

Master Policy Document - Group Term Insurance Scheme

UIN – [142N035V01]

Star Union Dai-ichi Life Insurance Company Limited

Non Linked Group

PART A

Forwarding Letter

Date: << >>

<< Name of Master Policyholder>>
<< Address of Master Policyholder>>

Dear Sir/Madam,

Re : Your Group Master Policy : <<_____>>

We are enclosing herewith your Master Policy document. We request you to kindly check the master policy details and the master policy terms and conditions carefully. If you have any queries, please write to us at customercare@sudlife.in or call us at 022-39546300.

In case you are not agreeable to any of the provisions stated in the policy, you may return the policy to us specifying reasons thereof, within 15 days from the receipt of the same under free look cancellation.

As per the Regulator, free look cancellation is defined as :

In case the Master Policyholder is not satisfied with the terms and conditions of the Master policy, the Master Policyholder may return the policy within the free look period by stating the reasons for objections. The free look period is 15 days from the date of receipt of the policy document. In such event, the Master Policyholder will be entitled to a refund of their respective share of amount of premium received by us excluding expenses incurred by us (i.e. stamp duty, proportionate risk related charges for the period of cover and any expenses borne by us on medicals). All the rights under this Policy shall immediately stand extinguished at the cancellation of the Policy.

We request you to quote your aforesaid Master Policy No. in all your future correspondence with us, as this will help us serve you better.

Thanking you once again for your patronage and looking forward to your continued support in future as well.

Yours sincerely,
Authorized Signatory

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Policy Preamble

Star Union Dai-ichi Life Insurance Company Ltd (which expression includes its assignee and successors, hereinafter called the 'Company') has received a proposal from the Master Policyholder together with a statement and particulars of the employees/members and Premium amount as mentioned in the Schedule – I to grant the benefits as described in the 'Rules of the Group Term Insurance Scheme' which has been furnished to the Company by the Master Policyholder. The Master Policyholder has agreed to furnish such statements and particulars of Employees/members as may be required by the Company from time to time, as applicable, and also have further agreed to pay premium as provided hereinafter as and when they fall due. The Company and the Master Policyholder have agreed that the proposal form, Rules of the scheme and the statement together with any report or other documents leading to the issue of this Master Policy shall form the basis of this Contract of Insurance. It is agreed that in consideration of the premium received, and, subject to receipt of future premiums as herein stated, the Company will pay the appropriate benefits as herein stated to the Beneficiary (hereinafter defined), on submission of proof to the complete satisfaction of the Company for the benefit having become payable, and provided that the Schedules, Terms and Conditions contained in this document are complied with.

This Master Policy may be renewed at the end of the term for one year at a time, subject to the acceptance of such renewal by the Company and the terms and conditions prescribed by the Company and at such premium rates as may be quoted by the Company from time to time.

The premium and benefits prescribed under this Master Policy will be subject to taxes and other statutory levies as may be applicable from time to time, and such taxes, levies etc. will be recovered, directly and completely from the Master Policyholder.

Any amendment to the terms and conditions of this Master Policy shall be given effect to by an endorsement on the Master Policy subsequent to the requisite changes being made in the Rules of the scheme signed by an authorized officer of the Master Policyholder & accepted by the Company which will form a part of the Master Policy document

This Master Policy has been effected into in accordance with the provisions of the Rules of the Scheme as in force on the Policy Commencement Date and in the event of any amendment of the Rules, in so far as any such amendment has an effect on the operation of the Policy, it shall be operative only if the amendment is specifically approved by the Company in writing and not otherwise.

The provisions hereinafter contained together with the schedules and endorsements/documents evidencing the amendments form the whole of the contract of insurance under this Master Policy as fully as if recited over the signature affixed hereto

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Schedule - I

A. Master Policy Details

Master Policy No: << >>

Name of Master Policy Holder <<>>

Address of Master Policy Holder <<>>

Name of the Scheme Star Union Dai-ichi's Group Term Insurance Scheme

Date of commencement of Master Policy <<dd/mm/yyyy>> Annual Renewal Date <<dd/mm/yyyy>> and Annually thereafter

Premium periodicity: <<Annual / Semi-Annual / Quarterly / Monthly>> Total Sum Assured Rs. << >> under Basic Death Benefit as on date of commencement

Free Cover Limit (FCL), if applicable : Rs.<< >>

Premium rate per 1000 Sum Assured :

Installment Premium (Basic Death Benefit) Rs. :

Service Tax Rs. : << >>
 No. of Employees/Members covered as on date of commencement of the Master policy:

*Service tax is currently charged @ <<12.36%>>. Premiums may be varied from time to time with changes in applicable rates of service tax.

