

## WELCOME LETTER

Date:

Your Policy Details:	Your Branch Representative Details:
Client ID.	Name
Policy No.	Code
Proposal No.	Contact No.

Dear

Welcome to the Canara HSBC Oriental Bank of Commerce Life family. We would like to congratulate you on purchasing Canara HSBC Oriental Bank of Commerce Life Insurance Smart Stage Money Back Plan. Please note that this is a 'Regular /Single Premium' plan.

This document is your policy contract and contains important information related to your policy. We would recommend that you read this document carefully to ascertain if the details mentioned are accurate.

If you wish to rectify any of the details provided by you in the policy, then please get in touch with our **Resolution center: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL users) or your bank branch representative**. You can also **SMS us at 9779030003** or write to us at [customerservice@canarahsbclife.in](mailto:customerservice@canarahsbclife.in) and our representative will contact you at your convenience.

We are confident that our product will meet your requirements, however in case the policy terms and conditions are not agreeable to you then you can opt for a cancellation and discontinue your policy. If you decide to opt for cancellation, we would request you to send back this policy contract along with the reason for non-acceptance within 15 days from receipt of this document. In case you opt for cancellation within the said 15 days, we shall refund the premium paid by you on receipt of the letter. The paid premium will be subject to deduction of the proportionate risk premium for the period of life cover and expenses incurred by us if any, on medical examination of the Life Assured, and stamp duty charges, as per applicable regulatory guidelines. Please note that this facility is available only at the first instance, on receipt of the original policy pack, and will not apply to duplicate policy packs issued by the Company on your request.

As an added convenience for you, we offer an easy-to-navigate online system to manage your policy. Log on to our website [www.canarahsbclife.com](http://www.canarahsbclife.com) and register to start using this service.

In case of any claim related matters you or the nominee may contact us at **Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited**, 2nd Floor, Orchid Business Park (Near Subhash Chowk), Sector-48, Sohna Road, Gurgaon 122018, Haryana, India. You can also get in touch with us on 1800-103-0003 /1800-180-0003 (BSNL/MTNL) or SMS us at 9779030003 or write to us at [customerservice@canarahsbclife.in](mailto:customerservice@canarahsbclife.in)

We request you to pay your premiums on time (within 30 days of the due dates) to enjoy uninterrupted policy benefits. Thank you for giving us the opportunity to service your Insurance needs and we will ensure we are here to fulfill all your policy servicing needs.

Yours Sincerely,



Chirag Jain

## अभिनंदन पत्र

तिथि:

<b>आपके बीमा का विवरण:</b>	<b>आपके बैंक प्रतिनिधी का विवरण:</b>
ग्राहक आईडी	नाम
बीमा संख्या	कोड
प्रस्ताव संख्या	दूरभाष नं.

प्रिय

केनरा एचएसबीसी ओरियंटल बैंक ऑफ कॉमर्स लाइफ परिवार में आपका स्वागत है। हम आपको Canara HSBC Oriental Bank of Commerce Life Insurance Smart Stage Money Back Plan खरीदने की बधाई देते हैं। कृपया नोट करें कि यह 'Regular / Single प्रीमियम' प्लान है।

यह दस्तावेज आपके बीमे का अनुबंध है जिसमें आपकी पॉलिसी से संबंधित महत्वपूर्ण सूचना शामिल हैं। हम आपसे अनुरोध करते हैं कि आप कृपया दस्तावेज का अध्ययन ध्यानपूर्वक करें और विवरण की जांच कर लें कि वो सही हों।

यदि आप बीमा में आपके द्वारा मुहैया कराए गए विवरण में कोई संशोधन कराना चाहते हैं तो कृपया इसकी सूचना हमारे समाधान केन्द्र को **1800-103-0003/1800-180-0003 (बीएसएनएल/एमटीएनएल उपयोगकर्ता)** पर संपर्क करें या आपके बैंक के प्रतिनिधी को दें। आप हमें **9779030003** पर एसएमएस कर सकते हैं या [customerservice@canarahsbclife.in](mailto:customerservice@canarahsbclife.in) पर हमें लिख सकते हैं, हमारा प्रतिनिधी आपकी सुविधा अनुसार आपको संपर्क करेगा।

हमें विश्वास है कि यह पॉलिसी आपकी आवश्यकताओं को पूरा करेगी, परन्तु अगर आप बीमा के नियम और शर्तों से सहमत नहीं हैं तो आप केन्सलेशन के विकल्प का चुनाव कर इसे बंद कर सकते हैं। आपके द्वारा कैंसिलेशन का विकल्प चुनने की स्थिति में हम आपसे इस प्रलेख को प्राप्त करने के 15 दिनों के अंदर अस्वीकार करने के कारण सहित इस पॉलिसी संविदा को वापस भेजने का अनुरोध करेंगे। आपका पत्र प्राप्त होने पर हम आपके द्वारा प्रदत्त प्रीमियम की वापसी करेंगे। प्रदत्त प्रीमियम, जीवन बीमा की अवधि के लिए समानुपाती जोखिम प्रीमियम और बीमाकृत व्यक्ति की चिकित्सा जांच पर हमारे द्वारा उपगत व्यय, यदि कोई हो, और लागू विनियामक दिशा-निर्देशों के अनुसार स्टैम्प्ड इयूटी प्रभारों की कटौती के अधीन होगा। कृपया नोट करें कि यह सुविधा मूल बीमा दस्तावेज प्राप्त होने पर केवल प्रथमतः उपलब्ध होगी, और आपके अनुरोध पर कंपनी द्वारा निगमित डुप्लीकेट पॉलिसी पैक के लिए लागू नहीं होगी।

आपको एक और सुविधा प्रदान करने के उद्देश्य से हम पॉलिसी का प्रबंधन करने के लिए नेवीगेट करने में आसान ऑनलाइन सिस्टम की भी पेशकश करते हैं। इस सेवा का इस्तेमाल करने के लिए हमारी वेबसाइट [www.canarahsbclife.com](http://www.canarahsbclife.com) पर लॉग ऑन करके इस पर अपना पंजीकरण कराएं।

किसी भी दावा संबंधी मामले में आप या नामिति हमें **केनरा एचएसबीसी ओरियंटल बैंक ऑफ कॉमर्स लाइफ इंश्योरेंस कंपनी लिमिटेड**, दूसरी मंजिल, ऑर्किड बिजनेस पार्क (निकट सुभाष चौक) सैक्टर-48, सोहना रोड, गुडगांव-122018, हरियाणा, भारत पर संपर्क कर सकते हैं। आप हमें 1800-103-0003/1800-180-0003 (BSNL/MTNL) पर संपर्क कर सकते हैं या हमें 9779030003 पर SMS भी कर सकते हैं अथवा [customerservice@canarahsbclife.in](mailto:customerservice@canarahsbclife.in) पर लिख सकते हैं।

हम आपसे अनुरोध करते हैं कि आप अपने प्रीमियम का समय (देय तारीख के 30 दिनों के अंदर) पर भुगतान करें ताकि आप बिना किसी बाधा के पॉलिसी के फायदों का आनंद उठाते रहें। हम आपकी पॉलिसी सेवा संबंधी ज़रूरतों को पूरा करने के लिए आपकी सेवा में हमेशा तत्पर हैं।

धन्यवाद,

*Chirag Jain*

चिराग जैन  
चीफ ऑपरेटिंग ऑफिसर

## TABLE OF CONTENTS / विषय-सूची

S. No.	Contents/ विषय-वस्तु
1.	<b>Policy Schedule / बीमा अनुसूची</b> This section contains the details like your name, date of birth, Product name, premium paying term and premium amount as provided in the proposal form. इस खंड में आपका नाम जन्म तिथि, प्रोडक्ट का नाम, प्रीमियम भुगतान करने की अवधि और प्रीमियम की रकम आदि का विवरण दिया गया है, जैसा कि प्रस्ताव फार्म में उल्लेख किया गया है।
2.	<b>First Premium Receipt / प्रथम प्रीमियम रसीद</b> This section contains detail of the first premium paid which can be used for claiming tax benefits as applicable. इस खंड में प्रथम प्रीमियम की रसीद दी गई है, जिसका इस्तेमाल यथा लागू कर लाभों का दावा करने के लिए किया जा सकता है।
3.	<b>Endorsement / पृष्ठांकन</b> This section reflects the stamp duty paid towards the policy and can be used for assigning the policy in future. इस खंड में पॉलिसी के लिए अदा किया गया स्टाम्प शुल्क दर्शाया गया है और इसका इस्तेमाल भविष्य में पॉलिसी को समनुदेशित करने के लिए भी किया जा सकता है।
4.	<b>Terms and Conditions / नियम एवं शर्तें</b> This section contains terms and conditions of your policy. इस खंड में आपकी पॉलिसी की नियम एवं शर्तें दी गई हैं।
5.	<b>Grievance Redressal / शिकायत निवारण</b> This section contains the Grievance Redressal procedure of the Company and contact details in case of any complaint. इस खंड में कंपनी की शिकायत निवारण कार्यविधि और किसी तरह की शिकायत के मामले के लिए संपर्क का विवरण दिया गया है।
6.	<b>List of Insurance Ombudsmen / बीमा लोकपालों की सूची</b> This section contains the contact details of life insurance Ombudsmen offices available across India. इस खंड में, भारतभर में उपलब्ध बीमा लोकपाल कार्यालयों के संपर्क विवरण दिए गए हैं।
7.	<b>Branch Locator / ब्रांच लोकेटर</b> This section contains the address and contact details of our offices across India. You can get in touch or visit any of our offices in case of any services required. इस खंड में, भारतभर में हमारे कार्यालयों के पते और संपर्क विवरण दिए गए हैं। आपको यदि किसी सेवा की जरूरत है तो आप हमारे कार्यालय के संपर्क में रह सकते हैं या आप विजिट कर सकते हैं।
8.	<b>Copy of Proposal Form / प्रस्ताव फार्म की प्रतिलिपि</b> This section contains the copy of the proposal form of Life Insurance submitted by you for this Insurance policy. इस खंड में, आपके द्वारा इस बीमा पॉलिसी के लिए प्रस्तुत किये गए जीवन बीमा के प्रस्ताव फार्म की प्रतिलिपि दी गई है।
9.	<b>Copy of Benefit Illustration, if applicable/ लाभ दृष्टांत की प्रति, यदि लागू हो</b> This section contains the copy of the Benefit Illustration submitted by you for this Insurance policy. इस खंड में आपके द्वारा इस बीमा पॉलिसी के लिए प्रस्तुत लाभ दृष्टांत की प्रति शामिल है।

Life Insurance

## POLICY SCHEDULE / बीमा अनुसूची

Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (the Company) has received a Proposal and first premium from the Policyholder. The Proposal and declaration along with statements, reports or other documents leading to the issuance of this policy has been accepted by the Company and the Policyholder as the basis of this contract. This contract will be valid in consideration of and subject to receipt of subsequent premiums mentioned below, the terms and conditions of this Policy or any riders attached and any endorsements made. The Company shall pay relevant benefits and other amounts that become payable upon occurrence of one or more events mentioned in this Policy on receipt of proof that is satisfactory to the Company. The date of commencement of risk under this policy is as mentioned below.

