonuses declared till maturity is payable as a lump sum.

d) **Surrender Benefit:**

Conditions for surrender/complete withdrawal of the Policy											
(i)	You may surrender the Policy at any point of time during the Policy Term.										
(ii)	The policy will accrue surrender value if at least 2 years full premiums have been paid.										
(iii)	On surrender, the Policy shall be terminated and all the benefits under the Policy shall cease to apply.										
Amount Payable on Surrender											
On receipt of a written request for surrender from You, We will pay:						The higher of :					
						(i) Guaranteed Surrender Value; or					
						(ii) Special Surrender Value					
Guaranteed Surrender Value											
The Guaranteed Surrender Value is a sum of											
i. A specific percentage (as given in the Table A) of total premiums paid (excluding extra mortality premium, if any).											
ii. Surrender value of bonuses accrued till date of surrender.											
(Surrender value of bonuses accrued till the date of Surrender = Accrued bonuses * Guaranteed Surrender Value Factor).											
The Guaranteed Surrender Value (GSV) factor that will be applied on accrued bonus till the date of surrender and which varies with the policy year of surrender is given in the Table below:											
Policy Term less Completed Policy Year as on date of surrender	1	2	3	4	5	6	7	8	9	10	11
Guaranteed Surrender Value Factor	91%	84%	77%	70%	65%	59%	54%	50%	46%	43%	39%
Policy Term less Completed Policy Year as on date of surrender	12	13	14	15	16	17	18	19	20	21	22
Guaranteed Surrender Value Factor	36%	33%	31%	28%	26%	24%	22%	20%	19%	17%	16%
Policy Term less Completed Policy Year as on date of surrender	23	24	25	26	27	28	29	30	31	32	33 & 34
Guaranteed Surrender Value Factor	15%	13%	12%	11%	11%	10%	9%	8%	8%	7%	6%
Special Surrender Value (SSV)											
The Special Surrender Value is equal to											
(Paid-up Sum Assured + accrued bonuses till paid-up) x Special Surrender Value Factor											
Where,											
Paid-up Sum Assured = Initial Sum Assured x (Number of premiums paid/ Total Number of premiums payable)											
The current Surrender Value Factor for calculation of SSV is given in the table below which varies with the policy term, and policy year of surrender. The Surrender Value Factor will be reviewed from time to time based on the experience, and any changes will be subject to prior approval of IRDA.											
Policy Term less Completed Policy Year as on date of surrender	1	2	3	4	5	6	7	8	9	10	11
Special Surrender Value Factor	92%	86%	80%	74%	69%	64%	60%	56%	52%	49%	45%
Policy Term less Completed Policy Year as on date of surrender	12	13	14	15	16	17	18	19	20	21	22
Special Surrender Value Factor	42%	39%	37%	34%	32%	30%	28%	26%	24%	22%	21%
Policy Term less Completed Policy Year as on date of surrender	23	24	25	26	27	28	29	30	31	32	33 & 34
Special Surrender Value Factor	19%	18%	17%	16%	15%	14%	13%	12%	11%	10%	9%

2) Loan under the Policy

Conditions for grant of a loan under the Policy:	
(i)	You may take a loan under the Policy by giving Us a written request; provided that the Premium for at least 2 Policy Years has been received in full by Us.
(ii)	The maximum loan amount is 90% of Surrender Value which is applicable under the Policy when a request for a loan is received less any outstanding Policy loan balance on that date including accumulated interests if any.
Effect of grant of loan under the Policy:	
(iii)	<p>If a loan is granted by Us under the Policy, then:</p> <ol style="list-style-type: none">(1) Interest at the rate of State Bank of India (SBI) Base Rate (minimum rate at which SBI lends)+ 1.75% shall be applicable. It is agreed and understood that We may in Our discretion modify the rate at which interest will be payable on Your loan amount based on prevailing market conditions. Changed interest rate will be applicable for new loans only.(2) For reduced Paid-up policies: We will give You written notice when the outstanding loan amount is 95% of the Surrender Value calculated in accordance with Clause 1(c) and You may re-pay the whole or a part of the outstanding loan amount to Us. If at any time, the outstanding loan amount is equal to or more than the Surrender Value calculated in accordance with Clause 1(c) then the Policy shall immediately and automatically terminate and no amount shall be payable by Us under the Policy.(3) Any benefit payable by Us on the death of the Insured, or on the surrender of the Policy or on the maturity of the Policy will first be reduced by any outstanding policy loan balance and accumulated interests if any

