

Insurance Disclaimer

Insurance is a subject matter of solicitation. Sharekhan Ltd. acts solely as a distributor of Life Insurance and does not underwrite risks or process claims.

1. General Disclaimer

Insurance is a subject matter of solicitation. The information and data provided on this website is of a general nature and strictly for informational purposes only. We have tried to maintain high standards in quality, clarity, and accuracy of the material posted on the website. The information contained herein is subject to change, and it is the responsibility of the user to verify before relying or acting upon it. We do make changes from time to time but do not make any commitment to update the information.

All information is provided "As is" and Sharekhan Ltd. does not provide any warranties (express, implied, or otherwise) regarding its accuracy, completeness, performance, or otherwise. Directors or employees of Sharekhan Ltd. or any other person associated with this portal/website shall not be liable or responsible for any harm, loss, or damage (whether arising in contract, tort negligence, or otherwise) that may arise in connection with the use of this portal/website, including any indirect, direct, special, third-party, or consequential damages.

2. Insurance Contract & Liability

The contract of insurance is with the above-mentioned Insurance Companies, who are liable for all valid claims on the policy. The insurance contract is between the Insurance Company and the insured only, and not between Sharekhan Limited and the insured.

3. Insurance Products & Claims

All Insurance Products are obligations only of the Insurance Companies, and participation in insurance products/contracts is purely on a voluntary basis.

Purchase of Insurance is not a pre-condition for availing of any of the broking products/services.

All claims under the policy will be solely decided upon by the Insurance Companies.

Sharekhan Ltd. holds no warranty and does not make any representation about the quality of claims processing and shall not be responsible for claims, recovery of claims, or processing of claims in any manner whatsoever.

Tax benefits are applicable as per prevailing tax laws. Tax laws are subject to changes. Please consult your tax consultant to understand the applicable tax benefits.

Please read the policy terms and conditions as per the policy document for further details.

4. Regulatory & Exchange Disclaimer

These are not Exchange-traded products, and Sharekhan Limited is acting only as a distributor.

All disputes related to the distribution activity will not have access to the Exchange investor redressal forum or arbitration mechanism.

Insurance is purely on a voluntary basis, and it is the subject matter of solicitation.

Registered Office Address: Sharekhan Limited, 1st Floor, Tower No. 3, Equinox Business Park, LBS Marg, Off BKC, Kurla (West), Mumbai 400 070, Maharashtra, India. Tel: 022 6750 2000.

Correspondence Address: 10th Floor, Gigaplex Bldg. No. 9, Raheja Mindspace, Airoli Knowledge Park Rd, MSEB Staff Colony, TTC Industrial Area, Airoli, Navi Mumbai, Maharashtra 400 708, India. Tel: 022 6116 9000/ 6115 0000; Fax no. 022 6116 9699.

5. IRDAI Registration Details

Sharekhan Limited is registered with the Insurance Regulatory & Development Authority of India (IRDAI) as a composite Corporate Agent with license no. CA0950, valid till June 13, 2027, for the distribution of insurance products.

Sharekhan Ltd. currently has an agreement for the distribution of Life Insurance products offered and underwritten by:

- HDFC Life Insurance Company Limited (IRDAI Regn No. 101)
- ICICI Prudential Life Insurance Company Limited (IRDAI Regn No. 105)

Sharekhan Ltd. does not underwrite the risk or act as an insurer.

6. Voluntary Selection of Insurance

Your selection or consent for opting for any insurance product through Mirae Asset Sharekhan is purely at your own discretion, free will, and judgment. We urge you to read and understand the entire set of terms, conditions, risks, and features of the insurance product handed over by the Insurer.

7. Customer Support & Grievance Redressal

For any queries related to Insurance Policies bought through Mirae Asset Sharekhan, contact:

- Phone: 022-6992 0660
- Email: insurance@sharekhan.com

o Spurious Call Disclaimer:

BEWARE OF SPURIOUS/ FRAUD PHONE CALLS!

IRDAI is not involved in activities like selling insurance policies, announcing bonuses, or investing premiums.

Public receiving such phone calls are requested to lodge a police complaint.

o For Policy Servicing Requests/Grievances:

Contact your Mirae Asset Sharekhan branch or your Relationship Manager.

Call us on: 022-6992 0660 or Email us at: insurance@sharekhan.com

o Escalation Contact:

Name: Ms. Supriya Shetty

Phone: 86559 39545

Email: escalations@sharekhan.com

8. Insurance Company Contact Details

o For HDFC Life Insurance Policies:

Customer Helpline Numbers:

- 022-6844 6530 (Call Charges Apply) - Mon to Sat, from 10:00 AM to 7:00 PM IST
- +91-89166 94100 (NRI, Call Charges Apply) - Mon to Sat, from 10:00 AM to 9:00 PM IST

Email: service@hdfclife.com / nriservice@hdfclife.com

WhatsApp Support: 82918 90569

Dedicated Claim Support Email: service@hdfclife.com / nriservice@hdfclife.com

Contact HDFC Life Insurance directly for any grievance redressal through this link

<https://www.hdfclife.com/customer-service/grievance-redressal>

o For ICICI Prudential Life Insurance Policies:

Customer Helpline Number: 1860 266 7766

Email: lifeline@iciciprulife.com

WhatsApp Support: 99206 67766

Dedicated Claim Support Email: claimsupport@iciciprulife.com