केनरा एचएसबीसी ओरियन्टल बैंक ऑफ कॉमर्स लाइफ इंश्योरेंस कंपनी लिमिटेड (कंपनी) को बीमाधारक से प्रस्ताव और प्रथम प्रीमियम प्राप्त हुआ है। विवरणों, रिपोर्ट या इस बीमा को जारी करने से संबंधित अन्य दस्तावेजों सहित प्रस्ताव, घोषणा और पॉलिसीधारक को कंपनी द्वारा इस अनुबंध के आधार पर स्वीकार कर लिया गया है। यह अनुबंध इस पर विचार और नीचे दिए गए भावी प्रीमियमों की प्राप्ति, बीमा के नियम और शर्तों या संलग्न कोई अन्य राइडर और किए गए किसी पृष्ठांकन के अध्यधीन होगी। कंपनी संगत लाभों और अन्य राशियों का भुगतान करेगी जो बीमा में दिए गए किसी एक या अधिक घटनाओं के घटित होने पर साक्ष्य द्वारा कंपनी को संतुष्ट करता हो। इस बीमा के तहत जोखिम के आरंभ होने की तिथि का उल्लेख नीचे किया गया है।

Policy Holder Details / बीमाधारक का विवरण	Life Assured Details / बीमाकृत व्यक्ति का विवरण
Name / नाम	
Date of Birth / जन्म तिथि	
Age / आयु	
Gender / लिंग	

### Policy Schedule Details / बीमा अनुसूची का विवरण

Proposal Number/ प्रस्ताव संख्या	
Policy Number / बीमा संख्या	
Plan Name / प्लान का नाम	Canara HSBC Oriental Bank of Commerce Life Insurance Smart Stage Money Back Plan
Plan Type / प्लान का प्रकार	Life/Individual/Par/Traditional
Policy Term (Years) / बीमा अवधि (वर्ष)	
Premium Paying Term (Years) / प्रीमियम भुगतान करने की अवधि (वर्ष)	
Installment Premium (₹) / प्रीमियम की किस्त (₹)	
Age Admitted / स्वीकृत आयु	
Risk Commencement Date / जोखिम प्रारंभ होने की तिथि	
Policy Commencement Date / बीमा प्रारंभ होने की तिथि	
Maturity Date / परिपक्वता तिथि	
Premium Payment Frequency / प्रीमियम भुगतान की आवृत्ति	
Next Premium Due Date / अगली प्रीमियम की देय तिथि	
Last Premium Due Date / अंतिम प्रीमियम की देय तिथि	
1st Money Back Payout Amount /Date / पहला मनी बैक पेआउट अमाउन्ट/तारीख	
2nd Money Back Payout Amount/Date / दूसरा मनी बैक पेआउट अमाउन्ट/तारीख	
3rd Money Back Payout Amount/Date / तीसरा मनी बैक पेआउट अमाउन्ट/तारीख	
4th Money Back(Guaranteed Maturity Amount)Payout Amount/Date / चौथा मनी बैक(गारंटीड मैच्योरिटी अमाउन्ट) पेआउट अमाउन्ट/तारीख	

### Benefit Coverage Details / आने वाले लाभों का विवरण

Sum Assured (₹) / बीमाकृत रकम (₹)
Death Benefit (₹) / मृत्यु लाभ (₹)

### Nominee Details\* / नामिति का विवरण\*

Name / नाम	Gender / लिंग

\*Nominee details under section 39 of Insurance Act, 1938. / \*बीमा अधिनियम, 1938 के खंड 39 के तहत नामिति का विवरण।

Appointee Name (in case nominee is minor) नियुक्त व्यक्ति का नाम (अगर नामिति नाबालिग है)
---

<sup>1</sup>Service tax and other taxes as applicable from time to time, will be charged over and above this premium and will be borne by the policyholder./<sup>1</sup>सेवा कर और समय समय पर लागू अन्य करों का शुल्क, इस प्रीमियम के ऊपर लिया जाएगा और पॉलिसीधारक द्वारा वहन किया जाएगा।

The money back payouts will be directly credited to the bank account as per details provided in Proposal form. Please inform the company immediately in case of any change in bank account details. Please note that the policy benefits mentioned above are available, provided all premiums are paid as and when due.

"मनीबैक पेआउट की रकम को प्रपोजल फॉर्म में दिए गए ब्यांर के अनुसार सीधे बैंक खाते में क्रेडिट कर दिया जाएगा। अगर बैंक खाते के ब्यांर में कोई बदलाव होता है तो कृपया तुरंत कंपनी को सूचित करें। कृपया नोट करें कि पॉलिसी के उपर्युक्त उल्लिखित लाभ उपलब्ध हैं, बशर्ते कि सभी प्रीमियमों के देय होने पर उनका भुगतान किया गया है।"

**"On Examination of the Policy, if the Policyholder notices any mistake, the Policy Bond is to be returned for correction to the Insurer"**

"पॉलिसी की जांच के दौरान, अगर पॉलिसीधारक को कोई त्रुटि नज़र आती है तो पॉलिसी बॉन्ड में इस त्रुटि को सही करने के लिए इसे बीमाकर्ता को लौटाया जाना चाहिए।"

Canara HSBC Oriental Bank of Commerce Life Insurance Co Ltd. IRDA Registration no: 136.

**Registered Office:** C31 & C32, First Floor, Connaught Circus, New Delhi-110001

**Corporate Office:** 2nd Floor, Orchid Business Park (Near Subhash Chowk), Sector-48, Sohna Road, Gurgaon 122018, Haryana, India

केनरा एचएसबीसी ओरियन्टल बैंक ऑफ कॉमर्स लाइफ इंश्योरेंस कॉ लि. आईआरडीए पंजीकरण सं.: 136.

**पंजीकृत कार्यालय:** C31 और C32, पहली मंजिल, कनॉट सर्किस, नई दिल्ली-110001

**कॉर्पोरेट कार्यालय:** दूसरी मंजिल, ऑर्किड बिजनेस पार्क (निकट सुभाष चौक) सेक्टर-48,

सोहना रोड, गुडगांव-122018, हरियाणा, भारत

**Canara HSBC Oriental Bank of Commerce Life Insurance Smart Stage Money back plan is a savings cum protection oriented, non linked participating insurance product**

केनरा एचएसबीसी ओरियन्टल बैंक ऑफ कॉमर्स लाइफ इंश्योरेंस स्मार्ट स्टेज मनी बैक प्लान एक बचत और सुरक्षा संबंधित, नॉन लिंक्ड सहभागी बीमा उत्पाद है



## FIRST PREMIUM RECEIPT / प्रथम प्रीमियम रसीद

Receipt Number / रसीद संख्या:

Date / तिथि:

Policy Number / बीमा संख्या	
Policy Holder / बीमाधारक	
Plan Name / योजना का नाम	Canara HSBC Oriental Bank of Commerce Life Insurance Smart Stage Money Back Plan
Life Assured / बीमाकृत व्यक्ति	
Premium Payment Frequency / प्रीमियम भुगतान की आवृत्ति	
Sum Assured (₹) / बीमाकृत रकम (₹)*	

### Payment Related Information / भुगतान संबंधी सूचना

Base Premium Payable (₹) / देय प्रीमियम (₹)*
Underwriting Extra Premiums, if any (₹) / हामीदारी अतिरिक्त प्रीमियम, यदि कोई हो (₹)
Service Tax & Educational Cess (₹) / सेवा कर और शिक्षा उपकर (₹)*
Total Premium Payable (₹) / कुल देय प्रीमियम (₹)
Total premium received (₹) / कुल प्राप्त रकम (₹)
Balance Amount (₹) / शेष रकम (₹)
Next Premium Due Date / अगले प्रीमियम की देय तिथि

"The death benefit will be "Higher of (Sum Assured chosen or 10 times of Annualised Premium excluding Underwriting Extra Premiums, if any and applicable Service Tax & Educational Cess) along with Accrued bonuses, if any subject to at least 105% of all premiums paid less extra premiums paid, if any"

"मृत्यु लाभ उपार्जित बोनसों सहित, यदि कोई हो, चुनी गई बीमित रकम या वार्षिकीकृत प्रीमियम के 10 गुना (हामीदारी के अतिरिक्त प्रीमियम, यदि कोई हो और लागू सेवा कर एवं शिक्षा उपकर को छोड़कर) में से जो उच्चतर हो, उसके बराबर होगा बशर्ते कि कम से कम 105% सभी प्रीमियमों घटा अतिरिक्त प्रदत्त प्रीमियम, यदि कोई हो, का भुगतान किया गया हो।"

\*Total premium payable for the policy is equal to Base Premium Payable plus Underwriting Extra premium, if any and applicable service tax and educational cess. You may be entitled for tax benefits under Section 80C as per the Income tax Act, 1961. Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

The amount indicated as Balance Amount, if any, will not earn any interest and will be adjusted towards future premiums on the due date.

Service Tax registration no. AADCC1881FST001.

The Stamp Duty is paid on the death benefit arrived on monthly mode premium.

