

Welcome to the LIC family. This help-book has been designed for your convenience.

A life insurance policy is a contract involving a long term relationship. During this long period you will have number of interactions with LIC. While the Policy bond given to you covers the contractual issues, we have prepared this Help Book, written in simple language that highlights some important points about your LIC Policy. We would request you to read it carefully and preserve it. **This book is not a substitute of the Policy bond. It is a useful ready reckoner.**

1. Policy Bond and its safety:

The policy bond is the most important document during the term of a policy. This is a document which will be called for in connection with various servicing events including the settlement of claims. **The first thing you should do after receiving the bond is to keep the same in a safe place. Please inform your near and dear ones about where this bond has been kept.**

2. Policy Schedule:

The policy schedule contains specific information about your policy. **Please read this to check whether there is any correction needed in Name, Address, Plan, Term, Date of birth, Age or any other particulars printed therein. And if there is any correction to be effected, please inform the Branch Office immediately.** The contact address of the Branch Office is printed in the Policy bond.

3. Policy Number:

Please look at the schedule again. There is a 9 digit number called Policy number. This is a unique number that identifies the policy. **In all communications related to servicing of the policy please quote this number.** So we would advise you to note down this number in your diary or save it on your cell phone. While paying premium through Cheque, Policy number must be quoted on the back of the Cheque.

4. IMPORTANT POLICY CLAUSES -

A. NON- FORFEITURE REGULATIONS.

This policy clause gives information about benefits payable under the policy, if payment of premiums is discontinued. After paying minimum number of year's premiums, if the further premiums have not been paid under the policy, the benefits will be reduced to paid-up sum assured only. The paid up sum assured will be calculated as shall bear the same ratio to the full sum assured as the number of year's premiums actually paid to the total number of year's premiums payable under the policy.

However, for different type of plans, the minimum number of year's premiums payable and method of calculating the paid up value may be different. Hence, it will be necessary to refer the policy document and read this policy condition very carefully.

This policy clause will also give the details of benefit of extending full death cover up to certain period, even though policy is in paid up condition. However, it may be possible that for certain plans this benefit may not be available.

Needless to add that, for enjoying the full benefits of policy, premiums due should be paid within days of grace for the entire premium paying term of the policy.

B. FORFEITURE IN CERTAIN EVENTS.

This policy clause states the conditions under which the total amount of premiums paid may be forfeited in certain events and all the benefits under the policy will cease. The conditions will be like:-

- Minimum number of year's premiums not paid as stipulated in non-forfeiture regulations.
- In case any contractual condition violated.
- In case it is found that any untrue or incorrect statement is contained in the proposal.

C. GUARANTEED SURRENDER VALUE

This policy condition states the amount of surrender value which is payable in case policyholder has chosen complete withdrawal of policy or to discontinue the policy contract before end of the policy term. For this surrender value to accrue, minimum number of year's premiums will be required to be paid as stated in non-forfeiture regulations. For different type of plans, the method of calculation of surrender value and the surrender value amount available will be different. Kindly, refer the policy document for further details.

In your own interest, it is advisable to continue the policy by paying the premiums regularly for full premium-paying-term of the policy.

5. Payment of premium:

If this is a single premium policy, you need not pay any further premium.

If this is a Salary Savings Scheme Policy then please read item 6.

The premium payment is the most important and most frequent event in the life time of a Policy and you must not forget to pay premium in time. **Failure to pay premium in time results in lapsation of policy which means, the risk cover will not be available under your policy.** Also, delay in payment of premium involves late fee payment.

Please note from the schedule, the date of commencement of the policy, due date and mode of payment of premium. Mode of payment means the frequency i.e. yearly, half-yearly, quarterly, monthly etc. Based on the information you can draw a chart of due dates for premium payment in your diary. For example, if the date of commencement is 20 June 2010 and mode is Quarterly, the due dates will be 20 June, 20 September, 20 December & 20 March of every year.

Please note these dates and the premium amount against the Policy number in your diary.

We are sure you will not forget to pay your premiums in time. However, just to help you remember this most important information we will be sending a premium notice. **Please note that you need not wait for the notice as it is not mandatory to produce the premium notice at the counter for premium payment.** The notice is just a reminder. **Primarily, it is your responsibility to pay premium in time.**

5A. How and where to pay the premium:

Different individuals have different preferences when it comes to paying premiums. Some like to come to LIC Branch Office and some others would not like to stand in a queue. Keeping this in mind, we have tried to provide various channels for premium payment.

