

**SUD Life Group Term Insurance Scheme in lieu of EDLI – Master Policy
(One Year Renewable Group Term Assurance Policy)
(UIN: 142N032V02)**

Star Union Dai-ichi Life Insurance Company Ltd (the “Company” which expression includes its assignees and successors) has received a proposal for insurance from the Master Policyholder (which expression includes its assignees and successors), named in Schedule – I, for grant of benefits specified under the “Rules of the Group Term Insurance Scheme in lieu of EDLI” (the “Rules”) of the Master Policy holder to the individuals/employees admitted into this Policy as on the Policy Commencement Date (the “Initial Insured Members”) together with the particulars of such Initial Insured Members and the premium towards the grant of such benefits to them (the “Coverage”). The Master Policy holder has agreed to pay the requisite premium as specified herein and to furnish such statements and particulars as the Company may require in respect of the grant of the Coverage to those individuals/employees who may be admitted into the Policy from time to time subsequent to the Policy Commencement Date (the “Subsequent Insured Members”) (The Initial Insured Members and the Subsequent Insured Members being hereinafter collectively referred to as the “Insured Members”). The Company and the Master Policy holder have agreed that the receipt of the premiums by the Company as specified herein together with the proposal and the particulars submitted by the Master Policy holder and any report or other documents leading to the grant of Coverage in respect of the Insured Members shall form the basis of the contract for the grant of the Coverage to the Insured Members under this Policy.

This Policy may be renewed at the end of the term specified in Schedule – I for one year each, subject to the acceptance in writing by the Master Policy holder of the terms and conditions and the premium rates specified by the Company for such renewal.

The premium and the benefits specified under this Policy will be subject to taxes and other statutory levies as may be applicable from time to time, and such taxes and other levies will be payable to the Company, directly and in full by the Master Policyholder and in the event of the failure or omission of the Master Policy holder to pay the same within the period specified by the Company the same shall be recovered by the Company from any monies due and payable under this Policy.

Any amendment to the terms and conditions of this Policy shall be effective by making suitable endorsement/s on the Policy subsequent to the requisite changes being made in the Rules and on such changes being accepted in writing by the Company. The Rules as amended shall thereafter form part of the contract under this Policy.

This Master Policy has been effected in accordance with the provisions of the Rules as in force on the Policy Commencement Date and in the event of any amendment of the Rules since then, 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 Rules, schedules and endorsements evidencing the amendments to the terms and conditions form the whole of the contract of insurance under this Master Policy as fully as if recited over the signature affixed hereto.

Schedule – I

A. Master Policy Details

Master Policy No:	<< >>		
Name of the Master Policy Holder	<<>>		
Address of Master Policy Holder	<<>>		
Policy Commencement Date:	<<dd/mm/yyyy>>	Annual Renewal Date of the Policy	<<dd/mm/yyyy>> and Annually thereafter
Premium periodicity:	<<Annual / Semi-Annual / Quarterly / Monthly>>	Total Sum Assured under Basic Death Benefit as on the Date of Commencement of the Policy	Rs. << >>
Number of Employees/ Insured Members covered as on the Date of Commencement of the Policy:		<< >>	

Premium rate per 1000 Sum Assured :

Installment Premium (Basic Death Benefit) Rs.:

GST Rs.. : << >>

*GST is currently charged @ <<XXX %>>. Premiums may vary from time to time with changes in applicable rates of GST or due to any other statutory levies.

Particulars of Insured members: As per the enclosure – Annexure 1.

B. Benefits:

1. The Basic Death Benefit shall be <<Uniform cover/Graded Cover/as per the scheme rules>>
2. No benefits are payable on the survival of the Insured Member to the expiry of the period of his Coverage under this Policy.

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

On Examination of the Policy, if the Master Policyholder notices any discrepancies, the Policy Bond is to be returned for correction to the Insurer,

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/Insured 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.

Schedule – II

Rules of the Scheme

1. In these Rules, where the context so admits, the masculine shall include feminine, the singular shall include the plural and the following words and expressions shall, unless repugnant to the context, have the following meanings:-
 - (a) “Age” refers to the age last birthday of the Insured member and Beneficiary
 - (b) “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.
 - (c) “Beneficiary” means the nominee specified by the Employee/Insured Member as the Beneficiary under this Master Policy.
 - (d) “Benefits / Sum Assured” means the benefits defined under Schedule I
 - (e) “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/Insured Member data* and premium for the employee/Insured Member
 - 2) For new joinees entering the scheme during the term of the Master Policy, the date of receipt of employees/Insured Member data* and premium for the employee/Insured Member

