

POLICY WORDINGS

Pashu Nuksan Kavach

ICICI Lombard General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Insured named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Insured as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/appropriate benefit will be paid by the Company.

PART I SCHEDULE:

Policy No.:	Under Group Policy:	Issued at- Mumbai	Date –
Name of the Livestock owner:			
Address (Detail):			
Profession/ Occupation/Nature of Business:			
Bank from which the loan is taken (If applicable):			
Loan A/C No.(if applicable):			
Scope of Cover:	Death (Basic cover only)	Still Birth (Optional):	Y/N:
Benefit Payable / Sum Insured: ₹			
Period of Insurance: From - to midnight -			
Tenure of Policy (1/2/3 years):			
Location of the Farm or place where the Livestock are stabled:			

Details of Livestock(s):

Sr. No	No. of Livestock	Identification Mark	Species	Breed	Sex	Colour	Age (Year)	Purpose for rearing	Earnings from the Livestock (₹)	Sum Insured (₹)
1										
2										
3										
Total										

Premium Detail:

Total Premium (₹)	
Discount (₹)	
Net Premium (₹)	
Total Tax (₹)	
Total amount (₹)	

Special Condition (If any)

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Co-insurance (If any)

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Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Mumbai on this date .

Authorized Signatory
For ICICI Lombard General Insurance Company Ltd

**Intermediary Code-
Intermediary Name-**

GSTIN Reg no: (GST No. of IL)

HSN/SAC Code: GENERAL INSURANCE SERVICES

The stamp duty of ₹ _____ paid in cash or by demand draft or by Pay order, vides Receipt/Challan no. _____ dated _____

Policy shall stand cancelled ab initio in the event of non-realization of the premium.

Note - In case of renewal of the policy, policy benefit and terms & conditions of policy including premium may be subject to change.

Definitions

For the purposes of this policy, the terms specified below shall have the meaning set forth:

"Bank" shall mean an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.

"Bullock" or **"Oxen"** means an animal of the ox kind, especially a young bull or castrated bull, mainly used for draft purpose.

"Company" means ICICI Lombard General Insurance Company Limited.

"Crossbred Animal" means animal, one of whose parents is of foreign breed. These breeds have high milk yields and are less prone to disease than pure exotic breeds.

"Disease" means an alteration in the state of the body or of some of its organs interrupting or disturbing the performance of the functions, and causing or threatening pain and weakness or physical or mental disorder.

"Exotic Animal" means an animal whose both parents are of foreign breed. These breeds yield more milk but are prone to diseases. These are of high value and very carefully groomed.

"Injury" means any accidental physical bodily harm but does not include any sickness or disease.

"Milch Cow" or **"Milch Buffalo"** means animal giving milk or animal bred or suitable primarily for milk production.

"Period of Insurance" means the period of time stated in the Schedule for which the Policy is valid.

"Policy" means Insured's proposal the schedule, Company's covering letter to the Insured, insuring clauses, definitions, exclusions, conditions and other terms contained herein and any endorsement attaching to or forming part hereof, either at inception or during the period of insurance.

"Pre-existing Condition" means any condition including any bodily injury, or illness for which care, treatment, or advice was recommended by or received from a Veterinary Doctor or which was first manifested or contracted before the commencement of the Period of Insurance.

"Proposals" shall mean any signed proposal in form of letters and declarations, written statements and any information in addition hereto supplied to the Company by or on behalf of the Insured.

"Schedule" means the schedule, and any annexure to it, attached to and forming part of this Policy.

"Stillbirths" is defined as birth in which an Animal/Livestock is born dead or died immediately after parturition.

"Sum Insured" means and denotes the amount of cover available as stated in Part I of the Schedule or any revisions thereof based on claim settled, as stated in the scope of cover of the Policy and, where appropriate, as more particularly described and limited per Item Insured in any annexure to the Schedule. This is the maximum compensation that the Company will pay for each and every claim with respect to individual cover under the Policy.

"Stud" means a male animal such as a bull, used for breeding.

"Theft" means the act of stealing, specifically, the felonious taking and removing of property, with intent to deprive the rightful owner of the same and includes larceny.

Scope of Cover

SECTION I

The Company hereby agrees subject to the terms, conditions and exclusions contained herein or endorsed hereon to pay the Insured against Loss of Income sustained due to death of Livestock as a result of death occurring during the period of insurance of livestock described in Part I of Schedule from Fire, Electrocutation, Snake-Bite, Wild life Attack, Strangulation, Drowning in water bodies, Poisoning, Riot Strike or Accidental External Means; As a result of Storm, Tempest, Flood and Inundation, Earthquake, Tornado, Hurricane, Cyclone, Famine and drought, Landslide and rockslide, and Lightning; As a result of diseases, epidemic in nature, contracted or occurring during the policy period only and surgical operations; of the Insured livestock provided that the liability of the Company will not exceed the Sum Insured for the respective Livestock mentioned in Part I of the Policy.

SECTION II

The Company hereby agrees subject to the terms, conditions and exclusions contained herein or endorsed hereon to pay the Insuring livestock against loss sustained as a result of stillbirth occurring during the period of insurance.