If you are one of those who would feel comfortable to pay across the counter, let us inform you that you can do so in any Branch Office/satellite office or an office of a Senior Business Associate [Life Plus] or an Empowered Agent of LIC or Authorized Retired LIC Officials [Premium Point].

Senior Business Associates (SBA) are Development Officers, authorized by the Corporation to collect the premium at their offices called 'Life Plus' and provide the premium receipt immediately to customers. Similarly Empowered agents and some retired LIC employees are authorized by the Corporation to collect premium at their offices called 'Premium Point' and issue premium receipt instantly. Premium can be paid for ULIP policies also; however premium for Health Insurance policies cannot be collected through Life Plus and Premium Point at present.

As on date, we have an arrangement with some organizations and banks to collect our premium. The list is given at Sr. No. 17. However, the list may change in future and at any point of time the updated list of such organizations will be available at our Branch/Info-center/ web-site. **You may pay your LIC premium there. You will get receipt instantaneously. Premium for ULIP & HI policies cannot be paid at these collection centers at present.**

The premium payment can be made only in cash at the collection center of the authorized service provider whereas same can be paid by cash or cheque/demand draft issued locally at the premium point of empowered agents and life plus of SBA's office. In the authorized Bank, premium is accepted through cash or cheque drawn on that bank.

Premium can be paid only for the in-force policies at these alternate channels of premium payment.

For premium payment at any collection center no service charges are to be paid, this facility is free of cost to our policy holders.

5B. Other ways of Premium Payment:

If you are one of those who would not like to stand in a queue, the best way to pay premium is through ECS. You have to get one ECS mandate form from LIC Branch Office, fill it up and get the same countersigned by your banker before submitting it back to LIC Branch Office. Copy of the mandate form must be submitted to your bank also; else the mandate may not be honoured by the bank. **The advantage with ECS is that you do not have to remember the due date, as premium will be automatically debited from your bank account.** However, at present ECS facility is provided in certain cities of the country and if you do not happen to be in one of those cities, Bill Pay (EBPP) may be the best option for you.

Premium can also be paid through Bill Pay facility. You can register with the banks – ICICI, CITI Bank, HDFC Bank, Corporation Bank, Axis Bank, Federal Bank; LIC Credit Card, or the service providers – Bill Desk & Tech Process who further has tie up with several banks. With Corporation Bank and Axis Bank you can register for premium payment through ATMs also.

You can visit our website www.licindia.in, register yourself, enroll all your policies and start paying premium online. Premium can be paid through your net banking account at any of the authorized banks shown on our site or through VISA Debit Cards. Convenience charges and Service tax for Debit Cards are to be borne by you. Though you will get valid digitally signed electronic receipt instantly but some times there is possibility that receipt is not generated due to session timed out, link failure or any other reason. If the premium amount is debited from your Bank Account but error page displayed, a digitally signed receipt will be sent to your profile email id in three working days after receiving the confirmation from your Bank. The premium receipt will also be available under your user id at Customer Services: *View Pay Premium Online - Receipts*.

5C. Revival of Policy:

Timely payment of premium keeps policy in-force with the valuable risk cover & other associated benefits. But, if premium is not paid in time, policy lapses and you may lose valuable benefits provided under the policy. However, policy can be revived with in 5 years from the due date of first unpaid premium, as per the 'Revival Scheme' of the Corporation. **In most of the LIC plans (except term insurance & Ulip plans), lapse policy may be revived as explained below.**

- Policy may be revived with in first 6 months from the first unpaid premium, by paying arrears of premium installments with interest thereupon.
- After 6 months, proper evidence of continued good health is required. And if, it is found satisfactory by the Corporation, arrears of premium installments and interest thereupon would be required to revive the policy.
- Policy may be revived under 'Special revival scheme' subject to certain conditions which shifts the date of commencement to present date without paying all arrears of premium.
- You can also revive your policy by raising loan under the policy, if it is eligible for loan. Similarly survival benefit payable under the policy can be adjusted against the amount due for reviving the policy.
- If dues under the policy are for more than one year and you want to pay in installments, Corporation allows the same with certain conditions.

(These revival provisions are indicative, for further details; please contact to Branch Office concerned /Customer zone).

