POLICY WORDING FOR COMMERCIAL CYBER LIABILITY

Schedule I

Policy/Certificate No:	Issued at:

Item No			
1	**Policyholder**		
2	**Address**		
3	**Email ID**		
4	**Mobile Number**		
3	**Policy Period**		
	Coverage:		
4. a	**Section 1: Unauthorized transaction Cover**	Limit of Indemnity	INR
4.b	**Section 2: Email spoofing and phishing cover**	Limit of Indemnity	INR
4.c	**Add On: Loss due to physical loss or theft of your computer systems / mobile devices**	Limit of Indemnity	INR
5	**Deductible**		
6	**Premium**		
7	**Intermediary Details**		
8	**Master Policy Number**		
9	**Reporting Period**		

.....

Authorized Signatory

ILGIC Location:
GSTIN Reg. No:

The stamp duty of Rs..... has been paid by Cash/Cheque/DD vide challan no.... dated.....

Scope of Cover

In consideration of the receipt of premium, and in reliance of the documents submitted, statements made and the information contained in the proposal form (which are a part of and form the basis of this Policy) and subject to the terms and conditions of this Policy, the Insurer and the **Policyholder** agree as follows.

1. Insuring Clause

Section 1 : Unauthorized transaction cover

We shall pay **You**, for **Your** direct financial loss resulting from an unauthorized and fraudulent use of **your**

a. Bank Account with banks operating in India and/or
b. Credit/Debit Cards issued by Banks operating in India and/or
c. UPI, Mobile wallets operating in India
d. Travel & Gift Cards issued by Banks operating in India

by a **Third Party** for transfers, purchases or withdrawals made over the internet including **counterfeiting or skimming of cards**, ATM withdrawals, provided they are unrecoverable from any other sources.

Provided that :

a. Specified event has occurred during the **Policy Period**
b. You report to **Us** and Bank / debit or credit card issuer or UPI/mobile wallet issuer or Travel/gift card issuer , within the duration specified in the Item 9 i.e. reporting period of the schedule, upon discovery (and in any case during the Policy Period) of such transaction.
c. It should directly result from **Your** use of **Your computer systems** or **Your** use of the internet during the **Policy Period**

Exclusions:

In addition to the General Exclusions, We will also not pay any claim in respect of:

1. Reimbursement by the bank for the transaction, to the extent of the amount reimbursed.

Section 2 : Email spoofing and phishing cover

We shall pay **You**, for **Your** direct financial loss resulting from an unauthorized and fraudulent transaction through **Email spoofing and phishing**, provided they are unrecoverable from any other sources

Section 3 : Vishing cover

We shall pay **You**, for **Your** direct financial loss resulting from an unauthorized and fraudulent transaction through **Vishing**, provided they are unrecoverable from any other sources

2. GENERAL EXCLUSIONS

This policy does not cover claims directly or indirectly caused by or arising from:

2. 1 **Your** failure to take precautions to safeguard **Your Personal Information**, Bank Accounts and/or Credit/Debit Cards and or mobile wallets information and internet communication.

2. 2 a) The commission by **You** of any dishonest, criminal or malicious; acts or
b) **Your** participation in, or direction of , or knowledge of such acts or
c) Loss directly or indirectly created or endorsed by **You**

2. 3 Facts or circumstances, known to **You** or which **You** could have reasonably foreseen, which existed prior to the inception of this Policy, and which might be expected to be the basis of a claim.

2. 4 Any legal proceedings which commenced prior to inception of this Policy.

2. 5 **Your** business activities (including but not limited to e-trading and blogging where **You** receive remuneration or benefits in any form), Occupation or political affiliations.

2. 6 Any unexplained loss or mysterious disappearance.

2. 7 Any loss or damage caused by the order of any government authority.

2. 8 Consequential loss or damage of any kind including loss suffered by any **Third Party**.

2. 9 Matters uninsurable under law.

2. 10 Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency.

2. 11 Any damage to or destruction of any tangible property including, any loss of use thereof.

2. 12 Any loss or damage directly or directly resulting from physical loss or theft of your computer system or mobile device any loss of use thereof, including any unauthorized / fraudulent use of insured's bank accounts, credit/debit cards and mobile wallets.

2. 13 Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, and the like.

2. 14 War, Terrorism, looting and Governmental Acts.