Particulars of members are enclosed in the annexure 1.

B. Basic Death Benefit:

The death benefit shall be <<Flat cover/Graded Cover/Multiple of Salary Cover/ benefits in conjunction with Retirement Schemes>>

Signed for and on behalf of Star Union Dai-ichi Life Insurance Limited at Navi Mumbai this _____ day of the _____ month for the year _____.

Authorized Signatory:

Stamped for Rs _____ vide mudrank number _____ dated _____@0.20 per thousand sum assured

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Schedule – II

The Master Policyholder as mentioned in the Schedule – I, has applied to Star Union Dai-ichi Life Insurance Company Ltd. (hereinafter referred to as "the Company") to grant the benefits specified in schedule I.

- (1) The Master Policyholder has furnished to the Company –
 - (a) a proposal for grant of the Benefits;
 - (b) an authenticated copy of the Rules of the scheme governing the grant of the Benefits in respect to the employees/members and
 - (c) other relevant information, duly authenticated, as required by the Company for grant of the Benefits.
 - (d) Declaration of Good Health, wherever required.
- (2) The Master Policyholder has: -
 - (i) paid to the Company the premium as mentioned in the Schedule – I ; and
 - (ii) agreed to pay the future premium/s payable from time to time for effecting the Assurance as mentioned in Schedule – I, as and when required and comply with the terms and conditions stipulated by the Company in this Master Policy during the period that the Policy is in operation.

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PART B

Rules of the Scheme

1. Definitions

Unless excluded by or repugnant to the context or defined to the contrary the definition mentioned below shall have the following meaning: -

- (a) "Actively at Work" means the Employees should not be absent on the grounds of ill health at the time of joining the scheme or should not have availed any leave on grounds of ill health for a continuous period of 15 days or more in the year preceding his admission into the scheme.
- (b) "Age" refers to the age last birthday of the Life Assured and Beneficiary
- (c) "Annual Renewal Date" means the date in any calendar year, subsequent to the year in which the Policy comes into effect, corresponding numerically with the Policy Commencement date in that subsequent year.
- (d) "Beneficiary" means the nominee specified by the Employee/member as the Beneficiary under this Master Policy.
- (e) "Benefits / Sum Assured" means the benefits defined under Schedule I
- (f) "Date of Commencement of Policy" is the date as mentioned in Schedule I
- (g) "Date of commencement of Risk" shall mean:
 - 1) At the time of issuance of the Master Policy will be the date of acceptance of proposal/risk subject to receipt of employee/member data* and premium for the employee/member
 - 2) For new joiners entering the scheme during the term of the Master Policy, the date of receipt of employees/member data* and premium for the employee/member

This date refers to the commencement of cover for the individual member/employee under the master Policy (Please refer Annexure 1 for employee/member data)
- (h) "Death Benefit" means the benefit payable on death of the Insured Member as specified in the policy document.
- (i) "Employee" means a person in the employment of the Master Policyholder and shall deem to include a person who is on probation for a permanent post but shall not include a Trainee / Apprentice or a personal or domestic servant or has crossed the maximum insurable age as stipulated by the Company. A person whose services are deputed / seconded / lent to the Master Policyholder shall also be included in the definition of an employee for the purpose of granting the benefit under the scheme
- (j) "Free cover Limit" means the amount of the Benefit/Sum Assured granted on the life of the employee/Insured member without undergoing any medical examination/underwriting.
- (k) "Grace Period" means the time granted by the insurer from the due date of payment of premium, without any penalty/late fee, during which time the policy is considered to be in-force with the risk cover without any interruption as per the terms of the policy.