6. For Salary Savings Scheme Policyholders:

Please check from time to time that your employer is regularly remitting the premium deducted from your salary to LIC. Any lapse or delay in remittance will be against your interest, as this may result in loss of valuable risk cover. Please check your salary slip regularly to ensure that the LIC premium has been deducted.

If your services are transferred, please find out from your new office, the location of the LIC office where your LIC Premium will be sent. Please inform the old LIC office that henceforth your premium will be remitted to xxx office of LIC. [XXX is the new LIC office]. This is important.

Your permanent address/e-mail id/contact no. helps us to contact you, even if your services are frequently transferred.

7. Your address:

Please remember, your address is the most important contact information. **Our effort is to send the claim cheque on or before the due date of maturity. Please inform LIC Branch Office about the change of address whenever that happens along with address proof.**

8. Nomination:

Risk cover being the basic purpose of buying a life insurance Policy, **it is extremely important that your policy should have a nominee.** There is unfortunate delay in death claim settlement if there is no nomination. Please nominate a near and dear one from your family, if not already done. Also check whether your nominee's name is appearing correctly in the policy schedule. Nomination can be done/changed at any point of time. However, if you assign your Policy [say, to a bank, to get loan], and ownership of the policy stands transferred to the assignee, the nomination gets automatically cancelled. On re-assignment, ownership of the Policy comes back to you, but the old nomination does not automatically get reinstated. You have to, in such cases, nominate afresh.

9. Insurance on minor lives:

If the life assured is a minor, important thing to remember is that nomination should be effected on his/her attaining age of majority (18 years). Secondly, we offer a benefit called accident benefit in some of our plans at a very nominal cost. This benefit is not available during minority. Therefore on attaining majority this can be opted for, if the policy is kept in force on the date of attaining majority.

10. Loan:

Many LIC plans provide for loan facility and the process is simple. Loan interest can be paid in any branch across the country.

11. Survival benefits:

Please check your Policy schedule [1st page] to see whether **periodic** claim payments are due to you. If so, please note down the due dates. In case you have not received the payment by the due date get in touch with the servicing Branch Office.

12. Annuity Policies:

Annuity policies best serve the purpose of a regular income in old age.

Basic Requirement for Annuity:

A) Mode of receiving Annuity installment:

You need to be aware of the mode of annuity payment i.e. the fixed interval at which you will be receiving your annuity amount. If you have opted for monthly mode you will be receiving your annuity every month on a specified date. Similarly for Quarterly, Half yearly or Yearly mode you will be receiving annuity/pension every quarter, half year or every year respectively.

B) Selection of Annuity Options:

Options generally available are as below. For available options under your annuity plan, please refer your policy bond.

Option A :	Annuity is payable till annuitant is alive & stops on death
Option B/C/D/E :	Annuity continues till the end of guaranteed period [5/10/15/20 years respectively] or till death, whichever is <u>later</u>. If death takes place during the guaranteed period, nominee gets annuity till the end of this predetermined period.
Option F :	Annuity for Life with return of Purchase Price on death.
Option G :	Annuity for Life increasing @ 3% every year.
Option H :	Annuity for Life where, on death, spouse gets 50% Annuity for life.
Option I :	Annuity for Life where, on death, spouse gets 100 % Annuity for life.

- Depending upon the option exercised, the amount of annuity will vary.

Under Immediate annuity plans you would have selected the option at the time of proposal. But in case of Deferred Annuity plans, your servicing Branch will be sending you a letter 9 months before the date of vesting (maturity) asking for your option on the type of annuity and mode of payment. Kindly ensure to send back this letter after duly filling in your option, otherwise your annuity payment may get delayed. In case you do not receive this option letter in time, kindly contact your Servicing Branch.

C) Medium of Payment of Annuity:

At present options available for payment are by Cheque, ECS (Electronic Clearing System) credit or NEFT (National Electronic Fund Transfer). To exercise ECS credit/NEFT you have to submit a mandate form mentioning your Bank a/c details etc. to the servicing branch. **This facility shall be available only in respect of accounts which are CBS-enabled.**

D) Existence Certificate (EC):

“Existence Certificate” is a document signed by a policy holder saying that he/she is alive to receive the annuity under his/her policy. This EC has to be submitted every year for continuation of annuity. However under option “F” (i.e. Annuity for Life with return of Purchase Price on death), this EC has to be submitted once in every 5 years. The existence certificate form is available at any LIC Branch Office and can be submitted at any Branch Office / Customer Zone.