General Exclusions

The Company shall not be liable under the Policy for compensating the Livestock owner for any loss or damage in the following events:

1. Malicious or wilful injury or neglect, overloading, unskilful treatment or use of Livestock for purpose other than stated in the policy without the consent of the company in writing.
2. Accidents occurring prior to the commencement of risk.
3. Intentional slaughter of the Livestock except in cases where destruction is necessary to terminate incurable

suffering on humane consideration on the basis of certificate issued by qualified Veterinarian or in cases where destruction is resorted to by the order of lawfully/statutorily constituted authority.

4. Death of the Insured Livestock due to, or arising out of, or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power, seizure, capture, arrests, restraints and detainment of all kinds or any consequences thereof.

5. Any accident, destruction, damage, legal liability directly or indirectly caused by or contributed to or arising from ionizing radiations, nuclear weapons or nuclear material.

6. Accidents while being transported by road, air or sea.

7. Theft and/or clandestine sale of the Insured Livestock, unless specifically covered under the Policy.

8. Any kind of intentional frauds not covered.

General Conditions applicable to the Policy

(I) Policy related Terms and Conditions

- Upon the happening of any insured event and/or disease which may give rise to claim under this Policy, written notice with full particulars of the owner of the Insured Livestock must be given to the Company immediately.
- An authorised veterinary doctor appointed by the Company or a certificate from an authorised competent veterinary doctor by the insured or agent of the Company shall be allowed to examine the Insured Livestock in case of death on behalf of the Company.
- Insured to ensure that the livestock insured is in sound health and free from any Injury at the time of insurance, unless specifically notified to the Company in writing and acknowledged by the Company in writing.

(II) Basis of Sum Insured

SEC I: The sum insured shall be determined on basis of opportunity income loss due to death of livestock for the period till a new livestock is purchased. For example- In case of milch cow, the approximate sum insured shall be in the range of ₹ 5,000/- to 10,000/- basis the breed of Livestock. Similarly the sum insured for different Livestock shall be derived from the opportunity loss in earning.

SEC II: Sum Insured towards Stillbirth will be determined on basis of the cost for keeping the female livestock for 1 year till

next delivery. The sum insured shall be in the range of ₹ 10,000 to ₹ 25,000. For example-If the cost of feed is ₹ 50 per day, then the total cost for 1 year would be equivalent to Sum insured of ₹ 18250.

(III) Claim Procedure

Section I: Death

1. Livestock is already insured by insurance company-

- **On boarding** - Livestock tagging details to be provided
- Claim can be settled on basis of any of the following:-
 - i. Copy of PM report stating death of livestock with their tag number and photographs
 - ii. Claim settled report by insurance company

2. Livestock not insured

- **On boarding** - Livestock to be identified and tagged
- Claim - Copy of PM report stating death of livestock with their tag number and photographs

- Immediate intimation to be given to the Company and to the veterinary doctor authorized by the Company or the authorized person of the Company to certify death of the Insured Livestock,

- Duly completed Claim form signed by the owner of the livestock and authorized veterinary doctor to be submitted to local office of the Company within 14 days of the date on which the event comes to the Owner's notice.

Section II:

Stillbirth (if specifically opted by the Insured by payment of additional premium)

- Immediate intimation to be given to the Company and /or Veterinary doctor authorized by the Company or the authorized person of the Company to certify Stillbirth of Insured livestock.

(A) Position after a claim:

In case of a valid claim under this Policy, the Company shall delete the identification tag number of the Insured Livestock in respect of whom such claim shall become payable from Part I of the schedule without any refund of the premium.

(B) Claim Documents

The Insured shall be required to furnish the following for or in support of a claim under the Policy:

(1) **For Death:**

- Duly completed claim form
- Identification tags of Insured Livestock
- Death Certificate duly attested by authorized veterinary doctor.
- Post mortem report from authorized veterinary doctor.
- Post-Mortem should be conducted by veterinary doctor from local Government Hospital or any other veterinary doctor authorized by the Company.
- Visible photograph of the Insured Livestock.
- Photograph must be such that Identification tag number should be clearly visible. Group photograph shall not be admitted for registration of claim.
- In case of death due to any disease (if specifically covered under the Policy) all the papers in connection with the treatment received from a veterinary doctor.
- In case of death due to Vehicular accident, FIR, Spot Panchnama. Closing Report from the Police.

PART III OF SCHEDULE

Standard Terms and Conditions

1. Incontestability and Duty of Disclosure

The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this policy.

2. Reasonable care

The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or damage that may give rise to the claim.

3. Observance of terms and conditions

The due observance and fulfilment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this policy.

4. Material change

The Insured shall immediately notify the Company by fax and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim

and the Company may, adjust the scope of cover and/ or premium if necessary, accordingly.

5. Records to be maintained

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the insurance Policy furnish such information as the Company may require.

6. No constructive Notice

Any of the circumstances in relation to these conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

7. Notice of charge etc.

The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the Company.