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- (l) “Group” means a group of employees/members who assemble together with a purpose of engaging in a common economic activity and not formed with the main purpose of availing insurance cover. Such members are accepted by the Company as constituting a Group for the purposes of this Master Policy.
- (m) “Insured Members” means the group of members who are covered under the Master Policy and on whose life the company accepts to provide life cover
- (n) “IRDA” means the Insurance Regulatory and Development Authority;
- (o) “Lapsed Policy” means a Master policy which has been terminated for non-payment of premiums where premium is not paid within grace period
- (p) “Life Cover” means, the coverage granted by us for payment of the Death Benefit referred to in the section 4 of this Schedule, in the event of death of the Insured Member while the Policy is in force;
- (q) “Master Policy” means the contract between the Company and the Master Policyholder to provide Life Cover to the insured member on receipt of due premiums.
- (r) “Master Policy holder” means any company, firm or body corporate incorporated under any relevant law in force in India and has its registered office and other offices located in India
- (s) “Policy Commencement Date” means the date on which the Policy comes into effect.
- (t) “Retirement Date” means the date on which the Employee attains the age of retirement as stipulated by the Master Policyholder.
- (u) “Rules of the Scheme” means the rules framed by the Master Policyholder for the Scheme and approved by the Company from time to time, governing the grant of benefits to the employees/members of the scheme
- (v) “Sum Assured” or “Basic Sum Assured” means the Sum Assured under Life Cover as chosen at the inception of the Policy.
- (w) “We”, “Us”, “Our”, “Company” or “Ours” refers to Star Union Dai-ichi Life Insurance Company Limited
- (x) “You”, “Your” or “Yours” refers to the Master Policyholder

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PART C

2. Eligibility for Membership

For Employer-Employee groups –

- a) Every Employee who is “Active at work” and has attained the age of 16 years and is not more than 79 yrs last birthday as on the Date of commencement of Risk shall be eligible for Membership under the Scheme, provided that in any case the benefits shall cease to be payable upon the Employee reaching the retirement age.
- b) Every Employee who joins the Master Policyholder after the Policy Commencement date shall be eligible for Membership under the Scheme from the day on which he/she shall become eligible subject to receipt of the employee data and remittance of premium for such employee by the Master Policyholder.
- c) If an Employee is not actively at work on the date of commencement of the scheme, the Employee can join the scheme subsequently, provided, he becomes “Active at work”, subject to medical underwriting. In the event of an Employee not satisfying this condition he shall join the Scheme on the day on which he satisfies the conditions provided that the Benefits may be granted if in any such individual case, the Company is satisfied on the basis of a medical underwriting of the case, done solely at the cost of the Employer that the Employee could be admitted to the Membership of the Scheme.
- d) It shall be obligatory on the part of the Master Policyholder to ensure that an employee is included in the list of the employees where he/she is eligible to be insured (ie. His/her current place of duty). In the event of the inadvertent inclusion of the member (for whatsoever reasons) in the list of members where he/she is not performing his/her duty/ies currently, the benefits granted shall be void and the premium (net of service tax and statutory charges, if any) shall be refunded and no benefits shall become payable.

For Non Employer-employee groups-

- a) Every member who joins the Master Policyholder after the Policy Commencement date shall be eligible for Membership under the Scheme from the day on which he/she shall become eligible subject to receipt of the member data, Declaration of Good Health, if applicable and remittance of premium for such member by the Master Policyholder.

The company reserves the right to conduct a surprise inspection of the books and records of the Master Policyholder at least once a year to ensure total compliance of the regulatory guidelines in this regard or require a certificate of such compliance from the auditors of the Master Policyholder, at least once a year.

3. Payment of Premium

- a) Premium under this Master Policy shall be payable annually in advance for each member. The Master Policy Holder may choose to pay premiums under any other frequency of premium payment viz. half-yearly, quarterly or monthly incase of employer-employee group and through half-yearly mode for non employer employee groups. The Master Policy Holder will not be entitled to discontinue the payment of premium on any date other than the following Annual Renewal Date.
- b) The Premium Rates stated in Schedule-I are valid for one year from the Date of Commencement of the Master Policy. The Company reserves the right to review the Premium Rates on every Annual Renewal Date of the Master Policy.
- c) A grace period of 30 days is allowed for the payment of premium under this Master Policy, where the premium is payable quarterly or half-yearly. A grace period of 15 days shall be allowed where premium is payable monthly.
- d) If the premium is not paid on or before the expiry of the grace period, this Master Policy lapses.

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- e) At the end of the one-year term, the master policy can be renewed by payment of the premium. If the master policy is not renewed the policy lapses
- f) If claim arises during the grace period the claim will be payable after deduction of due but unpaid and outstanding premiums for the policy year for that member
- g) The Master Policyholder can change the premium payment periodicity at the Annual Renewal Date only and this shall be applicable to all members of that group.