Receipt of First Annuity: On your policy bond due date of First Annuity payment is mentioned. If you do not receive your first annuity by that date, kindly contact your servicing Branch or Individual Pension Plan (IPP) Cell (Refer the contact details page at the end.)

When to Contact:

- ✓ If you do not receive your annuity on due date.
- ✓ If you want to change the medium of payment from Cheque/ECS to NEFT.
- ✓ If you want to change your address, Nominee etc.
- ✓ On death of the annuitant the nominee may contact. (Please, refer to point no. 18 also).

Where to Contact:

Servicing Branch Office or the Individual Pension Plan Cell of the Zone (Tel. No. of the Cells are given at last page of this Help Book). You may also contact our Customer Zones for any advice or grievances (please refer the last page of this Help Book).

13. Enquiries:

(a) Enquiries at Branch Office / Customer Zone

Enquiries can be specific to your policy or of a general nature. The Branch Office which issued the policy is the best place to make enquiry. However, information of general nature is available in any LIC Office. It is also available on our website www.licindia.in. or at our Customer Zones.

We have **Customer Zones** in many cities which operate from 8 a.m. to 8 p.m Monday to Friday and from 10 am to 6 pm on Saturday. Customer Zones are newly launched offices to provide personalized services to our customers. You may visit your nearby customer zone for-

- ✚ Any information about our products/services
- ✚ Loan/revival quotation, premium paid certificate, address change.
- ✚ Registering in the customer portal of LIC.
- ✚ Registering any grievance related to your policy.

Besides Customer Zone we have Interactive Voice Response (IVR) systems in some other cities as well. (List is given in the contact details page.)

(b) Enquiries through SMS

We have facility to provide enquiry through SMS for ordinary as well as annuity policies.

For **ordinary policies** to know your Premium position / Revival quotation / Bonus Accrual / Loan available / Nomination Status **send SMS to 56677** by typing

“ asklic< PolicyNumber><premium / loan / bonus / revival / nom> ”

e.g. To know loan under your policy no 123456789 ,
type “ asklic<123456789><loan> “
and sms to 56677

For **annuity policies** to enquire about Status, Existence Certificate due, Last Annuity release date, Annuity Payment mode, Annuity Amount, Cheque Return Information **send SMS to 56677** by typing

“ LICPension<PolicyNumber><STAT/ECDUE/ANNPD/PDTHRU/AMOUNT/CHQRET>”

e.g. To know the amount under your annuity policy no. 987654321,
type “LICPension<987654321><AMOUNT>”
and sms to 56677.

14. Grievances:

We try our best to keep you satisfied but if unfortunately at any point of time you are dissatisfied about our services you must give us a feedback. The best place for such a feedback is the Branch Office which services the policy. You can contact Branch Grievance Redressal Officer through telephone or write to them or even visit them (Monday 2.30 pm-4.30 pm without prior appointment). However, you can also use the internet by visiting www.licindia.in where we have a facility to register your complaints. Wherever you are, if the complaint is registered through internet, the same will be viewed by the Branch Office immediately. Details of Grievance Redressal Mechanism and contact details of our Grievance Redressal Officers are available on our website also.

15. Easy self-help: Customer Portal

If you are using internet, you can avail the facility of self-service on a number of things.

All you have to do is:

- **Visit www.licindia.in & Register in the Customer Portal.** Then You can -
 - Pay premium
 - Get status reports of policy including Bonus accrual.
 - Get Revival quotation if the policy is lapsed.
 - Get loan quotation.
 - Get surrender quotation
 - Use the on-line Insurance advisor and premium calculator
 - Get Premium paid certificate
 - Register Grievances/Complaints

16. Contact:

We shall be happy to note your telephone number and email id as they supplement your postal address, if you have no reservation about sharing the same with us. We would request you to inform the same to the servicing Branch Office so that they can take a note of it. This will help us in serving you better.

If you have no objection, we shall send your Premium due alert as well as premium default alert by SMS. Users registered on our portal can opt for SMS alerts by subscribing to the same.

17. List of Organizations where you can pay LIC Premium:

For up-to-date information, visit www.licindia.in, or call up any LIC Branch Office, Customer Zone or IVRS center [dial 1251, if your city has one, list given on the last page.]