This date refers to the commencement of cover for the individual Insured Member/employee under the master Policy (Please refer Annexure 1 for employee/Insured Member data)
 - (f) “Death Benefit” means the benefit payable on death of the Insured Member as specified in the policy document.
 - (g) “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
 - (h) “Employer-Employee Scheme” means a Scheme applicable solely to the Employees of the Master Policy holder
 - (i) “Entry Date” shall mean, in relation to the Initial Insured Members, the Policy Commencement Date and, in relation to a Subsequent Insured Member, the date with effect from which he is covered under the Policy, which date shall be the later of the dates of receipt by the Company of the Employee/ Insured Member data relating to him or of the premium towards his Coverage
 - (j) “Fund” shall mean the Provident Fund of the Master Policy holder established in terms of the Employees’ Provident Funds and Miscellaneous Provisions Act, 1952.
 - (k) “Grace Period” _ means the time granted by us 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.

- (l) "Group" means a group of employees/Insured 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 Insured 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) "IRDAI" means the Insurance Regulatory and Development Authority of India;
- (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" or "Coverage" means, the coverage granted by us for payment of the Death Benefit referred to in the section 8 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) "Nominee" shall mean the person or persons who have/have been nominated by the Insured Member under the Provident Fund to receive the benefits in the event of his death.
- (t) "Policy Commencement Date" means the date on which the Policy comes into effect and is mentioned in Schedule - I.
- (u) "Policy Year" shall mean a period of 12 consecutive calendar months commencing from the Policy Commencement Date and every subsequent period of 12 consecutive calendar months thereafter
- (v) "Retirement Date" means the date on which the Employee attains the age of retirement as stipulated by the Master Policyholder.
- (w) "Rules of the Scheme" means the rules framed by the Master Policyholder for the Scheme and amended by the Master Policyholder from time to time, governing the grant of benefits to the employees/Insured Members of the scheme
- (x) "Salary" shall mean the monthly salary of the employee eligible for Provident Fund as defined in Employees' Provident Funds and Miscellaneous Provisions Act, 1952 as amended from time to time.
- (y) "Scheme" means the SUD Life Group Term Insurance Scheme in lieu of EDLI, covered by this Policy.
- (z) "Service" shall mean the service put in by the employee with the employer and shall be computed from the date of joining service to the Annual Renewal Date, a part of the year would be treated as one full year.
- (aa) "Sum Assured" or "Basic Sum Assured" means the Sum Assured under Life Cover as chosen at the inception of the Policy.
- (ab) "We", "Us", "Our", "Company" or "Ours" refers to Star Union Dai-ichi Life Insurance Company Limited
- (ac) "You", "Your" or "Yours" refers to the Master Policyholder

2. The Master Policy holder will act for and on behalf of the Insured Members in all matters relating to the Scheme and every act done by agreement made with and notice given to the Company by the Master Policy holder shall be binding on the Insured Members.

3. **Eligibility for Membership:**

- (a) The Employees of the Master Policy holder who are within the following category shall be eligible to join the Scheme.
- i. All employees who are admitted as Insured Members of the Provident Fund
 - ii. Present employees who, on the effective date, are within the above category shall join the scheme from that date and the present employees who are not within the above category on the Effective Date shall join the Scheme on the relevant Entry Date.
 - iii. New members will be added into the Scheme from the date of joining with the Employer.
 - iv. It will be a condition of service for future employees that they shall become Insured Members of the Scheme on the relevant Entry Date.
- (b) No Insured Member, having joined, shall withdraw from the Scheme so long as he satisfies the conditions of eligibility described above.

Satisfactory Declaration of Good Health will also be required for those employees who are absent on ground of sickness on the Effective Date / Annual Renewal Date / Accounting Date.

4. **Evidence of Age:**

The Master Policy holder shall arrange to submit to the Company the evidence of age in respect of each Insured Member at the time of entry into the Scheme.

5. **Payment of Premiums:**

- a) Premium under this Master Policy shall be payable annually in advance for each Insured Member. The Master Policy Holder may choose to pay premiums under any other frequency of premium payment viz. half-yearly, quarterly or monthly. 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/ Annual Renewal Date.
- 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.
- 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 Insured Member
- g) The Master Policyholder can change the premium payment periodicity at the Annual Renewal Date only and this shall be applicable to all Insured Members of that group.
- h) The Master Policy holder shall pay to the Company in respect of each Insured Member on the Entry Date and the relevant Annual Renewal Dates such premiums as are required to secure the benefits under the Coverage effected on his life in accordance with these Rules.

- i) If there is any default by the Master Policy holder in payment of the premium within the stipulated time, the Company will intimate the fact to the Regional Provident Commissioner.
- j) Under no circumstances any amount towards insurance premium or contribution shall be payable / chargeable from the Insured Member.