4. Benefits payable under the Master Policy:

- i. In the event of death of an Employee/member whilst cover is in force for such Employee/member, the Death Benefit as stated in Schedule I, shall become payable to the beneficiary/nominee/legal heir and facilitated through the Master Policy holder, provided that the provisions of this document are complied with.
- ii) On payment of the Death Benefit as above, all insurance cover provided under this policy for the Employee/member would automatically terminate and all liability of the Company in respect of the Employee/member would stand automatically extinguished.

5. Profit Sharing

At the end of each policy year, the Company Ltd will analyse the claims experience under each policy and profits if any will be calculated as defined below. Profit sharing is made by way of adjustment in the subsequent year's premium. Similarly negative surplus of previous years shall be carried forward for the purpose of profit sharing calculation

Profit Sharing is available only if the minimum number of life years covered is 1000 years or more. For a policy year, if the number of life years is less than 1000, the Profit Sharing arrangement shall be deferred until the end of the scheme year in which the minimum number of life years of 1000 in the scheme is reached on cumulative basis. In such case there will be a provision for profit sharing at the end of each policy year if the claim experience of the scheme is favorable.

Profit shared = x% of the Assessed Surplus

Assessed surplus for the year is calculated as:

Premium net of service tax, less

10 % of the premium towards acquisition costs & Operating expenses depending on the size of the group,
less

Stamp duty, less

(Claims + IBNR Provisions), less

Losses carried forward of the previous years, if any

x% depends on the number of lives covered under the group

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Number of Members covered	Profit Sharing (x%)
Less than 1,000	50%
1,000 to 9,999	60%
10,000 to 19,999	65%
20,000 to 49,999	70%
50,000 to 99,999	75%
1,00,000 and above	90%

6. Maturity Benefit (Maturity Value)

No maturity benefit is available under the Master Policy.

7. Suicide

No exclusion on Suicide death.

8. Method of effecting and renewing the Master Policy

- a) The Master Policyholder shall make available to the Company all such original documents relating to the Employee/member as will affect:
 - (i) the life insurance cover granted in respect of the Employee/member and/or
 - (ii) the premium payable in respect of effecting such insurance or the renewal of the Master Policy.
- b) In case of renewal of insurance, the cover will be effective from the Annual Renewal Date. An Employee /member shall be entitled to the Benefits of the Master Policy as from the Date of Renewal of Cover and so long as he continues to be an Employee/member, provided that the risk cover is in force as on that specified date.

9. Renewal of the Master Policy

The Master Policyholder may renew this Master Policy on every Annual Renewal Date for a period of one year, by payment of the premium then payable and complying with the other terms and conditions specified by the Company.

The premiums payable on renewal of the Master Policy may vary and will be quoted by the Company on application for such renewal.

10. Termination of Life Insurance

The Benefits effective on the life of the Employee/Member shall automatically cease on the earliest of the following dates:

- Termination of the master policy
- On expiry of the date of the insurance cover term for the member.
- Death of the Member
- On expiry of the grace period for the payment of the premium due.
- Member ceases to be a member of the group as defined in the scheme rules.

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PART D

11. Paid up Value:

No Paid up Value is available under the Master Policy.

12. Surrender Value:

No Surrender Value is available under the Master Policy.

13. Reinstatement of the Policy

Not Applicable

14. Payment of Claim

All claims must be notified to the Company in writing in the format supplied by the Company preferably within 180 days from the date of the death of the Employee/member along with a copy of the death certificate duly attested by the competent authority.

The primary documents normally required for processing a claim are:

- (i) Claimant's statement/ Claim Form
- (ii) Death certificate issued by the Municipal Authority/Local Authority
- (iii) Leave Records [from date of joining this scheme – in case of employer–employee schemes only]
- (iv) Police panchnama, Police Inquest Report and FIR copy where applicable
- (v) Post Mortem Report/Coroners verdict in case of accidental deaths
- (vi) In case the Master Policy Holder as opted for any of the riders, please refer to the specific rider addendum for claim payment process

For Employer Employee Groups, the claim amount is payable to the beneficiary and may be processed through the Employer.

For Non-Employer Employee Groups, the claim amount is payable to the beneficiary and may be sent to the Master Policyholder for administrative convenience and onward transmission.

The Company reserves the right to call for any additional information and documents required to satisfy itself as to the validity of a claim.

The Claim form must be duly authenticated by the Master Policyholder to the satisfaction of the Company.

All amounts due under this Master Policy are payable in Indian Currency at the office of the Company situated at Navi Mumbai, but the Company at its absolute discretion may fix an alternative place of payment for the claim at any time before or after the claim arises.