3) PAYMENT OF PREMIUM & DISCONTINUANCE OF PREMIUM PAYMENT

a)	Payment of Premium:
	You shall pay Premium for the Premium Paying Term. The amount of Premium payable, the frequency at which it must be paid and the due dates for each installment of Premium are stated in the Schedule.
b)	Grace Period:
	<p>If We do not receive the Premium in full by the premium due date, then:</p> <ol style="list-style-type: none">(i) We will allow a Grace Period of 30 days during which You must pay the Premium due in full.(ii) The benefits under the Policy and the Rider if any will continue to apply, during the Grace Period.
c)	Premium Discontinuance
	<ol style="list-style-type: none">(i) If the default in payment of Premium occurs during the first 2 Policy Years and if the Premium due under the Policy is not received in full within the Grace Period, the Policy shall immediately and automatically lapse and no benefits shall be payable by Us under the Policy. You will be given two years from the date of first unpaid premium to revive Your Policy.(ii) If the default in payment of Premium occurs after the payment of Premium for first two Policy Years in full and if the Premium due under the Policy is not received in full within the Grace Period, the Policy will be paid-up and benefits will continue as per the Reduced Paid-Up provisions, You will be given two years from the date of first unpaid premium to reinstate your Policy.

d)	Revival norms:															
	<p>The Policy (and any applicable Riders) may be revived within two years from the due date of the first unpaid Premium by giving Us a written notice to revive the Policy and Payment of all overdue premiums with simple interest of 1% per month.</p> <p>The revival will be effected on receipt of the proof of continued insurability and subject to medical examination if required (cost to be borne by the policyholder). On interpretation of the results if the Life is accepted by the Underwriter, only then the policy would be allowed to revive. The effective date of revival is when these requirements are met and approved by us. The policyholder may choose to discontinue the rider premium, if any even though he is paying the premium pertaining to the underlying base product to which the rider is attached. In such a case of rider premium discontinuance, the rider is not allowed to be revived in future. However, in case the entire policy premium (the base product and the rider) has been discontinued and the policyholder wants to revive the same then he would be allowed to revive within two years from the date of the first unpaid premium as mentioned above. Any revival of riders will be considered along with the revival of the basic policy, and not in isolation.</p>															
e)	Reduced Paid Up															
	Under the paid-up status, Your Policy will continue with the following reduced Paid up Benefits. No further bonus will be declared for the policy after policy gets paid-up.															
	<p>Death benefit under paid-up is summarized in the table given below:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="background-color: #0056b3; color: white;">Policy Year</th> <th style="background-color: #0056b3; color: white;">Death Benefit (as % of Paid-up Sum Assured)</th> <th rowspan="7" style="text-align: center; vertical-align: middle;">Plus accrued bonuses</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">3 – 5</td> <td style="text-align: center;">100%</td> </tr> <tr> <td style="text-align: center;">6</td> <td style="text-align: center;">105%</td> </tr> <tr> <td style="text-align: center;">7</td> <td style="text-align: center;">110%</td> </tr> <tr> <td style="text-align: center;">8</td> <td style="text-align: center;">115%</td> </tr> <tr> <td style="text-align: center;">9</td> <td style="text-align: center;">120%</td> </tr> <tr> <td style="text-align: center;">10 till pol term</td> <td style="text-align: center;">125%</td> </tr> </tbody> </table> <p>If the Insured is alive on the Maturity Date and if the Policy has acquired a Paid-up Sum Assured, then the Maturity Benefit shall be equal to:</p> <ul style="list-style-type: none"> • Paid-up sum assured plus • Sum of accrued bonuses declared till the policy gets paid-up 	Policy Year	Death Benefit (as % of Paid-up Sum Assured)	Plus accrued bonuses	3 – 5	100%	6	105%	7	110%	8	115%	9	120%	10 till pol term	125%
Policy Year	Death Benefit (as % of Paid-up Sum Assured)	Plus accrued bonuses														
3 – 5	100%															
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4) GENERAL CONDITIONS

a)	Free Look Period:
	<p>You may return the Policy document to Us within 15 days* of receipt of the Policy document if You disagree with any of the terms and conditions by giving Us written reasons for Your objection. We will refund the Premium received after deducting stamp duty charges and medical expenses (if any).</p> <p>*A free look period of 30 days will be offered for policies sold through distance marketing (where distance marketing means sale of insurance products through any means of communication other than in person).</p>
b)	Claim Procedure:
	<p>We shall be given written notice of the Insured's death and, shall be provided with the following documents for Us to assess the claim:</p> <p>(i) Our claim form which must be duly completed;</p> <p>(ii) The original or a legalized copy of the death certificate;</p>