The commencement of risk in the policy is subject to realization of funds by the company

\*पॉलिसी के कुल देय प्रीमियम राशि उस मूल देय प्रीमियम तथा हामीदारी अतिरिक्त प्रीमियम, यदि कोई हो और लागू सेवा कर और शिक्षा प्रशुल्क के बराबर होगी। आप आयकर अधिनियम, 1961 के अनुसार खंड 80सी के अंतर्गत कर लाभ के पात्र हो सकते हैं। पॉलिसी के अंतर्गत देय लाभ प्रचलित आयकर कानून और समय समय पर किए जाने वाले संशोधन पर निर्भर हैं। कर संबंधी जानकारी के लिए, कृपया अपने स्वतंत्र कर सलाहकार से संपर्क करें।

शेष प्रीमियम के रूप में इंगित राशि, यदि कोई, पर कोई ब्याज अर्जित नहीं होगा और इसे देय तिथि पर भावी प्रीमियम में समायोजित किया जाएगा। सेवा कर रजिस्ट्रेशन संख्या AADCC1881FST001.

मुद्रांक शुल्क का भुगतान मासिक विधि के प्रीमियम पर मिलने वाले मृत्यु लाभ पर किया जाता है।

पॉलिसी में जोखिम कवरेज की शुरुआत कंपनी द्वारा फंड की वसूली हो जाने के अधीन होगा।

This is a computer generated statement and does not require signature.

यह कंप्यूटर से तैयार किया गया दस्तावेज है और इस पर हस्ताक्षर की आवश्यकता नहीं होती है।

## ENDORSEMENTS / पृष्ठांकन

Total Stamp Value (₹) /

कुल मुद्रांक मूल्य (₹) /-

"The appropriate stamp duty towards this policy is paid"

"इस पॉलिसी की उचित स्टैम्प ड्यूटी अदा हो चुकी है"



## ENDORSEMENTS / पृष्ठांकन





## Canara HSBC Oriental Bank of Commerce Life Insurance Smart Stage Money Back Plan

UIN [136N028V01]

### TERMS AND CONDITIONS

#### PREAMBLE

This Policy document evidences a legal contract between You and Us which has been concluded on the basis of Your statements and declarations in the proposal form and other documents evidencing insurability of the Life Assured. This is a non-linked traditional participating, savings cum protection anticipated endowment policy. This policy provides for a death benefit on the death of Life Assured and guaranteed money back at scheduled intervals if he/she survives. The Policy also entitles You to participate in profits in the form of bonuses that will be declared by Us in accordance with the terms of the Policy, but does not otherwise give You any right over Our assets or to participate otherwise in Our profits or business.

#### INTERPRETATION

The terms and conditions are divided into numbered clauses for ease of reference and reading only. These divisions and the corresponding clause headings do not limit the Policy or its interpretation in any way. References to any statute or other law shall include subsequent changes to the same.

#### GENERAL

In this contract, We/Us/Our/Company means the Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited; You/Your means the policyholder specified in the Policy Schedule;

#### FREE –LOOK PERIOD

The Policyholder has the right to cancel the policy within 15 days from the date of receipt of the policy document, in case he/she does not agree with the terms and conditions of the policy. If the policyholder cancels the policy during free look period, the Company will refund the Regular Premiums paid after deducting proportionate risk premium for the period of insurance cover and expenses incurred on medicals (if any) and stamp duty.

#### DEFINITIONS

**Age** means age last birthday;

**Death Benefit Sum Assured** is defined as higher of (Sum Assured or 10 times the annualised premium);

**Financial Year** means 12 months period commencing from April 1<sup>st</sup> every year;

**Interim Bonus** means the bonus that may be applied by Us, as a percentage of the Sum Assured, for the part of the Financial Year in which the Death Benefits are payable.

**Lapse** means a stage where no benefits are payable on account of non payment of due premium as per the terms of the policy.

**Policy** means these Terms and Conditions, the attached Policy Schedule, the proposal form and all endorsements issued by Us from time to time;

**Policy In force** means all the due premiums till date are paid under this Policy.

**Policy Year** means the 12 calendar months period commencing from the Policy Commencement Date and ending on the day immediately preceding the first policy anniversary and each subsequent period of 12 consecutive months thereafter during the Policy Term;

**Simple Reversionary Bonus (Annual Bonus)** means the bonus that may be declared by Us, as a percentage of the Sum Assured, at the end of each Financial Year based on the company's experience in that year. Any simple Reversionary Bonus declared by Us will accrue to the Policy and once accrued shall be guaranteed;

**Surrender Value** means the higher of the Guaranteed Surrender Value (GSV) or the Special Surrender Value (SSV) where:

- Guaranteed Surrender Value shall get acquired after payment of atleast 3 (three) annual premiums. The Guaranteed Surrender Value shall be calculated as "GSV Factor for Total Premiums Paid at the rate specified in Annexure 1" times (Sum of Premium Paid excluding Goods and Services Tax or any other

levy by whatever name called under Goods and Services Tax Scheme and extra premium, if any) plus "GSV Factor for Bonus at the rate specified in Annexure 1" times (accrued bonuses) less sum of Guaranteed Money Back already paid under the Policy;

- Special Surrender Value shall be offered by the Company which may vary from time to time.

**Terminal Bonus (Final Bonus)** means a bonus that may be declared by Us based on the performance of Our applicable with-profit fund.

The terms 'Maturity Date', 'Policy Commencement Date', 'Risk Commencement Date', 'Policy Term', 'Instalment Premium', 'Sum Assured', 'Appointee', 'Life Assured' and 'Nominee', shall mean the respective dates, period, amount or names specified against each in the Policy Schedule.

#### PREMIUM PROVISIONS

##### Policy Premium

You shall pay the Regular Premium amounts at the frequency and for the term as specified in the Policy Schedule at the respective due dates and before the end of the Grace Period (30 days from the end of each due date). If any Regular Premium is received before the due date, it shall be credited to the Policy only on the due date and You shall not be entitled to any interest on such Regular Premium. You may change the frequency of payment of regular Premium by giving Us a notice of atleast 30 days before the due date from which the change is proposed to be applied. Renewal premiums can be paid in advance provided they are paid within the same Financial Year in which the premium is due.

##### Premium Discontinuance

The benefits under the Policy will be payable on the Life Assured's death during the Grace Period, subject to deduction of all amounts payable by the Life Assured. If any instalment of Regular Premium is not paid within the Grace Period and such default in payment of Regular Premium occurs:

- Before the commencement of the 4<sup>th</sup> Policy Year:

The Policy and all benefits under the Policy shall immediately and automatically cease on the expiry of the Grace Period and the Policy shall lapse.

- After the commencement of the 4<sup>th</sup> Policy Year:

The Policy shall acquire a Paid-Up status, no future Guaranteed Money Back amounts or Simple Reversionary Bonuses or Terminal Bonus declared shall accrue to the Policy and all benefits payable shall be reduced in accordance with the Paid-up provision.

You may revive Your lapsed or Paid Up Policy by giving Us an application for revival and paying all due unpaid instalments of Regular Premium with interest at the rate specified by Us and completing the other requirements as may be stipulated by Us, within 2 consecutive years from the due date of the first unpaid instalment of Regular Premium. All medical expenses incurred (if any) shall be borne by You. We may accept or decline Your application to revive the lapsed Policy or Paid Up Policy as per Our Board approved underwriting Policy.

##### On revival of the Policy:

- All Simple Reversionary Bonuses that have been declared by Us after the lapse of the Policy and during the period before the revival of the Policy shall accrue to the Policy;
- All Guaranteed Money Back amounts that fall due after the revival of the Policy shall be payable at the rate specified in the Policy Schedule;

**Note:** If the lapsed Policy is not revived within the revival period of 2 years from the date of 1<sup>st</sup> unpaid premium, then the Policy shall stand terminated and no further benefit shall be payable. However, in case the Policy is in Paid-up status and is not revived within the revival period of 2 years, then the policy shall continue till payment of any of the following: (a) Death Benefit; or (b) Maturity Benefit; or (c) Surrender Benefit.

## POLICY BENEFIT PROVISIONS

### Guaranteed Money Back Benefit:

We will pay the Guaranteed Money Back amounts to You at the regular intervals specified in the table below provided that the Life Assured is alive, the Policy is in force and all due Regular Premium until each due date of payment of the Guaranteed Money Back amount has been received in full:

Guaranteed Money Back amount payable at the end of the Policy Year:	Guaranteed Money Back amount Payable (as a Percentage of the Sum Assured)
4 <sup>th</sup>	15%
8 <sup>th</sup>	15%
12 <sup>th</sup>	15%

**Note:** Notwithstanding anything mentioned herein, in case it is established that any Guaranteed Money Back Benefit has paid to the Policyholder post his/her death, then the same shall be deducted from the death benefits payable under this Policy.

### Maturity Benefit

If the Life Assured is alive and the Policy is in force on the Maturity Date and all due premiums has been paid, We will pay the following amount to You:

- (a) 55% of the Sum Assured
- (b) All accrued Simple Reversionary Bonuses;
- (c) Terminal Bonus (if any)

### Death Benefit

If the Life Assured's death occurs on or after the Risk Commencement Date and before the Maturity Date when the Policy is in force and all due premiums have been paid, We will pay the following amount:

A Death Benefit equal to the Death Benefit Sum Assured plus accrued annual bonuses plus Interim Bonus and final bonus (if any) accrued till the date of death, subject to at least 105% of the [total premiums paid {excluding Goods and Services Tax or any other levy by whatever name called under Goods and Services Tax Scheme} till the date of death less the extra premiums paid (if any)].

**Note:** The claim shall be paid to the Nominee specified under the Policy. If there is no nominee or nominee is not alive at the time of death of the life assured then the claim shall be paid to the legal heir/s of the deceased Life Assured as per the court directions.

### Surrender Benefit

You may surrender the Policy any time during the Policy Term, provided that the Regular Premiums for at least 3 Policy Years has been paid. We will pay the Surrender Value applicable on the date of receipt of the request for surrender. Once the Policy is surrendered and the surrender value is paid to You it cannot be revived and no other benefits shall be payable under the Policy.