A discharge or receipt by the Beneficiary shall be a good, valid and sufficient discharge to the Company in respect of any payment to be made by the Company hereunder.

15. Loan

Loans are not available under the Master Policy.



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PART E

Charges

There are no explicit charges applicable for the policy.

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PART F

16. Review during the Policy year

In the event of any misrepresentation of facts or suppression of material facts in the proposal form or in any of the documents leading to the issue of this Master Policy or in relation to one or more of the lives Insured, the Company may alter the terms and conditions of this Master Policy to such extent and in such manner as it may deem fit, after giving due notice to the Master Policyholder.

17. Special Provisions:

Any special provisions subject to which this Master Policy has been entered into and endorsed on the Master Policy or in any separate instrument shall be deemed to be part of this Master Policy and shall have effect accordingly.

18. Nomination

The Insured Member under the Master Policy, may at any time before the end of the Policy Term nominate one or more person(s) to receive the Death Benefits in the event of his/her death while the Master Policy is in force for the full Sum Assured.

Where the Nominee is a minor, the Insured Member may also appoint any person who is a major (the "Appointee"), to receive the Death Benefits during the minority of the Beneficiary. Any other child or individual can be nominated, though the original structure, as per the Schedule, (save for the change in Beneficiary) of the Master Policy will not change. The Company will not recognize a nomination or a change in nomination or of the appointment /change of appointment of an Appointee, until it receives a written notice of the same from the Master Policyholder at its office.

The Company does not express itself upon the legality or validity or accept any responsibility in respect of any nomination/ appointment of Appointee made by the Master Policyholder.

19. Assignment

Assignment is not allowed.

20. Incorrect information and Non Disclosure

The Master Policyholder has an obligation to disclose every fact material to assessment of the risk of issuing the Master policy. However, if any of the information provided is incomplete or incorrect, the company reserves the right to vary the benefits, at the time of payment of such benefit or during the term of the Master policy and further if there has been non disclosure of a material fact then the company may treat the Master policy as null and void .

Each member under the group scheme has an obligation to disclose every fact called for in the Declaration of Good Health/ Medical Questionnaire and material to assessment of the risk covered as per the Certificate of Insurance. If any of the information provided in the Declaration of Good Health/ Medical Questionnaire is found to be incomplete or incorrect, the company reserves the right to repudiate the claim payable as per the Certificate of Insurance issued to such member.

21. Forfeiture

Any insurance effected hereunder shall be rendered null and void ab-initio and all monies paid in respect of that assurance shall belong to the Company,

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(i) if any conditions herein mentioned, or any endorsements made or any variations evidenced by exchange of documents hereto are contravened; or

(ii) It is found that a statement made
- in the Employee/member Data given to the Company; or
- in any other document leading to the issue of the Master Policy; or
- in any other document necessary to keep the Master Policy in force
or any personal statement made was inaccurate, or false, or not made in good faith, or any material matter or fact was suppressed, then, and in every such case (but subject to the provisions of Section 45 of the Insurance Act, 1938), and all claims to any benefit under this Master Policy or the Certificate of Insurance, as the case may be shall cease, excepting in so far as whatever relief may be granted as per the law.

22. Variation of the Master Policy

The Company shall have the right to vary, from time to time and at any time, the terms and conditions of the Master Policy. Such variations shall apply to all the Employees/members with effect from the date of such variation as may be mutually agreed between the Company and the Master Policyholder.

23. Notices

Any notice, direction or instruction given under the Master Policy shall be in writing and delivered by hand, post, facsimile or e-mail to:

i. The Master Policyholder / Beneficiary

As per the details specified in the Proposal Form / Change of Address intimation submitted later on.

ii. The Company

Address: Group Ops Department,
Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
11th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703

It is very important that the Master Policyholder immediately communicates any change of address or nomination to enable the Company to service his Master Policy effectively. The Company may change the address stated above and intimate the Master Policyholder of such change by suitable means.

24. Governing Laws & Jurisdiction:

The terms and conditions of the Master Policy shall be governed by and subject to the laws of Republic of India. The parties shall be subject to the jurisdiction of the law courts situated at Mumbai or as prescribed in the relevant Laws/ Acts, for all matters and disputes arising from or relating to or concerning the Application and the Master Policy.