1. **AXIS BANK [Across the country]**
2. **APONLINE [Andhra Pradesh]**
3. **MPONLINE [Madhya Pradesh]**
4. **Suvidhaa Infoserve Pvt. Ltd.[Across the country]**
5. **One Stop Shop [Across the country]**
6. **Easy Bill [Across the country]**
7. **Bill Desk [Has further tie up with “Pay world” and few others will add shortly]**

18. CONTACT US:

	When to contact	Where to contact/Apply
1	For any change in Address or Nomination or alteration in policy	Servicing Branch Office
2	Non receipt of your Survival Benefit/Maturity claim payment	Servicing Branch Office
3	Non receipt of your first or any subsequent annuity	Branch Office or Individual Pension Plan Cell
4	For any change in medium of annuity payment	Servicing Branch Office in case Annuity has not commenced .Otherwise Zonal Individual Pension Plan Cell
5	For inclusion of Accident Benefit wherever allowed	Servicing Branch Office
6	For obtaining or submitting Existence Certificate	Any Branch Office or Individual Pension Plan Cell/ Customer Zone
7	For revival of lapsed policy	Servicing Branch Office
8	On death of the policy holder / Annuitant	Servicing Branch Office
9	For any loan under the policy	Servicing Branch Office
10	For any query/grievance	Servicing Branch Office / Customer Zone

19. POLICY CHECK LIST

	My LIC checklist	Tick here
1	I have kept the Policy bond in a safe place	
2	I have informed someone where the bond is kept	
3	I have checked the Policy schedule in the 1st page of Policy bond	
4	I have noted the policy number in my diary /Cell phone along with due dates and premium amount	
5	I have noted the Branch address in my diary	
6	I have noted LIC IVRS/Customer Zone telephone number	
7	I have understood that in my own interest I should keep LIC informed about my change in address, phone number, e-mail-id.	
8	I have noted that I should pay premium even if I have not received the premium notice	
9	I have a nominee under this Policy	
10	I have selected payment option under my Annuity Policy	

CONTACT DETAILS

1. For registration of policies in portal and other information

LIC Website: www.licindia.in

2. SMS Enquiry:

Ordinary Policy: To enquire about premium position, loan availability, bonus accrual, revival quotation, nomination incorporation send **SMS to 56677 by typing:**

“ asklic<policyno>< premium / loan / bonus / revival / nom ”

Annuity Policy: To enquire about Status, Existence Certificate due, Last Annuity release date, Annuity Payment mode, Annuity Amount , Cheque Return Information **send SMS to 56677 by typing**

“LICPension<PolicyNo>STAT/ECDUE/ANNPD/PDTHRU/AMOUNT/CHQRET”

3. IPP cell Contact Nos:

PENSION PLAN CELL	CONTACT NOS FOR ANNUITY/PENSION RELATED MATTERS
West Bengal, Sikkim, North-East States & Andaman Nicobar	033-2212-4932 / 9748 / 4225 / 7427
Bihar, Jharkhand & Orissa	0612-655 0258
Uttar Pradesh & Uttarakhand	0512-237-4146
Delhi, Jammu & Kashmir, Haryana, Punjab, Himachal Pradesh, Rajasthan	011-2884-4157 / 79
Madhya Pradesh, Chhatisgarh	0755-267-6221 / 267-6396
Gujarat & DNH	079-2550-8703 / 05
Maharashtra & Goa	022-6659-8148 / 8277 / 8064
Andhra Pradesh	040-2324-1948
Karnataka	080-2296-6550
Kerala, Tamil Nadu, Pondicherry & Lakshadweep	044-2861-6024 / 5 / 6 / 7