	<p>(iii)The original Policy document; (iv) Documents to establish right of the claimant in the absence of valid nomination (v)Any other information or documentation that We request.</p> <p>You are requested to send intimation of the claim to any of Our branch offices or to Our Registered office mentioned below.</p> <p>Claims Officer Edelweiss Tokio Life Insurance Company Ltd. Edelweiss House, Off. C. S. T. Road, Kalina, Mumbai – 400 098 Email Id: claims@edelweisstokio.in Phone no: 1800 2121 212</p>
c)	Nomination as per Section 39 of the Insurance Act 1938:
	<p>Where the policyholder is also the Insured, You may at any time during the Policy Term nominate a Nominee to receive the Death Benefit under the Policy in the event of the Insured’s death. Where the Nominee is a minor shall also appoint any person as Appointee to receive the money during the minority of the Nominee. We will not recognize a nomination or change in nomination until we receive Your notice in writing in the prescribed format and it will be effective only upon registering by Us. We do not accept any responsibility or express any opinion as to the validity or legality of a nomination, when recording a nomination. These nomination provisions shall not apply to any policy of life insurance to which section 6 of the Married Women’s Property Act, 1874 (3 of 1874) applies or has at any time applied.</p>
d)	Assignment as per Section 38 of the Insurance Act 1938:
	<p>You may assign the Policy to any Party by an endorsement upon the Policy document itself or by a separate instrument signed by the assignor specifically stating the fact of assignment and duly attested. Such assignment shall be effective as against the Company from and upon the service of written notice upon the Company and the Company recording the assignment in its records. Only the entire Policy can be assigned. An assignment will automatically cancel all nominations and the assignee would be sole owner of the Policy and the assignor would cease to have any rights under the Policy in all cases except assignment in our favor. We do not accept any responsibility or express any opinion as to the validity or legality of an assignment, when recording an assignment. Assignment will not be permitted when the Policy is issued under the Married Women’s Property Act, 1874.</p>
e)	Fraud/Breach of Good Faith
	<p>(i) If You or anyone acting on Your behalf makes, fraudulent, misleading or dishonest representation in any respect, then this Policy shall be cancelled and Surrender Value if any, shall be payable (subject to Section 45 of the Insurance Act).</p> <p>(ii) <u>Mis-statement of Age</u> If the date of birth of the Insured has been misstated, any amount payable shall be increased or decreased to the amount that would have been provided, as determined by Us, given the correct age.</p> <p>If at the correct age, the Insured was not insurable under this Policy according to our requirements, We reserve the right to terminate the Policy and Surrender Value if any shall be payable (subject to Section 45 of the Insurance Act).</p> <p>(iii) <u>Section 41 of the Insurance Act, 1938:</u> No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue 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 or the insurer: Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Rs. Five hundred rupees.</p> <p>(iv) <u>Section 45 of the Insurance Act, 1938:</u> 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</p>

	<p>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.</p> <p>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.</p>
f)	Currency, Governing Law & Jurisdiction
	<p>(i) The Premiums and benefits payable under the Policy shall be payable in India and in Indian Rupees.</p> <p>(ii) The Policy and any disputes or differences arising under or in relation to the Policy shall be construed in accordance with Indian law and by the Indian courts.</p>
g)	Taxation
	<p>The tax benefits under this policy would be as per the prevailing Income Tax laws in India and any amendment(s) made thereto from time to time.</p> <p>We reserve the right to recover from Policyholder all levies including but not limited to Service Tax levied by the authorities on insurance transactions from time to time.</p>
h)	Duplicate Policy Document
	<p>If You lose or misplace the Policy Document then you may request us to issue You a duplicate Policy Document by giving Us written notice and making payment of fee prescribed from time to time.</p> <p>On issue of the duplicate Policy document, the original shall automatically cease to have any legal effect and You agree to indemnify and hold Us harmless from and against any and all claims, demands, costs, expenses, awards or judgments arising from or in connection with the original Policy document or the issue of the duplicate Policy document.</p>
i)	Notices
	<p>(i) All notices meant for Us shall be given to Us at Our address specified in the Policy Contract or at any of Our branch offices.</p> <p>(ii) All notices meant for You will be sent to Your address specified in the Schedule. If You do not notify Us of any changes to Your address, then notices or correspondence sent by Us to the last recorded address shall be valid and legally effective</p>
j)	Entire Contract
	<p>(i) The Policy comprises the entire contract of insurance between You and Us. We shall not be bound or be deemed to be bound by any alterations or changes, unless such changes are made by Us in writing through an endorsement.</p> <p>(ii) Notwithstanding anything contained in this Policy Document, the provisions herein shall stand altered or superseded to such extent and in such manner as may be required by any change in applicable law including but not limited to any regulations made or circulars / guidelines issued by IRDA.</p>