6. Coverage:

On the Entry Date the Coverage's shall be effected on the life of each Insured Member under One Year Renewable Group Term Insurance Plan.

The Master Policy incorporating the Coverage's shall be held by the Master Policy holder 'UPON TRUST' for the benefit of the persons entitled to in accordance with Rules of the Scheme.

7. Renewal of Coverage:

The Coverage shall be renewed for the Sum Assured as per the Rules of the Master Policy on each Annual Renewal Date as in previous paragraph relating to Coverage by payment of premium for Insured Members who continue to be in the service of the Master Policy holder.

8. Benefits on Death whilst in Service:

Upon the death of the Insured Member whilst in service, the Sum Assured under the Coverage shall become payable to the Nominee.

The benefits (becoming payable on death) shall in no case be less than what is payable under the Employees' Deposit Linked Insurance Scheme, 1976, as increased by a sum of Rs.2000/-.

9. Termination of Coverage:

- (i) The Coverage on the life of an Insured Member shall terminate upon the happening of any of the following events.

- (a) Termination of the Master Policy, or
- (b) The Insured Member ceasing to be in service of the Master Policy holder, or
- (c) The Insured Member ceasing to be an eligible Member under the Provident Fund.
- (d) Insured Member attaining the maximum age of cover as defined in the Master Policy
- (e) Death of the Insured Member
- (f) On expiry of the grace period for the payment of premium
- (g) Insured Member ceasing to be eligible for benefits under the Employees' Deposit Linked Insurance Scheme
- (h) The date on which the Insured Member enters full-time military, naval or air service.

- (ii) Default in payment of premium:

In case of non – payment of premiums under the Scheme within the grace period from the relevant due date of premium, the Coverage's effected on the lives of Insured Members shall automatically cease on the expiry of the said period or from the date of revocation of exemption order by the Central Provident Fund Commissioner, if earlier.

The Company shall intimate the default in payment of premiums to the concerned Regional Provident Fund Commissioner in accordance with the provisions of the Employees' Deposit Linked Insurance Scheme, 1976.

If death of a Insured Member occurs during the grace period, the death claim shall become payable, subject to the receipt of the due and unpaid premium or renewal premium for the entire group from the Master Policyholder.

10. Refund of Premium:

If the Insured Member leaves the service of the Master Policy holder, the Coverage effected in respect of him will terminate and the Company will refund to the Master Policy holder proportionate premium relating to the unexpired period for which the premium is paid.

11. Restraint on anticipation or Encumbrance:

The benefits assured under the Scheme are strictly personal and cannot be assigned, charged or alienated in any way.

12. Discontinuation or Amendment to the scheme:

The Master Policy holder reserves the right to amend the Rules of the Scheme on any Annual Renewal Date subject to three months notice being given to the Company, provided that the Rules shall be amended only after obtaining prior approval of the Regional Provident Fund Commissioner.

In case of discontinuation of the scheme, the Master Policy shall be cancelled without acquiring any surrender value.

13. Governing Laws & Jurisdiction:

The terms and conditions of the 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 Policy.

14. Master Policy:

The Company will issue to the Master Policy Holder a Master Policy incorporating all the Coverage's effected under the scheme.

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.

15. 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.

16. Nomination:

In the event of death of the Insured Member whilst in service, the Sum Assured under the Coverage on his life will become payable to the Nominee or Nominees appointed by the Insured Member under scheme. If no nomination subsists or if the nomination relates only to part of the benefits, then the whole Sum Assured or part thereof, as the case may be, shall become payable to the members of his family in equal shares as provided in the Employees' Deposit Linked Insurance Scheme, 1976.

17. Rates of Premium:

The rates of premium and conditions of Coverage under which the Company is prepared to arrange the Scheme shall be subject to an agreement between the Master Policy holder and the Company. The conditions of Coverage's may be modified by the Company on any Annual Renewal Date, subject to 3 months' notice being given to the Master Policy holder.

18. EDLI Related matters:

The Scheme is arranged to provide life Coverage benefits to the employees in lieu of the benefits envisaged under the Employees, Deposit Linked Insurance Scheme, 1976. The Scheme shall remain in operation as long as the Master Policy holder is exempted from the provision of the said Employees' Deposit Linked Insurance Scheme, 1976 and shall not be discontinued without obtaining prior permission of the Regional Provident Fund Commissioner.

If at any time, the benefit under the Employees' Deposit Linked Insurance Scheme is increased by the Government, then the Company also will, in consultation with the Master Policy Holder, take steps to increase life Coverage benefits under the Scheme to that level.