List of Customer Zones

Sr No	Zone	C-Zee	Phone No	Mail id
1	Central Zone	Indore	1251 or 0731-1251	customerzone_indore@licindia.com
2	Central Zone	Jabalpur	1251 or 0761-2407283	customerzone_jabalpur@licindia.com
3	Central Zone	Bhopal	1251 or 0755-2550242	customerzone_bhopal@licindia.com
4	Central Zone	Raipur	1251 or 0771-2210010	customerzone_raipur@licindia.com
5	Central Zone	Gwalior	0751-2448641	customerzone_gwalior@licindia.com
6	East Central Zone	Jamshedpur	1251 or 0657-2320600	customerzone_jamshedpur@licindia.com
7	East Central Zone	Cuttack	1251 or 0671-2307085	customerzone_cuttack@licindia.com
8	East Central Zone	Patna	1251 or 0612-2201795	customerzone_patna@licindia.com
9	East Central Zone	Bhubaneswar	1251 or 0674 - 2573996	customerzone_bhubaneswar@licindia.com
10	East Central Zone	Dhanbad	0326-2222725,0326-2225344	customerzone_dhanbad@licindia.com
11	East Central Zone	Muzaffarpur	0621-2271083,0621-2281023	customerzone_muzaffarpur@licindia.com
12	East Central Zone	Bhagalpur	0641-2610011,2610033,2610099	customerzone_bhagalpur@licindia.com
13	East Zone	Kolkata	1251 or 033-22545454	customerzone_kolkata@licindia.com
14	East Zone	Guwahati	1251 or 0361-2460003	customerzone_guwahati@licindia.com
15	East Zone	Siliguri	1251 or 0353-2216000	Customerzone_Siliguri@licindia.com
16	East Zone	kolkata II	033- 24198476.	customerzone_kolkata-do2@licindia.com
17	East Zone	Howrah	(033)26374387/4388	Customerzone_Howrah@licindia.com
18	East Zone	Kolkata(S)	(033)23370640	Customerzone_Kolkata-sub@licindia.com
19	North Central Zone	Kanpur	1251 or 0512-2307443	customerzone_kanpur@licindia.com
20	North Central Zone	Agra	1251 or 0562-2527755	customerzone_agra@licindia.com
21	North Central Zone	Lucknow	1251 or 0522-2627470	customerzone_lucknow@licindia.com
22	North Central Zone	Noida	0120-2444026,1251/0120-2485028	customerzone_noida@licindia.com

23	North Zone	Delhi I	1251 or 011-23762681	customerzone_delhi@licindia.com
24	North Zone	Jaipur	1251 or 0141-2712606	customerzone_jaipur@licindia.com
25	North Zone	Jalandhar	1251 or 0181-2480918	customerzone_jalandhar@licindia.com
26	North Zone	Ludhiana	1251 or 0161-2424074	customerzone_ludhiana@licindia.com
27	North Zone	Chandigarh	1251 or 0172-2678107	customerzone_chandigarh@licindia.com
28	North Zone	Amritsar	1251 or 0183-2564561	customerzone_amritsar@licindia.com
29	North Zone	Karnal	1251 or 0184-2208400 /0184-2266024	customerzone_karnal@licindia.com
30	North Zone	Delhi-2	011-22785930	customerzone_delhido2@licindia.com
31	North Zone	Jodhpur	1251 OR 0291-2620079	customerzone_jodhpur@licindia.com
32	North Zone	Delhi-3-Dwarka	011-28042585	customerzone_dwarka@licindia.com
33	North Zone	Delhi-3-Gurgaon	0124-2576060,2578060,2570060	customezone_gurgaon@licindia.com
34	North Zone	Jammu	1251 OR 01912479717	customerzone_jammu@licindia.com
35	South Central Zone	Bangalore	1251 or 080-26659230	customerzone_bangalore@licindia.com
36	South Central Zone	Vishakhapatnam	1251 or 0891-2523473	customerzone_vizag@licindia.com
37	South Central Zone	Vijaywada	1251 or 0866-2484803	customerzone_vijaywada@licindia.com
38	South Central Zone	Hyderabad	1241 or 040-23437997	customerzone_hyderabad@licindia.com
39	South Central Zone	Bangalore-II	1251 or 080-22966836,080-22966896	customerzone_banglr2@licindia.com
40	South Central Zone	Mangalore	1251 or 0824-2411655	customerzone_manglr1@licindia.com
41	South Central Zone	Hubli	0836-2264333, 2264233, 2264833	customerzone_hubli@licindia.com
42	South Central Zone	Secunderabad	040-27820146	customerzone_secunderabad@licindia.com
43	South Central Zone	Mysore	0821-2341096	customerzone_mysore@licindia.com
44	South Central Zone	Warangal	0870-2544460, 0870-2574034	customerzone_warangal@licindia.com
45	South Central Zone	Guntur	0863-2211476 , 0863-2211562	customerzone_guntur@licindia.com
46	South Central Zone	Gulbarga	08472- 233030 , 08472 - 243030	customerzone_gulbarga@licindia.com