## POLICY PROVISIONS

### Policy Paid-Up

If any instalment of Regular Premium is not paid within the Grace Period and such default in payment of Regular Premium occurs after the commencement of the 4<sup>th</sup> Policy Year the Policy shall acquire a Paid-Up status, no future Guaranteed Money Back amount or Simple Reversionary Bonuses or Terminal Bonus declared shall accrue to the Policy and all benefits payable shall be reduced in accordance with the following:

- (i) **Death Benefit:** On the Life Assured's death when the Policy is in paid-up status and before the Maturity Date, We will pay only the sum of following reduced amounts, after deducting all Guaranteed Money Back amounts already paid to You:
  - (1) Reduced Death Benefit = Death Benefit Sum Assured \* (number of Regular Premiums received/total number of Regular Premiums payable);

- (2) All Simple Reversionary Bonuses that have accrued under the Policy until the Policy acquired a paid-up status.

**Note:** The claim shall be paid to the Nominee specified under the Policy. If there is no nominee or nominee is not alive at the time of death of the life assured then the claim shall be paid to the legal heir/s of the deceased Life Assured as per the court directions.

- (ii) **Maturity Benefit:** If the Life Assured is alive and the Policy is in paid-up status on the Maturity Date, We will pay only the sum of following reduced amounts, after deducting all Guaranteed Money Back amounts already paid to You:

- (1) Reduced Maturity Benefit = Sum Assured \* (number of Regular Premiums received/total number of Regular Premiums payable );

- (2) All Simple Reversionary Bonuses that have accrued under the Policy until the Policy acquired a paid-up status.

- (iii) **Surrender Benefit:** You may surrender the Policy for the applicable Surrender Value.

### Termination of Policy

The Policy shall immediately and automatically terminate on the earlier of the Life Assured's death, Surrender or the Maturity Date and no further amounts shall be payable under the Policy.

## GENERAL PROVISIONS

### Rights & Obligations

All rights and obligations under this Policy vest with You and shall be discharged by You.

### Assignment

You (assignor) may assign this policy to any party (assignee) by filing a written notice along with the original policy contract, in the presence of a witness, at any of our servicing offices. The assignment would either be endorsed on the original policy contract or documented by a separate instrument and in either case signed by the assignor, stating specifically the fact of assignment. We will not express any opinion on the validity or legality of the assignment. Only the entire policy can be assigned. Any assignment shall automatically cancel a nomination except an assignment in our favor.

Assignment made under this provision is as per Section 38 of the Insurance Act, 1938.

### Nomination

You may at any time before the policy matures for payment, nominate a person or persons to receive the benefit payable under the Death Benefit provision. You may also appoint any person, who is a major to receive the death proceeds on behalf of the nominee during the nominee's minority. We will not recognize a nomination or change in nomination until we receive your notice in writing in the prescribed format at our Servicing Office. We will not express any opinion on the validity or legality of the nomination.

If there is no nominee or nominee is not alive at the time of death of the life assured then the claim shall be paid to the legal heir/s of the deceased Life Assured as per the court directions.

Nomination made under this provision is as per Section 39 of the Insurance Act, 1938.

### Claim Procedures

We shall be given written notice of the Life Assured's death within 90 days of the death through completing Our Claim Intimation Form along with the following documents: original Policy document, claim formats provided by Us (claimant's statement), death certificate, first information report (if applicable), post mortem report (if applicable), identity and address proof and any such other documents as may be required by Us for evaluation of the claim. If We do not receive notification of the death within 90 days, We may condone the delay if the delay was for reasons beyond the claimant's control. The claim

shall be paid to the Nominee specified under the Policy. If there is no nominee or nominee is not alive at the time of death of the life assured then the claim shall be paid to the legal heir/s of the deceased Life Assured as per the court directions.

Any claim intimation to Us must be made in writing and delivered to the address, which is currently as follows:

Claims Unit

Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited, 2nd Floor, Orchid Business Park,  
Sector-48, Sohna Road, Gurugram 122018, Haryana, India;  
Resolution Centre: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL)  
Email id: claims.unit@canarahsbclife.in

Any change in the address or details above will be communicated by Us to You. For further details on the process, please visit our claims section on our website [www.canarahsbclife.com](http://www.canarahsbclife.com).

#### **Taxation**

We are entitled to make such deductions and/or levy such charges, present and future which in Our opinion are necessary and appropriate, from and/or on the Regular Premium payable or Benefit amounts receivable under the Policy on account of any income, withholding, Goods and Services Tax or other tax, cess, duty or other levy which is or may be imposed in relation to the Policy by any legislation, order, regulation or otherwise upon Us, You or the Nominee. It is agreed and understood that We shall not be liable for any taxes on any personal income of You or the Nominee.

#### **Misstatement of Age**

The Age of the Life Assured has been admitted based on the Your declaration in the proposal form and documentation provided in support. If the Age of the Life Assured is found to be different from the age declared, We may, in Our discretion, adjust the Regular Premium and/or the Benefit amounts under the Policy and/or recover any additional amounts from You.

#### **Suicide**

If the Life Assured commits suicide for any reason, while sane or insane, when the Policy is in force and within one year from:

- the Risk Commencement Date, We will refund the 80% of the premiums paid till the date of the Life Assured's death;
- the date of revival of the Policy, We will pay higher of 80% of the premiums paid till the date of the Life Assured's death or the Surrender Value applicable on the date of the Life Assured's death.
- In case of suicide after one year from the date of inception of the policy or the date of revival and the policy is in force, death benefit as applicable shall be payable.

#### **Non-Disclosure**

In issuing this Policy, We have relied on the statements and declarations made by You in the proposal form and other documents submitted to Us. Subject to the provisions of applicable Indian law, including Section 45 of the Insurance Act, 1938, if any such information is found to be false, incorrect, incomplete or in any way misrepresented, We shall be entitled to terminate this Policy by paying the Surrender Value.

#### **Fraud**

In case fraud or misrepresentation, the policy shall be cancelled immediately by paying the surrender value, subject to the fraud and misrepresentation being established by the insurer in accordance with section 45 of the Insurance Act, 1938.

#### **Change in Terms**

We reserve the right to review, revise, delete and/or alter any of the terms and conditions of this Policy, including without limitation the Benefits applicable, with the prior approval of the IRDA. The terms and conditions shall also stand modified from time to time to the extent of change in regulatory provisions affecting the terms and conditions of this Policy.

#### **Policy Currency**

All Regular Premium and Benefits payable shall be paid in Indian Rupees only.

#### **Governing Law & Jurisdiction**

This Policy and all disputes arising under or in relation to the Policy shall be governed by and interpreted in accordance with Indian law and by the Indian courts.

#### **Communication & Notices**

We will send you the policy document in accordance with the applicable laws. We will send the communication or notices to you either in physical or electronic mode (including sms) at your registered address/email id or registered mobile number provided by you in proposal form or otherwise notified to us. Any change in the registered address /email or registered mobile number of Policyholder or Claimant must be notified to Us immediately.

#### **Replacement of Policy document**

We will replace a lost policy document when we are satisfied that it is lost. However we reserve the right to make investigations and to call for evidence of the loss of the policy document, as we may consider necessary before issuing a duplicate policy document. We may also charge a fee for the issue of a duplicate policy. Free look cancellation will not be allowed for duplicate policy document issued to the Policyholder. However the Company may permit free look cancellation in such cases where after investigation, it is evident that the Customer has not received the original policy bond. In conducting electronic transactions, in respect of this policy, you shall comply with all such terms and conditions as prescribed by us. Such electronic transactions are legally valid and shall be binding on You.

#### **Grievance Redressal**

The contact details and procedure to be followed for any grievance arising in respect of this Policy are annexed as Annexure 2.

#### **Section 45 of the 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 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 assured was incorrectly stated in the proposal."

**Annexure - I**

Policy Year in which surrender request is received	GSV Factor (As percentage of Total Premiums Paid, excluding extra premium, if any)	GSV Factor (As percentage of Accrued Bonuses, if any)
1	NIL	NIL
2	NIL	NIL
3	30%	18.69%
4	50%	21.49%
5	50%	24.72%
6	50%	28.43%
7	50%	32.69%
8	52%	37.59%
9	54%	43.23%
10	56%	49.72%
11	58%	57.18%
12	60%	65.75%
13	62%	75.61%
14	64%	86.96%
15	66%	100%





## GRIEVANCE REDRESSAL PROCEDURE

We, 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 Hub locations, or You may write to us at the following address:

### Complaint Redressal Unit

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

2nd Floor, Orchid Business Park (Near Subhash Chowk),

Sector-48, Sohna Road,

Gurugram 122018, 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 Grievance Redressal Officer at:

### The Grievance Redressal Officer

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

2nd Floor, Orchid Business Park (Near Subhash Chowk),

Sector-48, Sohna Road,

Gurugram 122018, Haryana, India

Toll Free: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL)

Email: [gro@canarahsbclife.in](mailto:gro@canarahsbclife.in)

3. If You are not satisfied with the response or do not receive a response from us within 15 days, You may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) **TOLL FREE NO : 155255**

Email ID: [complaints@irda.gov.in](mailto:complaints@irda.gov.in)

You can also register your complaint online at <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department Insurance Regulatory and Development Authority of India

9th floor, United India Towers, Basheerbagh

Hyderabad – 500 029, Telangana

Fax No: 91- 40 – 6678 9768

4. In case You are not satisfied with the resolution or there is no response within a period of 1 month, You/complainant may approach the Insurance Ombudsman for Your State at the address mentioned below or on Authority's website [www.irda.gov.in](http://www.irda.gov.in). If the grievance pertains to the matters as mentioned below or an appropriate judicial/quasi-judicial authority having jurisdiction over the matter for redressal of Your grievance. You may also refer to the GBIC website at <http://www.gbic.co.in/ombudsman.html> for updated list of Ombudsman

Life Insurance

The Ombudsman may receive complaints:

a) under Rule 13 of Insurance Ombudsmen Rules, 2017 ("Rules"); b) for any partial or total repudiation of claim by Us; c) for any dispute in regard to Premium paid or payable; d) for any dispute on the legal construction of the Policy in so far as such dispute relate to claim; e) for delay in settlement of claim; f) for non-issue of any insurance document after receipt of Premium g) misrepresentation of policy terms and conditions; h) policy servicing related grievances against Company and their agents and intermediaries; i) issuance of policy which is not in conformity with the proposal form submitted by proposer; and j) any other matter resulting from the violation of provisions of Insurance Act, 1938 or regulations, circulars, guidelines or instructions issued by Authority from time to time or terms and conditions of the policy in so far as they relate to issues mentioned above.