In the event the employer does not make the payment of premium for enhancement of benefits, the Company shall intimate this to the concerned Regional Provident Fund Commissioner in accordance with the provisions of the Employees' Deposit Linked Insurance Scheme, 1976.

19. Incorrect information and Non Disclosure

The policy holder under the policy has an obligation to disclose every fact material to assessment of the risk of issuing the 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 policy and further if there has been non-disclosure of a material fact then the company may treat the 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 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 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.

20. Forfeiture

Fraud, Misrepresentation and forfeiture would be dealt with in accordance with provisions of Section 45 of Insurance Act 1938, as amended from time to time.

(A Leaflet containing the simplified version of the provisions of Section 45 is enclosed in Annexure – 1 for reference).

21. Payment of Claim

All claims must be notified to the Company by/ through the Master Policy holder in writing in the format supplied by the Company after the death of the Insured Member along with the Death Certificate issued by the competent authority.

The primary documents normally required for processing a claim by death are:

- (i) Claimant's statement/ Claim Form
- (ii) Death Certificate issued by the appropriate authority as per prevailing law/rule.
- (iii) Leave Records [from date of joining this scheme]
- (iv) Police Panchnama, Police Inquest Report and FIR copy where applicable
- (v) Post Mortem Report in case of accidental deaths

The claim amount is payable to the Nominee / Legal Heirs under intimation to the Master Policyholder.

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 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 has arisen.

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

Upon the death of the Insured Member, the Company will ensure prompt payment of the sum assured to the nominee entitled for it and in any case within one month from the receipt of all the documents pertaining to claims, including the clarifications sought by the Company.

22. Grievance Redressal

1. In case the Master Policy holder/ Beneficiary has any query or complaint/grievance, he may approach our office 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

2. In case he is not satisfied with the decision of the above office, or has not received any response within 10 days, he may contact the following official for resolution, on the address mentioned above.

Sr. Vice President - Operations & Customer Service

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: cgro@sudlife.in

3. In case he is not satisfied with the decision of the above officer, or has not received any response within 10 days, the Master Policy holder/ Beneficiary may contact the following official for resolution, on the address mentioned above.

Principal Compliance Officer

Star Union Dai-ichi Life Insurance Company Ltd.,
Corporate Office,
16th Floor, Raghuleela Arcade,
IT Park, Sector 30 A,
Opposite Vashi Railway Station,
Vashi, Navi Mumbai 400 703
Email ID: compliance@sudlife.in

4. In case the Master Policy holder / Beneficiary is not satisfied with the decision/resolution of the Company, he 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:

- Insurance claim that has been rejected or dispute on legal construction of the policy with regard to a claim
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of any insurance document
- Any dispute in regard to premium paid or payable in terms of the policy.

Address of the Insurance Ombudsman:

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman,	Gujarat , UT of Dadra & Nagar Haveli, Daman

	6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad - 380001. Tel nos: 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	and Diu
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
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	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu,Pondicherry Town and Karaikal (which are part of Pondicherry)
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	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

	Email: bimalokpal.guwahati@ecoi.co.in	
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	Andhra Pradesh, Telgana, Yanam – a part of the UT of Pondicherry
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	Rajasthan
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	Kerala , Lakshadweep , Mahe – a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal , Andaman & Nicobar Islands , Sikkim
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.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.
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	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar,	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad,

	U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	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	Bihar, Jharkhand.
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	Maharashtra, Area of Navi Mumbai and Thane Excluding Mumbai Metropolitan Region.

5. 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.

- As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made
 - only if a representation had been made to the Insurer in regard to the grievance and the same has been rejected by the Insurer or the complainant is not satisfied with the reply of the Insurer or no reply has been received to the representation for a period of one month after it is received by the Insurer
 - within a period of one year from the date of its rejection or from the date of the final reply of the insurer
 - 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.

23. 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 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 or to the Master Policy holder 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.

24. Notices

Any notice, direction or instruction given under the 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 Claims 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

Notices and instructions given by the Company to the Master Policyholder / Beneficiary will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

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

Annexure 1

Section 45 – Policy shall not be called in question on the ground of mis-statement after three years.

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, amended from time to time are as follows:

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policywhichever is later.
2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
 - a. the date of issuance of policy or
 - b. the date of commencement of risk or
 - c. the date of revival of policy or
 - d. the date of rider to the policywhichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by 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.
4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
9. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.

[Disclaimer: This is not a comprehensive list of amendments of Insurance Act 1938 and only a simplified version prepared for general information. Policy Holders are advised to refer to Original Ordinance Gazette Notification dated December 26, 2014 for complete and accurate details].