47	South central Zone	Belgum	0831-2438857 0831-2438856	Customerzone_belgaum@licindia.com
48	South Zone	Chennai	1251 or 044-25300030	customerzone_chennai@licindia.com
49	South Zone	Madurai	1251 or 0452-2370361	customerzone_madurai@licindia.com
50	South Zone	Thiruvananthapuram	1251 or 0471-2335222	customerzone_trivandrum@licindia.com
51	South Zone	Chennai II	044-24747535	customerzone_ch-2@licindia.com
52	South Zone	Trichy	0431-2741000	customerzone_tcy@licindia.com
53	South Zone	Coimbatore	0422-2300300	customerzone_cbe@licindia.com
54	South Zone	Ernakulam	0484-2383883	customerzone_ernakulam@licindia.com
55	South Zone	Salem	0427- 2440588	customerzone_salem@licindia.com
56	South Zone	kozhikode	1251 or 0495-2726006	customerzone_kkd@licindia.com
57	South Zone	Tirunelveli	1251/0462-2577070	customerzone_tv@licindia.com
58	South Zone	Kottayam	1251 or 0481-2300243	customerzone_ktm@licindia.com
59	South Zone	Vellore	1251 or 0416-2252202	customerzone_vlr@licindia.com
60	South zone	Thrissur	0487-2389312	
61	West Zone	Ahmedabad	1251 or 079-27456848	customerzone_ahmedabad@licindia.com
62	West Zone	Pune	1251 or 020-25514248	customerzone_pune@licindia.com
63	West Zone	Mumbai	1251 or 022-26766221	customerzone_mumbai@licindia.com
64	West Zone	Goa	1251 or 0832-2490100	customerzone_go@licindia.com
65	West Zone	Nagpur	1251 or 0712-2250306	customerzone_nagpur@licindia.com
66	West Zone	Surat	1251 or 0184-2266024 /0184-2208400	customerzone_karnal@licindia.com
67	West Zone	Nerul	022-27725968	customerzone_mumbai2@licindia.com

Contact details of Customer Zones are also available at our website www.licindia.in.

3. IVRS (Interactive Voice Response System) : Dial 1251 at following centers:

Agra, Ahmedabad, Amritsar, Bangalore, Bhopal, Bhubnesawr, Chandigarh, Chennai, Coimbtore, Cuttack, Delhi, Dhanbad, Eranakulam, Goa, Gulbarga, Guntur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamshedpur, Jodhpur, Kanpur, Karnal, Kolkata, Kottayam, Kozhikode, Lucknow, Ludhiana, Madurai, Manglore, Mumbai, Muzaffarpur, Mysore, Nagpur, Noida, Patna, Pune, Raipur, Salem, Siliguri, Surat, Thirunelveli, Thiruvanthapuram, Trichy, Vellore, Vijayawada, Vizak, Warangal

For other places, please dial STD code of the dialed IVRS center followed by “1251”. For example, for accessing IVRS of Kolkata from outside, dial 033-1251. For accessing IVRS from Kolkata itself, simply dial “1251”.

POLICY SERVICING AND CLAIM SERVICING- PROVISIONS OF IRDA REGULATIONS FOR PROTECTION OF POLICYHOLDERRS’ INTERESTS

The time frame relating to policy and claim servicing has been laid down as under:-

Description of service	Maximum days of time limit
Surrender value/annuity/pension processing	10 days
Maturity claim/Survival Benefit/ Penal Interest not paid	15 days
Raising claim requirements after lodging the claim	15 days
Death claim settlement without investigation requirement	30 days
Death claim settlement /repudiation with Investigation requirement	6 months
OTHER POLICY SERVICING ASPECTS	
Issuance of policy document after acceptance of the proposal	5 days
Registration of nomination/ Assignment/ Re-assignment and return of policy document	3 days
Effecting revival/ alteration/issue of duplicate policy on receipt of all requirements	2 days
Loan settlement after receipt of all requirements	3 days
Intimation of status of SSS policies	Once a year along with Bonus information
Effecting change of address/ transfer In-Out and other enquiries under the policies	Same day
GRIEVANCES/ COMPLAINTS	
Acknowledge a grievance	3 days
Resolve a grievance	15 days

Thank You. We look forward to a long and pleasant relationship.