### LIST OF INSURANCE OMBUDSMEN\*

1. **Ahmedabad:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001 Tel.: 079 - 25501201/02/05/06 Email: [bimalokpal.ahmedabad@ecoi.co.in](mailto:bimalokpal.ahmedabad@ecoi.co.in) **Jurisdiction:** Gujarat, Dadra & Nagar Haveli, Daman and Diu
2. **Bengaluru:** Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road,, JP Nagar, Ist Phase, Bengaluru -560 078. Tel.: 080 - 26652048 / 26652049 Email: [bimalokpal.bengaluru@ecoi.co.in](mailto:bimalokpal.bengaluru@ecoi.co.in) **Jurisdiction:** Karnataka.
3. **Bhopal:** Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal (M.P.)-462 003. Tel.: 0755-2769201 / 2769202 Fax: 0755-2769203 Email: [bimalokpal.bhopal@ecoi.co.in](mailto:bimalokpal.bhopal@ecoi.co.in) **Jurisdiction:** Madhya Pradesh & Chhattisgarh

4. **Bhubaneswar:** Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar -751 009. Tel.: 0674-2596461/2596455 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in **Jurisdiction:** Orissa
5. **Chandigarh:** 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@ecoi.co.in **Jurisdiction:** Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
6. **Chennai:** Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 ,Anna Salai, Teynampet, Chennai -600 018. Tel.: 044-24333668/24335284 Fax : 044-24333664 Email:bimalokpal.chennai@ecoi.co.in **Jurisdiction:** Tamil Nadu, –Pondicherry Town and Karaikal (which are part of Pondicherry)
7. **New Delhi:** 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@ecoi.co.in **Jurisdiction:** Delhi
8. **Guwahati:** Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5th Floor, Near Panbazar Overbridge, S.S. Road, Guwahati -781 001 (ASSAM). Tel.: 0361-2132204/2132205 Fax: 0361-2732937 Email: bimalokpal.guwahati@ecoi.co.in **Jurisdiction:** Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
9. **Hyderabad:** 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@ecoi.co.in **Jurisdiction:** Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry
10. **Jaipur:** Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email:bimalokpal.jaipur@ecoi.co.in **Jurisdiction:** Rajasthan
11. **Ernakulam:** 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@ecoi.co.in **Jurisdiction:** Kerala, Lakshadweep, Mahe – a part of Pondicherry
12. **Kolkata:** Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R. Avenue, Kolkatta – 700 072. Tel: 033 22124339/22124340 Fax: 033 22124341 Email: bimalokpal.kolkata@ecoi.co.in **Jurisdiction:** West Bengal, Sikkim, Andaman & Nicobar Islands
13. **Lucknow:** Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-2, Nawal Kishore Road, Hazaratganj, Lucknow -226 001. Tel: 0522 -2231330/2231331 Fax: 0522-2231310 Email: bimalokpal.lucknow@ecoi.co.in **Jurisdiction:** 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.
14. **Mumbai:** 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@ecoi.co.in **Jurisdiction:** Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
15. **Pune:** Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 – 41312555 Email: bimalokpal.pune@ecoi.co.in **Jurisdiction:** Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.
16. **Noida:** Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida-201301 Tel: 0120-2514250/2514252/2514253 Email: bimalokpal.noida@ecoi.co.in **Jurisdiction:** State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
- Patna:** Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel:0612-2680952 Email: bimalokpal.patna@ecoi.co.in **Jurisdiction:** Bihar, Jharkhand

\*For updated list of Ombudsman please refer to the GBIC website at <http://www.gbic.co.in/ombudsman.html>

#### Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited

Office Address : 2nd Floor, Orchid Business Park, Sector-48 (Near Subhash Chowk), Sohna Road, Gurugram -122018, Haryana, India

For the latest Hub-List please refer to our website at [www.canarashbclife.com](http://www.canarashbclife.com)

## ADDENDUM- IMPORTANT NOTE ON CHANGES TO INSURANCE ACT 1938

The Insurance Laws Amendment Act, 2015 was notified in the official Gazette by the Government of India on March 23, 2015 that has brought in changes to the Insurance Act, 1938 with effect from December 26, 2014. Pursuant to that, following amendments of law comes into force. For avoidance of any doubt it is expressly stated that these amendments shall form part of the Policy contract and in case of any conflict between these amendments and any other terms & conditions of this Policy contract, these amendments shall prevail.

A. The word "Authority" which was earlier referred to as Insurance Regulatory and Development Authority shall now be read as Insurance Regulatory and Development Authority of India.

B. Section 38 of the Insurance Act, 1938- The earlier Section 38 has now been replaced with the following Section.  
Section 38 "Assignment and Transfer of Insurance Policies"

38. (1) A transfer or assignment of a policy of insurance, wholly or in part, whether with or without consideration, may be made only by an endorsement upon the policy itself or by a separate instrument, signed in either case by the transferor or by the assignor or his duly authorised agent and attested by at least one witness, specifically setting forth the fact of transfer or assignment and the reasons thereof, the antecedents of the assignee and the terms on which the assignment is made.

(2) An insurer may, accept the transfer or assignment, or decline to act upon any endorsement made under sub-section (1), where it has sufficient reason to believe that such transfer or assignment is not bona fide or is not in the interest of the policy-holder or in public interest or is for the purpose of trading of insurance policy.

(3) The insurer shall, before refusing to act upon the endorsement, record in writing the reasons for such refusal and communicate the same to the policy-holder not later than thirty days from the date of the policy-holder giving notice of such transfer or assignment.

(4) Any person aggrieved by the decision of an insurer to decline to act upon such transfer or assignment may within a period of thirty days from the date of receipt of the communication from the insurer containing reasons for such refusal, prefer a claim to the Authority.

(5) Subject to the provisions in sub-section (2), the transfer or assignment shall be complete and effectual upon the execution of such endorsement or instrument duly attested but except, where the transfer or assignment is in favour of the insurer, shall not be operative as against an insurer, and shall not confer upon the transferee or assignee, or his legal representative, any right to sue for the amount of such policy or the moneys secured thereby until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or a copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer:

Provided that where the insurer maintains one or more places of business in India, such notice shall be delivered only at the place where the policy is being serviced.

(6) The date on which the notice referred to in sub-section (5) is delivered to the insurer shall regulate the priority of all claims under a transfer or assignment as between persons interested in the policy; and where there is more than one instrument of transfer or assignment the priority of the claims under such instruments shall be governed by the order in which the notices referred to in sub-section (5) are delivered:

Provided that if any dispute as to priority of payment arises as between assignees, the dispute shall be referred to the Authority.

(7) Upon the receipt of the notice referred to in sub-section (5), the insurer shall record the fact of such transfer or assignment together with the date thereof and the name of the transferee or the assignee and shall, on the request of the person by whom the notice was given, or of the transferee or assignee, on payment of such fee as may be specified by regulations, grant a written acknowledgement of the receipt of such notice; and any such acknowledgement shall be conclusive evidence against the insurer that he has duly received the notice to which such acknowledgement relates.

(8) Subject to the terms and conditions of the transfer or assignment, the insurer shall, from the date of the receipt of the notice referred to in sub-section (5), recognize the transferee or assignee named in the notice as the absolute transferee or assignee entitled to benefit under the policy, and such person shall be subject to all liabilities and equities to which the transferor or assignor was subject at the date of the transfer or assignment and may institute any proceedings in relation to the policy, obtain a loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to such proceedings.

Explanation.— Except where the endorsement referred to in sub-section (1) expressly indicates that the assignment or transfer is conditional in terms of sub-section (10) hereunder, every assignment or transfer shall be deemed to be an absolute assignment or transfer and the assignee or transferee, as the case may be, shall be deemed to be the absolute assignee or transferee respectively.

(9) Any rights and remedies of an assignee or transferee of a policy of life insurance under an assignment or transfer effected prior to the commencement of the Insurance Laws (Amendment) Act, 2015 shall not be affected by the provisions of this section.

(10) Notwithstanding any law or custom having the force of law to the contrary, an assignment in favour of a person made upon the condition that —

(a) the proceeds under the policy shall become payable to the policy-holder or the nominee or nominees in the event of either the assignee/or transferee predeceasing the insured; or

(b) the insured surviving the term of the policy, shall be valid:

Provided that a conditional assignee shall not be entitled to obtain a loan on the policy or surrender a policy.

(11) In the case of the partial assignment or transfer of a policy of insurance under sub-section (1), the liability of the insurer shall be limited to the amount secured by partial assignment or transfer and such policy-holder shall not be entitled to further assign or transfer the residual amount payable under the same policy.

C. Section 39 of the Insurance Act, 1938- The earlier Section 39 has now been replaced with the following Section.  
Section 39 “Nomination by Policyholder”

39. (1) The holder of a policy of life insurance on his own life may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death:

Provided that, where any nominee is a minor, it shall be lawful for the policy-holder to appoint any person in the manner laid down by the insurer, to receive the money secured by the policy in the event of his death during the minority of the nominee.

(2) Any such nomination in order to be effectual shall, unless it is incorporated in the text of the policy itself, be made by an endorsement on the policy communicated to the insurer and registered by him in the records relating to the policy and any such nomination may at any time before the policy matures for payment be cancelled or changed by an endorsement or a further endorsement or a will, as the case may be, but unless notice in writing of any such cancellation or change has been delivered to the insurer, the insurer shall not be liable for any payment under the policy made bona fide by him to a nominee mentioned in the text of the policy or registered in records of the insurer.

(3) The insurer shall furnish to the policyholder a written acknowledgment of having registered a nomination or a cancellation or change thereof, and may charge such fee as may be specified by regulations for registering such cancellation or change.

(4) A transfer or assignment of a policy made in accordance with section 38 shall automatically cancel a nomination:

Provided that the assignment of a policy to the insurer who bears the risk on the policy at the time of the assignment, in consideration of a loan granted by that insurer on the security of the policy within its surrender value, or its re-assignment on repayment of the loan shall not cancel a nomination, but shall affect the rights of the nominee only to the extent of the insurer’s interest in the policy:

Provided further that the transfer or assignment of a policy, whether wholly or in part, in consideration of a loan advanced by the transferee or assignee to the policy-holder, shall not cancel the nomination but shall affect the rights of the nominee only to the extent of the interest of the transferee or assignee, as the case may be, in the policy:

Provided also that the nomination, which has been automatically cancelled consequent upon the transfer or assignment, the same nomination shall stand automatically revived when the policy is reassigned by the assignee or retransferred by the transferee in favour of the policy-holder on repayment of loan other than on a security of policy to the insurer.