5) DEFINITIONS

Defined Term	Meaning
Age:	age of the Insured at last birthday.
Appointee:	the person named in the Schedule who will accept and hold in trust all amounts payable under the Policy on behalf of the Nominee if the Nominee is less than Age 18 on the date of payment.
Grace Period:	a period of 30 days from the due date of premium specified in the Schedule (same for all frequencies of premium payment) during which the Policy is considered to be in-force.
Insured:	the person named in the Schedule whose life is insured under this Policy.
In Force:	The Policy is In Force when all the due Premium payments have been received in full by Us.
IRDA:	Insurance Regulatory and Development Authority.
Issuance date:	the date specified in the Schedule on which the Policy has been issued .
Maturity Date:	the date specified in the Schedule on which the Policy matures.
Maturity Benefit	Means the benefit which is payable on maturity i.e at the end of Policy Term
Nominee:	the person specified in the Schedule nominated in accordance with the Insurance Act 1938.
Policy:	the Policy document, the Proposal Form, the Schedule and any other document attached or annexed including any endorsement attached to the Policy issued by Us.
Policy Term:	the term in years between the Risk Commencement Date and the Maturity Date.
Policy Anniversary:	the date corresponding with the Risk Commencement Date specified in the Schedule in every calendar year.
Policy Year:	a period of one year between any of the two consecutive Policy Anniversary.
Premium Paying Term:	the term in years during which the Premiums are required to be paid.
Proposal Form:	the signed, dated application form and any accompanying declarations or statements submitted to Us.
Risk Commencement Date	the date on which Your rights, benefits and risk cover begin, as shown in Your Policy Schedule.
Revival Period:	the period of two consecutive years from the date of discontinuance of the Policy, during which You are entitled to revive the Policy.
Surrender:	Complete withdrawal or termination of the Policy.
Surrender Value	Means an amount, if any, that becomes payable in case of surrender of the Policy
We/Our/Us/Company:	Edelweiss Tokio Life Insurance Company Limited.
With profits:	a policy where the policyholder has an entitlement to part or all of any future surplus which arises under the contract.
You/ Your/:	the policyholder named in the Schedule.

Interpretation: In this Policy document, where appropriate, references to the singular will include references to the plural and references to one gender will include references to the other.

Grievance Redressal Mechanism: Grievance Redressal Mechanism has been set up by Us for the resolution of any dispute or grievances/ complaints in respect of the Policy. You are requested to submit Your written complaint at any of the below mentioned touch points:

- Toll free customer care number 1-800-2121-212 between 8 am to 8 pm on Monday to Saturday, except public holidays.
- Email us at care@edelweisstokio.in
- Write to us at Customer Care, Edelweiss Tokio Life Insurance Company Ltd, Edelweiss House, Off CST Road, Kalina, Santacruz (E), Mumbai – 400098

If you are not satisfied with the response provided by any of the above touch points you may write to the Grievance Redressal Officer at complaints@edelweisstokio.in

To further escalate the matter you may write to the Chief Grievance Redressal Officer at cgro@edelweisstokio.in

If the complaint/grievance has still not been resolved You may any time approach the office of the Insurance Ombudsman established by the Central Government of India. The list of the Ombudsman with their addresses has been given below:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U.Shah College, Ashram Road, AHMEDABAD - 380 014 Tel. :079-27546840 / Fax: 079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor 6, Malviya Nagar, Opp. Airtel, Near new market, BHOPAL (M.P.) – 462 023 Tel.: 0755-2569201/02 & Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR - 751 009 Tel.:0674-2596455 Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman S.C.O. No.101 – 103, 2 nd floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017 Tel.: 0172- 2706468 & Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
CHENNAI	Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI - 600 018 Tel. 044-24333668/5284 Fax: 044-24333664 E-mail: chennaiinsuranceombudsman@gmail.com	Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
ERNAKULAM	Office of the Insurance Ombudsman 2 nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 Tel: 0484-2358759 & Fax:0484-2359336	Kerala , UT of (a) Lakshadweep , (b) Mahe - a part of UT of Pondicherry