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

INFORMATION TO POLICYHOLDERS ABOUT POLICY PAYMENT BY NEFT AND INSTRUCTIONS ABOUT SUBMITTING NEFT MANDATE FORM

The payment under your policy/ies will be to be credited, directly to your Bank account through electronic mode of payment only. For this purpose, we require your bank details for making the policy payment through NEFT (National Electronic Fund Transfer). The details of NEFT are described below. You are requested to submit the NEFT mandate along with necessary enclosures to settle the payment under your policy through NEFT. Kindly note, it is not possible for us to settle the policy payment in any other mode of payment like cheque.

1. What is a NEFT?

It is a nationwide system that facilitates to transfer a fund from one account of any bank branch to another account of any bank branch. This system is operated by Reserve Bank of India. For transfer of funds the participating banks have to be NEFT enabled. At present around 74000 Banks all over India are participating under NEFT system. For details please refer to RBI website on <http://www.rbi.org.in/scripts/neft.aspx>

2. Advantages of NEFT system for LIC Policy holders / Annuitants :

- a) The policy holder / claimant will get the credit in his own account on the due date of payment irrespective of the location of his bank.
- b) NEFT will ensure speedier and secure mode of payment.
- c) There will be no extra charges to the policy holders / claimant.
- d) SMS and E-mail alerts may also be provided wherever the policy payment is made to the policyholder/ claimants' account through NEFT.
- e) Each payment from LIC through NEFT will create one UTR (Unique Transaction Reference) number. If there is any problem in credit to the account, policy holders / claimant can confirm from their bank by quoting this UTR no. In other words it is easy to track a transaction of NEFT, using UTR number.

3. Important information to the Policy holder / claimants opting for NEFT :

- a) All the items mentioned in the enclosed mandate form should be filled correctly. This mandate can be used for 6 different policy numbers of the same policyholder.
- b) The completed mandate for NEFT should be sent to our Branch, servicing at least one of the policies, listed in the mandate.
- c) The policy holder / claimant should **also submit** either a cancelled blank cheque leaf or the photo copy of the page of the passbook / cheque book where details of the Bank account are mentioned.
- d) If within two days of the due date, the amount is not credited to your Bank Account, then you may contact the branch where you have submitted the NEFT mandate.
- d) The account of the policy holder / annuitant should be operational at the time of receipt of policy payment.
- e) Before submitting the mandate form, the policyholder/ claimant should confirm from his bank that it is NEFT enabled.
- f) Policy holder's/ claimants' name under the policy should match with that of Bank A/c, else it is likely to be rejected.
- g) NRI accounts are guided by FEMA regulations; LIC has decided not to include NRI accounts for fund transfer. So policy holders / annuitants are requested not to submit their NRI account details.
- h) After submission of NEFT details, if there is any change in bank details then fresh mandate form will have to be submitted.
- i) If you are getting the annuity payments through ECS mode from our IPP cells, you may opt for payment by NEFT by submitting the mandate or continue to receive the annuity payment in the existing ECS mode.

LIFE INSURANCE CORPORATION OF INDIA
NATIONAL ELECTRONIC FUNDS TRANSFER – MANDATE FORM

To
LIFE INSURANCE CORPORATION OF INDIA
Branch :- _____

Sub: Receipt of policy payment through NEFT

I am giving below the details of my Bank account for receiving policy payment through NEFT.

(1) Policy No/s

Name of Policy holder/ Claimant: _____

(2) Bank Name : _____

(3) Bank Branch Address : _____

(4) Account Type : Savings/Current/Cash Credit/NRI _____

(5) Account No.

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(Bank account number should be written from left to right)

(6) IFS Code :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

(7) Mobile number. :

+	9	1																	
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(8) E-Mail Id : _____

(9) Are you willing to receive SMS/E-mail, on matters related to your LIC policies : *

Yes	no
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I have enclosed the following document to this effect. (Please \checkmark appropriate item)

A. Cancelled cheque leaf

B. if cheque is not having the name of bank holder then Photo copy of the
page of Bank pass book containing details of Bank accounts number, IFS code

Signature of the policy holder

Date: _____

(In case of change in Bank details, please fill this mandate form again and submit the same to Our Branch office)

*If your answer to Q no 9 is 'Yes', then we will be able to send you a message when LIC transfers money to your Account through NEFT. This message will contain the UTR (Unique Transaction Reference) number which can be used to make any enquiry regarding the payment.