(5) Where the policy matures for payment during the lifetime of the person whose life is insured or where the nominee or, if there are more nominees than one, all the nominees die before the policy matures for payment, the amount secured by the policy shall be payable to the policy-holder or his heirs or legal representatives or the holder of a succession certificate, as the case may be.

(6) Where the nominee or if there are more nominees than one, a nominee or nominees survive the person whose life is insured, the amount secured by the policy shall be payable to such survivor or survivors.

(7) Subject to the other provisions of this section, where the holder of a policy of insurance on his own life nominates his parents, or his spouse, or his children, or his spouse and children, or any of them, the nominee or nominees shall be beneficially entitled to the amount payable by the insurer to him or them under sub-section (6) unless it is proved that the holder of the policy, having regard to the nature of his title to the policy, could not have conferred any such beneficial title on the nominee.

(8) Subject as aforesaid, where the nominee, or if there are more nominees than one, a nominee or nominees, to whom sub-section (7) applies, die after the person whose life is insured but before the amount secured by the policy is paid, the amount secured by the policy, or so much of the amount secured by the policy as represents the share of the nominee or nominees so dying (as the case may be), shall be payable to the heirs or legal representatives of the nominee or nominees or the holder of a succession certificate, as the case may be, and they shall be beneficially entitled to such amount.

(9) Nothing in sub-sections (7) and (8) shall operate to destroy or impede the right of any creditor to be paid out of the proceeds of any policy of life insurance.

(10) The provisions of sub-sections (7) and (8) shall apply to all policies of life insurance maturing for payment after the commencement of the Insurance Laws (Amendment) Act, 2015.

(11) Where a policy-holder dies after the maturity of the policy but the proceeds and benefit of his policy has not been made to him because of his death, in such a case, his nominee shall be entitled to the proceeds and benefit of his policy.

(12) The provisions of this section shall not apply to any policy of life insurance to which section 6 of the Married Women’s Property Act, 1874, applies or has at any time applied:

Provided that where a nomination made whether before or after the commencement of the Insurance Laws (Amendment) Act, 2015, in favour of the wife of the person who has insured his life or of his wife and children or any of them is expressed, whether or not on the face of the policy, as being made under this section, the said section 6 shall be deemed not to apply or not to have applied to the policy.

D. Section 45 of the Insurance Act, 1938- The earlier Section 45 has now been replaced with the following Section.



Section 45 “Policy not to be called in question on ground of misstatement after three years”

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three 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 three 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: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

Explanation I- For the purposes of this sub-section, the expression “fraud” means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:

- (a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- (b) the active concealment of a fact by the insured having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specifically declares to be fraudulent.

Explanation II- Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

(3) Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of a or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer: Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

Explanation –A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

(4) A policy of life insurance may be called in question at any time within three 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 that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation- For the purposes of this sub-section, the mis-statement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

(5) Nothing in this sections 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.

## GRIEVANCE REDRESSAL PROCEDURE

We, 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 Hub locations, or You may write to us at the following address:

### **Complaint Redressal Unit**

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

2nd Floor, Orchid Business Park (Near Subhash Chowk),

Sector-48, Sohna Road,

Gurugram 122018, 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 Grievance Redressal Officer at:

### **The Grievance Redressal Officer**

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

2nd Floor, Orchid Business Park (Near Subhash Chowk),

Sector-48, Sohna Road,

Gurugram 122018, Haryana, India

Toll Free: 1800-103-0003 / 1800-180-0003 (BSNL/MTNL)

Email: [gro@canarahsbclife.in](mailto:gro@canarahsbclife.in)

3. If You are not satisfied with the response or do not receive a response from us within 15 days, You may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) **TOLL FREE NO : 155255**

Email ID: [complaints@irda.gov.in](mailto:complaints@irda.gov.in)

You can also register your complaint online at <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department Insurance Regulatory and Development Authority of India

9th floor, United India Towers, Basheerbagh

Hyderabad – 500 029, Telangana

Fax No: 91- 40 – 6678 9768

4. 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.

We draw your attention to Rule 12 (1) and 13 (3) of the Redressal of Public Grievance Rules, 1998, which is reproduced below:

### **Rule 12 Power of Ombudsman**

(1) The Ombudsman may receive and consider :-

- (a) Complaints under Rule 13;
- (b) any partial or total repudiation of claims by an insurer;
- (c) any dispute in regard to premium paid or payable in terms of the Policy;
- (d) any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- (e) delay in settlement of claims;
- (f) non-issue of any insurance document to customers after receipt of premium.

### **Rule 13 Manner in which complaint is to be made**

(3) No complaint to the Ombudsman shall lie unless :-

- (a) the complainants had before making a complaint to the Ombudsman made a written representation to the insurer named in the complaint and either insurer had rejected the complaint or the complainant had not received any reply within a period of one month after the insurer concerned received his representation or the complainant is not satisfied with the reply given to him by the insurer;
- (b) the complaint is made not later than one year after the insurer had rejected the representation or sent his final reply on the representation of the complainant; and
- (c) the complaint is not on the same subject-matter, for which any proceedings before any court, or Consumer Forum, or arbitrator is pending or were so earlier.

**LIST OF INSURANCE OMBUDSMAN / बीमा लोकपाल की सूची**

Office of the Ombudsman लोकपाल कार्यालय	Contact Details	संपर्क विवरण	Areas of Jurisdiction क्षेत्राधिकार
<b>AHMEDABAD/</b> अहमदाबाद	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, <b>AHMEDABAD-380 014</b> . Tel.: 079 - 27545441 / 27546840 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, दूसरी मंजिल, अंबिका हाउस, सी. यू. शाह कॉलेज के पास, आश्रम रोड, <b>अहमदाबाद-380 014</b> . टेलीफोन: 079-27545441 / 27546840 फैक्स: 079 - 27546142 ईमेल: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu गुजरात, दादरा और नागर हवेली, दमन और दीव
<b>BENGALURU/</b> बेंगलुरु	Office of the Insurance Ombudsman, Jeevan Soudha Building, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, <b>BENGALURU-560 025</b> . Tel.: 080 - 26652049 / 26652048 Email: bimalokpal.bengaluru@gbic.co.in	बीमा लोकपाल कार्यालय, जीवन सुधा बिल्डिंग, तल मंजिल, 19/19, 24वां मेन रोड, जेपी नगर, प्रथम फेज, <b>बेंगलुरु-560 025</b> . टेलीफोन: 080-26652049 / 26652048 ईमेल: bimalokpal.bengaluru@gbic.co.in	Karnataka. कर्नाटक.
<b>BHOPAL/</b> भोपाल	Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, <b>BHOPAL (M.P.)-462 003</b> . Tel.: 0755-2769201 / 2769202 Fax: 0755-2769203 Email: bimalokpal.bhopal@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, जनक विहार कॉम्प्लेक्स, दूसरी मंजिल, 6, मालवीय नगर, एयरटेल ऑफिस के सामने, न्यू मार्केट के पास, <b>भोपाल (म.प्र.)-462 003</b> . टेलीफोन: 0755-2769201 / 2769202 फैक्स: 0755-2769203 ईमेल: bimalokpal.bhopal@gbic.co.in	Madhya Pradesh & Chhattisgarh मध्यप्रदेश और छत्तीसगढ़
<b>BHUBANESHWAR/</b> भुवनेश्वर	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, <b>BHUBANESHWAR-751 009</b> . Tel.: 0674-2596003 / 2596455 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, 62, फॉरेस्ट पार्क, <b>भुवनेश्वर-751 009</b> . टेलीफोन: 0674-2596003 / 2596455 फैक्स: 0674-2596429 ईमेल: bimalokpal.bhubaneswar@gbic.co.in	Odisha ओडिशा
<b>CHANDIGARH/</b> चंडीगढ़	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.: 0172-2772101 / 2706468 Fax: 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, एस. सी. ओ. नं. 101, 102, 103, दूसरी मंजिल, बत्रा बिल्डिंग, सेक्टर 17-D, <b>चंडीगढ़-160 017</b> . टेलीफोन: 0172-2772101 / 2706468 फैक्स: 0172-2708274 ईमेल: bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh पंजाब, हरियाणा, हिमाचल प्रदेश, जम्मू-कश्मीर, चंडीगढ़
<b>CHENNAI/</b> चेन्नई	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, <b>CHENNAI-600 018</b> . Tel.: 044-24333668 / 24335284 Fax: 044-24333664 Email: bimalokpal.chennai@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, फातिमा अख्तर कोर्ट, चौथी मंजिल, 453, अन्ना सलाई, तेयनमपेट, <b>चेन्नई-600 018</b> . टेलीफोन: 044-24333668 / 24335284 फैक्स: 044-24333664 ईमेल: bimalokpal.chennai@gbic.co.in	Tamil Nadu, -Pondicherry Town and Karaikal (which are part of Pondicherry) तमिलनाडु, पांडिचेरी टाउन और कराईकल (जो कि पांडिचेरी का हिस्सा है)
<b>NEW DELHI/</b> नई दिल्ली	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, <b>NEW DELHI-110 002</b> . Tel.: 011-23234057 / 23232037 Fax: 011-23230858 Email: bimalokpal.delhi@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, 2/2 A, यूनीवर्सल बीमा बिल्डिंग, आसफ अली रोड, <b>नई दिल्ली-110 002</b> . टेलीफोन: 011-23234057 / 23232037 फैक्स: 011-23230858 ईमेल: bimalokpal.delhi@gbic.co.in	Delhi दिल्ली
<b>GUWAHATI/</b> गुवाहाटी	Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5th Floor, Near Panbazar Overbridge, S.S. Road, <b>GUWAHATI-781 001 (ASSAM)</b> . Tel.: 0361-2132204 / 2132205 Fax: 0361-2732937 Email: bimalokpal.guwahati@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, "जीवन निवेश", पांचवीं मंजिल, पानबाजार ओवरब्रिज के पास, एस. एस. रोड, <b>गुवाहाटी-781 001 (असम)</b> . टेलीफोन: 0361-2132204 / 2132205 फैक्स: 0361-2732937 ईमेल: bimalokpal.guwahati@gbic.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura असम, मेघालय, मणिपुर, मिजोरम, अरुणाचल प्रदेश, नागालैंड और त्रिपुरा
<b>HYDERABAD/</b> हैदराबाद	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 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, 6-2-46, पहली मंजिल, "मोइन कोर्ट" सलीम फंक्शन पैलेस के सामने वाली गली, ए.सी. गार्ड्स, लकड़ी-का-पूल, <b>हैदराबाद-500 004</b> . टेलीफोन: 040-65504123 / 23312122 फैक्स: 040-23376599 ईमेल: bimalokpal.hyderabad@gbic.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry आंध्र प्रदेश, तेलंगाना, यनम और पांडिचेरी के क्षेत्र का हिस्सा