8. Special Provisions

Any special provisions subject to which this policy has entered into and endorsed in the policy or in any separate Instrument shall be deemed to be part of this policy and shall have effect accordingly

9. Overriding effect of Part II of the Schedule

The terms and conditions contained herein and in Part II of the Schedule shall be deemed to form part of the policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Schedule, then the term(s) and condition(s) contained herein shall be read *mutatis mutandis* with the scope of cover/terms and conditions contained in Part II of the Schedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

10. Electronic Transactions

The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms

and conditions for such facilities as may be prescribed from time to time.

The Insured agrees that the Company may exchange, share or part with any information to or with other ICICI Group Companies or any other person in connection with the Policy, as may be determined by the Company and shall not hold the Company liable for such use/application.

11. Right to inspect

If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

12. Position after a claim

The Insured shall not be entitled to abandon any insured item/property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the period of Insurance shall stand reduced by the amount of the compensation.

13. Subrogation

In the event of payment under this policy, the Company shall be subrogated to all the insured's rights or recovery thereof against any person or organization, and the Insured shall execute and deliver instruments and papers necessary to secure such rights. The Insured and any claimant under this policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity to which the Company shall be or would become entitled or subrogated.

14. Condition of Average

If the insured property be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly. Every item if more than one in the Policy shall be separately subject to this condition.

15. Contribution

If at the time of the happening of any loss or damage covered by this policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company

shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

16. Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this policy shall be forfeited.

17. Cancellation/termination

The Company may at any time, cancel this policy, by giving 7 days' notice in writing by Registered post/Acknowledgement Due post to the Insured at his last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured may also give 7 days notice in writing, to the Company, for the cancellation of this policy, in which case the Company shall from the date of receipt of notice cancel the policy and retain the premium for the period this policy has been in force at the Company's short period scales.

18. Cause of Action/ Currency for payments

No Claims shall be payable under this policy unless the cause of action arises in India, unless otherwise specifically provided in Part II of the Schedule to this policy. All claims shall be payable in India in Indian Rupees only.

19. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian law. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

20. Arbitration clause

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. (Applicable to commercial entities only).

21. Renewal notice

The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

601 & 602, 6th Floor, Interface 16,
New Linking Road, Malad (West)
Mumbai - 400 064

CIN: L67200MH2000PLC129408

Registered Office Address:

ICICI Lombard House, 414, P Balu Marg,
Off Veer Savarkar Road, Nr Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025

UIN : IRDAN115RP0015V01202223

Toll free no: 1800 2666

Alternate no : 86552 22666 (chargeable)

E-mail: customersupport@icicilombard.com

Website : www.icicilombard.com

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22. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post

In case of the Insured, at the address specified in Part I of the Schedule.

In case of the Company:

ICICI Lombard General Insurance Company Limited,
ICICI Lombard House, 414, Veer Savarkar Marg, ii.
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, e-mail.

23. Customer Service

If at any time the Insured requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours.

24. Grievance Clause

In case you are aggrieved in any way, You should do the following

For resolution of any query or grievance, Insured may contact the respective branch office of The Company or may call us at toll free

S no	Name of office of insurance Ombudsman	Territorial Area of jurisdiction
1	AHMEDABAD Shri Kuldip Singh, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU Mr. Vipin Anand, 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@cioins.co.in	Karnataka
3	BHOPAL Shri R. M. Singh Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market,	Madhya Pradesh, Chattisgarh.

no. 1800 2666 or email us at customersupport@icicilombard.com or write to us at

Grievance Redressal Officer

ICICI Lombard General Insurance Company Ltd.
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400025.

If you are not satisfied with the resolution provided, you may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). In case your complaint is not fully addressed by the insurer, you may use the Integrated.

Grievance Management System (IGMS) for escalating the complaint to IRDA. Through IGMS you can register your complaint online and track its status. For registration, please visit IRDA website www.irda.gov.in. If the issue remains unresolved, you may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

The details of Insurance Ombudsman are available below: -

	Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	
4	BHUBANESHWAR Shri Suresh Chandra Panda, Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha.
5	CHANDIGARH Mr. Atul Jerath, 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@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI Shri Segar Sampathkumar, Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).

	Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ cioins.co.in	
7	DELHI Shri Sudhir Krishna, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonapat and Bahadurgarh
8	ERNAKULAM Shri G Radhakrishnan 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@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Puducherry.
9	GUWAHATI Shri Somnath Ghosh, Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	HYDERABAD Shri N Sankaran 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 - 67504123 / 23312122 Fax: 040 – 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.
11	JAIPUR Shri Rajiv Dutt Sharma,	Rajasthan.

	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@cioins.co.in	
12	KOLKATA Shri P K Rath, 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@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
13	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@cioins.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.

14	<p>MUMBAI</p> <p>Shri Bharatkumar S. Pandya 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@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).</p>			<p>Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur</p>	
15	<p>NOIDA</p> <p>Shri Chandra Shekhar Prasad, Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoorj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad,</p>		16	<p>PATNA</p> <p>Shri N. K Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
				17	<p>PUNE</p> <p>Shri Vinay Sah 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@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>