25. Other Matters

- i. The Master Policyholder shall at the request of the Company produce the Master Policy whenever required for the purpose of stamping, reference or inspection.
- ii. The Company shall not be liable for any action taken in good faith upon any statements and particulars furnished by the Master Policyholder, which shall be, or shall be proved to have been erroneous. Such of the

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Master Policyholders' records in original, as in the opinion of the Company have a bearing on the benefits provided or the premiums payable hereunder shall be open for inspection by the Company whenever required.

- iii. Where the Company is liable to deduct any tax, levy or any other duties on the benefits to be paid under this Master Policy pursuant to any directive from the Government or any competent authority, the Company shall deduct appropriate amounts for that purpose from the respective benefits and shall not be liable to the beneficiaries for the sums so deducted.
- iv. This Master Policy is subject to prevailing Indian Laws. Any dispute that may arise in connection with this Master Policy shall be subject to the jurisdiction of the Courts of Mumbai.

Section 41 of the Insurance Act, 1938: "No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew 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 prospectus or tables of the insurer:.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a *bona fide* insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to five hundred rupees."

Section 45 of Insurance Act, 1938: Policy not to be called in question on ground of mis-statement after two years-

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 policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."

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PART G

26. Grievance Redressal Procedure

- a) If the Master Policyholder/ Life Insured/ Beneficiary have any query or complaint/ grievance, then, the Master Policyholder/ Life Insured/ Beneficiary can approach the Company at the following address:

Customer Service Desk,
Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
11th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703
Contact No: 022 39546300
Email ID: customercare@sudlife.in

- b) If the Master Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision of the above office, or have not received any response within 10 days, then, the Master Policyholder/ Life Insured/ Beneficiary may contact the following official for resolution, on the address mentioned below:

Executive Vice President –Operations & Service Delivery
Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
11th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703
Contact No: 022 39546240
Email ID: grievanceredressal@sudlife.in

- c) If the Master Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision of the above officer, or have not received any response within 10 days, then, the Master Policyholder/ Life Insured/ Beneficiary may contact the following official for resolution, on the address mentioned below.

Principal Compliance Officer
Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
11th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703
Email ID: cgro@sudlife.in

- d) An acknowledgment to all complaints received will be sent within 3 working days of receipt of the complaint/grievance.

- e) If the Master Policyholder/ Life Insured/ Beneficiary is not satisfied with the decision/ resolution of the Company, then, the Master Policyholder/ Life Insured/ Beneficiary may approach the Insurance Ombudsman at the address given below if his/her issues pertains to the following and to provision 12(1) of the Redressal of Public Grievances Rules 1998:

- i. insurance claim that has been rejected or dispute on legal construction of the Master policy with regard to a claim;
- ii. delay in settlement of claim;
- iii. dispute with regard to premium;
- iv. non-receipt of any insurance document;
- v. any dispute in regard to premium paid or payable in terms of the Master policy.

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Address of the Insurance Ombudsman:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U. Shah College 5, Navyug Colony, 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 Malviya Nagar, BHOPAL Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman 62, Forest Park BHUBANESHWAR – 751 009 Tel.0674-2596461(Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101-103, 2nd floor, Batra Building Sector 17-D , CHANDIGARH – 160 017 Tel.: 0172-2706468 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
CHENNAI	Insurance Ombudsman 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)
NEW DELHI	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road NEW DELHI – 110 002 Tel. 011-23239633 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajashtan



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GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road GUWAHATI – 781 001 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 Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool HYDERABAD – 500 004 Tel. 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM / KOCHI	Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Bldg, Opp. Cochin Shipyard, M.G. Road , ERNAKULAM – 682 015 Tel: 0484-2358759 Fax:0484-2359336 E-mail: iokochi@asianetindia.com	Kerala , UT of (a) Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA	Office of The Insurance Ombudsman Hindusthan Building Annexe, 4th Floor, 4 Chittaranjan Avenue KOLKATA -700 072 Tel: 033 22124346/(40) Fax: 033 22124341 Email:insombudsmankolkata@gmail.com	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 Email 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 Email ombudsmanmumbai@gmail.com	Maharashtra and Goa

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- f) The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.
- g) As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:
 - i. only if a representation had been made to the Company in regard to the grievance and the same has been rejected by the Company or the complainant is not satisfied with the reply of the Company or no reply has been received to the representation for a period of 1 month after it is received by the Company;
 - ii. within a period of 1 year from the date of its rejection or from the date of the final reply of the Company;
 - iii. the complaint is not on the same subject-matter for which any proceedings before any court or consumer forum is pending or were so earlier.