**LIST OF INSURANCE OMBUDSMAN / बीमा लोकपाल की सूची**

Office of the Ombudsman लोकपाल कार्यालय	Contact Details	संपर्क विवरण	Areas of Jurisdiction क्षेत्राधिकार
<b>JAIPUR/ जयपुर</b>	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, <b>JAIPUR-302 005</b> . Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@gbic.co.in	बीमा लोकपाल कार्यालय, जीवन निधि – दूसरी बिल्डिंग, तल मंजिल, भवानी सिंह मार्ग, <b>जयपुर-302 005</b> . टेलीफोन: 0141-2740363 ईमेल: bimalokpal.jaipur@gbic.co.in	Rajasthan राजस्थान
<b>ERNAKULAM/ एर्नाकुलम</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., M.G. Road, <b>ERNAKULAM-682 015</b> . Tel: 0484-2358759 / 2359338 Fax: 0484-2359336 Email: bimalokpal.ernakulam@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, दूसरी मंजिल, CC 27/2603, पुलीनट बिल्डिंग, एम. जी. रोड, <b>एर्नाकुलम-682 015</b> . टेलीफोन: 0484-2358759 / 2359338 फैक्स: 0484-2359336 ईमेल: bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe – a part of Pondicherry केरल, लक्षद्वीप, माहे – पांडिचेरी का एक हिस्सा
<b>KOLKATA/ कोलकाता</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R. Avenue, <b>Kolkata-700 072</b> . Tel: 033 - 22124339 / 22124346 Fax: 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, चौथी मंजिल, हिंदुस्तान बिल्डिंग एनेक्स, 4, सी. आर. एवेन्यू, <b>कोलकाता-700 072</b> . टेलीफोन: 033 - 22124339 / 22124346 फैक्स: 033-22124341 ईमेल: bimalokpal.kolkata@gbic.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands पश्चिम बंगाल, सिक्किम, अंडमान एवं निकोबार द्वीप समूह
<b>LUCKNOW/ लखनऊ</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6th Floor, Nawal Kishore Road, Hazaratganj, <b>LUCKNOW-226 001</b> . Tel: 0522 -2231330 / 2231331 Fax: 0522-2231310 Email: bimalokpal.lucknow@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, जीवन भवन, फेज़-2, छठी मंजिल, नवल किशोर रोड, हजरतगंज, <b>लखनऊ-226 001</b> . टेलीफोन: 0522-2231330 / 2231331 फैक्स: 0522-2231310 ईमेल: 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.  उत्तर प्रदेश के जिले: ललितपुर, झांसी, महोबा, हमीरपुर, बांदा, चित्रकूट, इलाहाबाद, मिर्जापुर, सोनभद्र, फतेहपुर, प्रतापगढ़, जौनपुर, वाराणसी, गाजीपुर, जालौन, कानपुर, लखनऊ, उन्नाव, सीतापुर, लखीमपुर, बहराइच, बाराबंकी, रायबरेली, श्रावस्ती, गोंडा, फैजाबाद, अमेठी, कौशांबी, बलरामपुर, बस्ती, अम्बेडकर, सुल्तानपुर, महाराजगंज, संत कबीर नगर, आजमगढ़, कुशीनगर, गोरखपुर, देवरिया, मऊ, गाजीपुर, चंदौली, बलिया, सिद्धार्थनगर.
<b>MUMBAI/ मुंबई</b>	Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), <b>MUMBAI-400 054</b> . Tel: 022-26106552 / 26106960 Fax: 022-26106052 Email: bimalokpal.mumbai@gbic.co.in	बीमा लोकपाल, बीमा लोकपाल कार्यालय, तीसरी मंजिल, जीवन सेवा एनेक्स, एस.वी. रोड, सांताक्रुज (पश्चिम), <b>मुंबई-400 054</b> . टेलीफोन: 022-26106552 / 26106960 फैक्स: 022-26106052 ईमेल: bimalokpal.mumbai@gbic.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane गोवा, मुंबई महानगर क्षेत्र नवी मुंबई और ठाणे को छोड़कर
<b>PUNE/ पुणे</b>	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, N.C. Kelkar Road, Narayan Peth, <b>PUNE-411 030</b> . Tel.: 020-32341320 Email: bimalokpal.pune@gbic.co.in	बीमा लोकपाल कार्यालय, जीवन दर्शन बिल्डिंग, तीसरी मंजिल, एन.सी. केलकर रोड, नारायण पेठ, <b>पुणे-411 030</b> . टेलीफोन: 020 - 32341320 ईमेल: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region. महाराष्ट्र, नवी मुंबई और ठाणे क्षेत्र मुंबई महानगर क्षेत्र को छोड़कर.

**LIST OF INSURANCE OMBUDSMAN / बीमा लोकपाल की सूची**

Office of the Ombudsman लोकपाल कार्यालय	Contact Details	संपर्क विवरण	Areas of Jurisdiction क्षेत्राधिकार
<b>NOIDA/ नोएडा</b>	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, <b>Noida-201 301.</b> Tel.: 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in	बीमा लोकपाल कार्यालय, भगवान सहाय पैलेस चौथी मंजिल, मेन रोड, नया बन्स, सेक्टर 15, जी.बी. नगर, <b>नोएडा-201 301</b> टेलीफोन: 0120-2514250/51/53 ईमेल: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur  उत्तरांचल राज्य और उत्तर प्रदेश के निम्नलिखित जिले:  आगरा, अलीगढ़, बागपत, बरेली, बिजनौर, बुदाऊ, बुलंदशहर, ऐटा, कन्नौज, मैनपुरी, मथुरा, मेरठ, मुरादाबाद, मुजफ्फरनगर, ओरछा, पीलीभीत, इटावा, फर्रुखाबाद, फिरोजाबाद, गौतम बुद्ध नगर, गाजियाबाद, हरदोई, शाहजहांपुर, हापुड़, शामली, रामपुर, कासगंज, सम्भल, अमरोहा, हाथरस, कांशीराम नगर, सहारनपुर
<b>PATNA/ पटना</b>	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, <b>Patna-800 006.</b> Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in	बीमा लोकपाल कार्यालय, पहली मंजिल, कल्पना आर्कड बिल्डिंग, बाजार समिति रोड, बहादुरपुर, <b>पटना-800 006</b> टेलीफोन: 0612-2680952 ईमेल: bimalokpal.patna@gbic.co.in	Bihar, Jharkhand बिहार, झारखंड

\*For updated list of Ombudsman please refer to the GBIC website at <http://www.gbic.co.in/ombudsman.html>

\*लोकपाल की अपडेटेड सूची के लिए जीबीआईसी की वेबसाइट <http://www.gbic.co.in/ombudsman.html> को देखें

### Annexure 3 / अनुलग्नक 3

#### Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited

Office Address : 2nd Floor, Orchid Business Park, Sector-48, Sohna Road, Gurugram-122018, Haryana, India

कैनरा एचएसबीसी ओरिएंटल बैंक ऑफ कॉमर्स लाइफ इंश्योरेंस कंपनी लिमिटेड

कार्यालय का पता : दूसरी मंजिल, ऑर्किड बिजनेस पार्क, सेक्टर-48, सोहना रोड, गुरुग्राम-122018, हरियाणा, भारत