	E-mail: jokochi@asianetindia.com	
GUWAHATI	Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road GUWAHATI - 781 001 (ASSAM) Tel. : 0361-2132204/5 Fax:0361-2732937 E-mail: ombudsmanghy@rediffmail.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane, A.C.Guards, Lakdi- Ka-Pool, HYDERABAD - 500 004 Tel. 040-65504123 & Fax: 040-23376599 E-mail: insombudhyd@gmail.in	Andhra Pradesh, Karnataka and UT of Yanam - a part of the UT of Pondicherry
KOLKATA	Office of the Insurance Ombudsman 4 th Floor, Hindustan Building Annexe 4, C R Avenue, KOLKATA - 700 072 Tel.:033-22124346/(40) & Fax: 033-2124341 E-mail : iombsbpa@bsnl.in	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, LUCKNOW - 226 001 Tel.:0522-2231331 Fax: 0522-2231310 E-mail: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), MUMBAI - 400 054 Tel: 022-26106928 Fax: 022-26106052 E-mail: ombudsmanmumbai@gmail.com	Maharashtra , Goa
NEW DELHI	Office of the Insurance Ombudsman 2/2A, Universal Insurance Bldg., Asaf Ali Road NEW DELHI - 110 002 Tel. 011-23239633 Fax: 011-23230858 E-mail: jobdelraj@rediffmail.com	Delhi & Rajasthan

Table A

Policy Year	Policy Term																				
	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
2-3	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
4-7	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
8	56%	55%	54%	54%	54%	53%	53%	53%	53%	53%	52%	52%	52%	52%	52%	52%	52%	52%	52%	52%	51%
9	61%	60%	59%	58%	57%	57%	56%	56%	55%	55%	55%	54%	54%	54%	54%	54%	53%	53%	53%	53%	53%
10	67%	65%	63%	62%	61%	60%	59%	59%	58%	58%	57%	57%	56%	56%	56%	55%	55%	55%	55%	55%	54%
11	73%	70%	68%	66%	65%	63%	62%	61%	61%	60%	59%	59%	58%	58%	58%	57%	57%	57%	56%	56%	56%
12	79%	75%	72%	70%	68%	67%	65%	64%	63%	63%	62%	61%	61%	60%	60%	59%	59%	58%	58%	58%	57%
13	84%	80%	77%	74%	72%	70%	68%	67%	66%	65%	64%	63%	63%	62%	61%	61%	60%	60%	60%	59%	59%
14	90%	85%	81%	78%	75%	73%	72%	70%	69%	68%	66%	66%	65%	64%	63%	63%	62%	62%	61%	61%	60%
15	90%	90%	86%	82%	79%	77%	75%	73%	71%	70%	69%	68%	67%	66%	65%	65%	64%	63%	63%	62%	62%
16		90%	90%	86%	83%	80%	78%	76%	74%	73%	71%	70%	69%	68%	67%	66%	66%	65%	64%	64%	63%
17			90%	90%	86%	83%	81%	79%	77%	75%	74%	72%	71%	70%	69%	68%	67%	67%	66%	65%	65%
18				90%	90%	87%	84%	81%	79%	78%	76%	74%	73%	72%	71%	70%	69%	68%	68%	67%	66%
19					90%	90%	87%	84%	82%	80%	78%	77%	75%	74%	73%	72%	71%	70%	69%	68%	68%
20						90%	90%	87%	85%	83%	81%	79%	77%	76%	75%	74%	73%	72%	71%	70%	69%
21							90%	90%	87%	85%	83%	81%	79%	78%	77%	75%	74%	73%	72%	72%	71%
22								90%	90%	88%	85%	83%	82%	80%	79%	77%	76%	75%	74%	73%	72%
23									90%	90%	88%	86%	84%	82%	80%	79%	78%	77%	76%	75%	74%
24										90%	90%	88%	86%	84%	82%	81%	80%	78%	77%	76%	75%
25											90%	90%	88%	86%	84%	83%	81%	80%	79%	78%	77%
26												90%	90%	88%	86%	85%	83%	82%	80%	79%	78%
27													90%	90%	88%	86%	85%	83%	82%	81%	80%
28														90%	90%	88%	87%	85%	84%	82%	81%
29															90%	90%	88%	87%	85%	84%	83%
30																90%	90%	88%	87%	85%	84%
31																	90%	90%	88%	87%	86%
32																		90%	90%	88%	87%
33																			90%	90%	89%
34																				90%	90%
35																					90%