S.No. क्र.सं.	Branch Locations / शाखा कार्यालयों के पते
1	<b>Agra</b> : 1st Floor, The Cross Road Mall, Plot No. G.P 5 & 6, Sikandra Bodla Road, Agra - 282007 (UIN: 101) आगरा : 1st फ्लोर, द क्रॉस रोड मॉल, प्लॉट नं. जी.पी 5 और 6, सिकंदरा बोदला रोड, आगरा - 282007 (UIN: 101)
2	<b>Ahmedabad</b> : Abhijeet 3, Office No. 302, Third Floor, Opp. Mayor's Bungalow, Near Mithakali Six Roads, Ahmedabad - 380006, Gujarat, Tel: 079-65150008 (UIN: 102) अहमदाबाद : अभिजीत 3, ऑफिस नं. 302, तीसरी मंजिल, मेयर बंगला के सामने मिठाकली सिकस रोड के पास, अहमदाबाद - 380006, गुजरात, फोन: 079-65150008 (UIN: 102)
3	<b>Amritsar</b> : 4th Floor, SCO-128, Nagpal Tower-1, District Shopping Center, Ranjeet Avenue, Amritsar-143001, Punjab, Tel: 0183-6540125 (UIN: 103) अमृतसर : चौथी मंजिल, एससीओ-128, नागपाल टावर-1, डिस्ट्रिक्ट शॉपिंग सेंटर, रंजीत एवेन्यू, अमृतसर-143001, पंजाब, फोन: 0183-6540125 (UIN: 103)
4	<b>Bengaluru</b> : 3rd Floor, Brigade Square, No.21 Cambridge Road, Ulsoor, Bengaluru - 560008, Karnataka, Tel: 080-65697874 (UIN: 104) बैंगलोर : तीसरी मंजिल, ब्रिगेड स्क्वयर, नं. 21 कैम्ब्रिज रोड, उलसूर, बंगलुरु - 560008, कर्नाटक, फोन: 080-65697874 (UIN: 104)
5	<b>Bhopal</b> : Plot# 238-A, III Floor, "Shashwat Tower" Zone-I, M.P. Nagar, Bhopal - 462011, Madhya Pradesh, Tel: 0755-6450199 (UIN: 107) भोपाल : प्लॉट# 238-A, तीसरी मंजिल, "शाश्वत टावर", जोन-I, एम. पी. नगर, भोपाल - 462011, मध्य प्रदेश, फोन: 0755-6450199 (UIN: 107)
6	<b>Bhubaneswar</b> : 4th Floor, PNR Tower, Plot No. - 11 / B, Satya Nagar, Janpath, Bhubaneswar - 751007, Odisha, Tel: 0674-6940051 (UIN: 108) भुवनेश्वर : चौथी मंजिल, PNR टॉवर, प्लॉट नं. - 11 / B, सत्य नगर, जनपथ, भुवनेश्वर - 751007, ओडिशा, फोन: 0674-6940051 (UIN: 108)
7	<b>Calicut</b> : 4th Floor, V Zone Commercial Complex, Mavoor Road, Parayancheri, Calicut - 673016, Kerala, Tel: 0495-6066700 (UIN: 109) कालीकट : चौथी मंजिल, V जोन कमर्शियल कॉम्प्लेक्स, मावूर रोड, परायनचेरी, कालीकट - 673016, केरल, फोन: 0495-6066700 (UIN: 109)
8	<b>Chandigarh</b> : SCO No. 3, First Floor, Above Bharatiya Mahila Bank, Sector 26, Madhya Marg, Chandigarh - 160019, Punjab, Tel: 0172-4645599 (UIN: 110) चंडीगढ़ : SCO नं. 3, पहली मंजिल, भारतीय महिला बैंक के ऊपर, सेक्टर 26, मध्य मार्ग, चंडीगढ़ - 160019, पंजाब, फोन: 0172-4645599 (UIN: 110)
9	<b>Chennai</b> : Mezzanine Floor, Wescare Tower, Door No. 16 (16/1 & 16/2) Cenotaph Road, Teynampet, Chennai - 600018 (India) (UIN: 111) चेन्नई : मेज्जानाईन फ्लोर, वेसकेयर टावर, डोर नं. (16/1 & 16/2) सैनोटाफ रोड, तेयनामपेट, चेन्नई-600018 (भारत) (UIN: 111)
10	<b>Coimbatore</b> : No. 12, Manchester Square, T-2A, Third Floor, T. S. No.1075/B 2 Puliyakulam Road, Papanaicken Palayam, Coimbatore - 641037, Tamil Nadu, Tel: 0422-4203234 (UIN: 112) कोयंबटूर : नं. 12, मैन्चेस्टर स्क्वायर, T-2A, तीसरी मंजिल, T. S. नं. 1075/B 2 पुलियाकुलम रोड, पपानाईकेन पलायम, कोयंबटूर - 641037, तमिलनाडु, फोन: 0422-4203234 (UIN: 112)
11	<b>Dehradun</b> : Unit - F3, First Floor, Neelkant Complex, 43, Rajpur Road, Dehradun - 248009, Uttarakhand, Tel: 0135-6555011 (UIN: 195) देहरादून : यूनिट - F3, पहली मंजिल, नीलकांत कॉम्प्लेक्स, 43, राजपुर रोड, देहरादून - 248009, उत्तराखंड, फोन: 0135-6555011 (UIN: 195)
12	<b>Delhi</b> : Unit No. 208, 2nd Floor, Kanchenjunga Building, 18 Barakhamba Road, New Delhi - 110001, Tel: 011-49512300 (UIN: 124) दिल्ली : यूनिट नं. 208, दूसरी मंजिल, कंचनजंगा बिल्डिंग, 18 बाराखम्बा रोड, नई दिल्ली - 110001, फोन: 011-49512300 (UIN: 124)
13	<b>Gurugram</b> : Branch Operations 2nd Floor, Orchid Business Park Sector - 48, Sohna Road, Gurugram - 122018, Haryana, Tel: 0124-4535000 (UIN: 126) गुरुग्राम : ब्रांच ऑपरेशन्स, दूसरी मंजिल, ऑर्किड बिजनेस पार्क, सेक्टर-48, सोहना रोड, गुरुग्राम - 122018, हरियाणा, फोन: 0124-4535000 (UIN: 126)
14	<b>Guwahati</b> : 3rd Floor, Ganpati Enclave, Bora Service, G. S. Road, Guwahati - 781007, Assam, Tel: 0361-2465172 (UIN: 113) गुवाहाटी : तीसरी मंजिल, गणपति एन्क्लेव, बोरा सर्विस, जी. एस. रोड, गुवाहाटी - 781007, असम, फोन: 0361-2465172 (UIN: 113)
15	<b>Hubli</b> : 163/5D, Third Floor, Kalburgi Landmark, Opp. Girls High School, Deshpande Nagar, Near Circuit House Hubli - 580029, Karnataka, Tel: 0836-3982198 (UIN: 114) हुबली : 163/5D, तीसरी मंजिल, कलबुर्गी लैंडमार्क, गर्ल्स हाई स्कूल के सामने, देशपांडे नगर, सर्किट हाउस के पास हुबली - 580029, कर्नाटक, फोन: 0836-3982198 (UIN: 114)
16	<b>Hyderabad</b> : 7-1-618/ATC/206, 207, 2nd Floor, Aditya Trade Center, Ameerpet, Hyderabad, Telangana-500038 (India) हैदराबाद : 7-1-618/एटीसी/206, 207, दूसरी मंजिल, आदित्य ट्रेड सेंटर, अमीरपेट, हैदराबाद, तेलंगाना-500038 (भारत)
17	<b>Jaipur</b> : 7th Floor "B", G Business Park, D-34, Subhash Marg, C-scheme, Agrasen Circle, Jaipur - 302001, Rajasthan, Tel: 0141-4045985 (UIN: 116) जयपुर : सातवीं मंजिल "B", G बिजनेस पार्क, D-34, सुभाष मार्ग, C-स्कीम, अग्रसेन सर्कल, जयपुर - 302001, राजस्थान, फोन: 0141-4045985 (UIN: 116)
18	<b>Karnal</b> : SCO. 93, 1st Floor, Sector - 7, Urban Estate, Karnal - 132001, Haryana, Tel: 0184-6534801 (UIN: 117) करनाल : SCO- 93, पहली मंजिल, सेक्टर - 7, अर्बन एस्टेट, करनाल - 132001, हरियाणा, फोन: 0184-6534801 (UIN: 117)
19	<b>Kolkata</b> : 21 Camac Street, 6th Floor, Bells House, Kolkata - 700016, West Bengal, Tel: 033-69406800 (UIN: 118) कोलकाता : 21 कैमैक स्ट्रीट, छठी मंजिल, बेल्ल हाउस, कोलकाता - 700016, पश्चिम बंगाल, फोन: 033-69406800 (UIN: 118)
20	<b>Lucknow</b> : 3rd Floor, Canara Bank Circle Office, Opp. Fun Republic, Behind RBI and NABARD, Vipin Khand, Gomti Nagar, Lucknow - 226010, Uttar Pradesh, Tel: 0522-3922601 (UIN: 119) लखनऊ : तीसरी मंजिल, कैनरा बैंक सर्कल ऑफिस, फन रिपब्लिक के सामने, RBI और NABARD के पीछे, विपिन खंड, गोमती नगर, लखनऊ - 226010, उत्तर प्रदेश, फोन: 0522-3922601 (UIN: 119)
21	<b>Ludhiana</b> : 2nd Floor, Plot No. 4, New Lajpat Nagar, Pakhowal Road, Adjoining Corporation Bank, Ludhiana - 141001, Punjab, Tel: 0161-6090991 (UIN: 120) लुधियाना : दूसरी मंजिल, प्लॉट नं. 4, न्यू लाजपत नगर, पखोवाल रोड, कॉर्पोरेशन बैंक के पास, लुधियाना - 141001, पंजाब, फोन: 0161-6090991 (UIN: 120)
22	<b>Madurai</b> : ATP Tower, 3rd Floor, 27/12A - By Pass Road, Madurai - 625 010, Tamil Nadu, Tel: 0452-3944550 (UIN: 121) मदुरई : ATP टॉवर, तीसरी मंजिल, 27/12A - बाय पास रोड, मदुरै - 625 010, तमिलनाडु, फोन: 0452-3944550 (UIN: 121)
23	<b>Mumbai</b> : 4th Floor, Unit No. 402, A Wing, Peninsula Towers, Peninsula Corporate Park, Ganpat Rao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai - 400013, Maharashtra, Tel: 022-49267300 (UIN: 123) मुम्बई : चौथी मंजिल, यूनिट नं. 402, A विंग, पेनिन्सुला टॉवर्स, पेनिन्सुला कॉर्पोरेट पार्क, गणपत राव कदम मार्ग, सेनापति बापट मार्ग के पीछे, लोअर परेल, मुम्बई - 400013, महाराष्ट्र, फोन: 022-49267300 (UIN: 123)
24	<b>Patna</b> : 508, 5th Floor, GV Mall, Boring Road Chauraha, PS - SK Puri, District - Patna - 800001 (India) (UIN: 127) पटना : 508, पाँचवीं मंजिल, जी.वी. मॉल, बोरिंग रोड चौराहा, पी.एस - एस के पुरी, जिला - पटना - 800001 (भारत) (UIN: 127)
25	<b>Pune</b> : Unit No. 201, 2nd Floor, Pinnacle Building, S. No. 31/2/1, Between Lane No. 5 & 6, North Main Road, Koregaon Park, Pune - 411001, Maharashtra, Tel: 020-65604317 (UIN: 128) पूना : यूनिट नं. 201, दूसरी मंजिल, पिनेकल बिल्डिंग, एस. नं. 31/2/1, लेन नं. 5 और 6 के बीच, नॉर्थ मेन रोड, कोरेगांव पार्क, पुणे - 411001, महाराष्ट्र, फोन: 020-65604317 (UIN: 128)
26	<b>Trivandrum</b> : 2nd Floor, New Jyothi Towers, S. S. Kovil Road, Thampanoor, Trivandrum - 695001, Kerala, Tel: 0471-6066700 (UIN: 129) तिरुवनंतपुरम : दूसरी मंजिल, न्यू ज्योति टॉवर्स, एस.एस. कोविल रोड, थंपानूर, त्रिवेंद्रम - 695001, केरल, फोन: 0471-6066700 (UIN: 129)

\*As on date of issuance of policy \*बीमा जारी होने की तिथि को