3. Definitions

3.1 Computer System	means desktop, laptop, smartphone, phones, tablet and other smart devices owned and/or operated by **You**.
Counterfeiting/Skimming	Means the act of a **Third Party** obtaining financial and other confidential

of cards	information from **You** by cloning of **Your** card with electronic equipment such as Skimmers etc .
3.2. Data	means information processed or stored by a **Computer System**. This information will be in the form of but not limited to text documents, images, audio clips, software programs, or other types of data
3.3 E-mail spoofing or Phishing	Means the act of a **Third Party** obtaining financial and other confidential information from **You** by masquerading as a reputable entity (including but not limited to a bank) over an email or a fraudulent website or other digital channels.
3.4 Vishing	Means the act of a **Third Party** obtaining financial and other confidential information from **You** by masquerading as a reputable entity and fraudulently taken your **personal information** over a voice Call.
3.5 Personal Information	means **Your** private details (including any online authentication information) relating to **Your** identity that will allow **You** to be identified, such as: a) Full name b) Passport number c) Mailing and/or home address d) Driving license number e) Telephone number(s) f) Online login ID and password g) Credit/Debit Card number h) Bank Account number i) Aadhar Card Number **Personal Information** does not include publicly available information that is lawfully made available to the general public from any source including government records.
3.6 Policyholder	means the entity specified at Item 1 of the Schedule.
3.7 Policy Limit	For **Policyholder** , it means the amount mentioned in Item 4 of the Schedule For **You**- it means the period of time specified at Item .... of the certificates of insurance
3.8 Policy Period	For **Policyholder**- it means the period of time specified at Item 3 of the Schedule , during which certificates of insurance are issued to **You** For **You**- it means the period of time specified at Item .... of the certificates of insurance
3.9 Deductible	means the Deductible as specified in at Item 5 of the Schedule.
3.10 Third Party	means any person or entity who deals at arm's length with **You** and which neither controls nor is controlled by **You**. **Third party** shall not be: a) Any person covered under this Policy; or b) Any person or entity who is in an employer-employee relationship with **You**;
3.11 We/Ours/Us	means ICICI Lombard General Insurance Company Ltd
3.12 You/ Your	means the individual insured whose name is specifically appearing in the Certificate of Insurance
3.13 Reporting Period	It is period of time during which **You** can report a claim in the policy after an incident has occurred

4. Policy Limit and Deductible

Our maximum aggregate liability under the Policy for all claims during the **Policy Period** is limited to the Policy Limit for respective sections as specified in the schedule.

We will only pay for any amount of loss as defined under the respective insuring clause which is in excess of **Deductible**. **You** will be liable for the **Deductible** which will remain uninsured. A single **Deductible** shall apply to all payments arising out of, based upon or attributable to continuous, repeated or related events.

5. General Conditions

5.1 Claim Series	All losses arising out of the same, continuous, related or repeated acts shall be treated as arising out of a single Unauthorized and fraudulent transaction, shall be subject to the terms, conditions, exclusions and single Aggregate **Policy Limit** in effect at the time the first such Unauthorized and fraudulent transaction occurs.
5.2 Defence, Settlement and Co-operation	**We** shall be entitled to fully participate in the defense and at the negotiation stage of any settlement that is reasonably likely to involve or appears to involve **Us**. However, the right and duty to defend and contest a Claim shall lie solely with **You**. As a condition precedent to liability under the Policy, **You,** at **Your** own costs shall provide **Us** with all documents, information, assistance and cooperation that **We** may request and require towards investigation, defense, settlement or appeal of a Claim or circumstance. **You** shall also take reasonable steps to mitigate the Loss.
5.3 Proof of Loss	**You** shall furnish a proof of Loss with full particulars of the Loss to **Us** in support of any claim under the policy within one month of reporting the claim. The claim shall be accepted using the following proof of loss 1) Direct financial loss caused by an Unauthorized Fund Transfer , Email spoofing & phishing and Vishing cover – a) Proof of reporting to bank or credit or mobile wallet organization ; b) Proof that the bank or credit or mobile wallet organization is not indemnifying such loss to **You**; c) Complaint letter acknowledged by Police. d) Copy of Bank Statement
Duty of Disclosure	This Policy shall be void and all premiums paid hereon shall be forfeited to **Us** in the event of fraud, mis-declaration, misrepresentation, mis-description or non-disclosure of any material fact 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 device being used by the Insured or any one acting behalf of the Insured to obtain a benefit under this Policy.
5.4 Observance of Terms and Conditions	The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by **You**, shall be a condition precedent to any liability on **Our** part to make any payment under this Policy.
5.5 Title & Headings	The titles and headings used in this Policy, including any Endorsements, are for the purposes of reference only and shall not otherwise affect the meaning of this Policy**.** Singular includes the plural, and vice versa. Words in **bold** typeface (except headings) have special meaning and are defined In Section 3.
5.6 Authorization	The **Policyholder** is authorized to act as representative on behalf of each one of **You** with respect to all matters relating to or affecting this Policy

5.7 Changes in Your circumstances	**You** must notify **Us** as soon as possible in writing of any change in **Your** circumstances which may affect this insurance cover. **We** will advise **You** if there is any additional premium payable by **You**.
5.8 Reasonable Care	**You** must take due care and reasonable precautions to safeguard **Your Personal Information**, details of **Your** Bank Accounts and/or Credit/Debit Cards and internet communications. This should include but not limited to regular **Data** backup, logins, not sharing PIN/TAN and **Personal Information** with third parties, only installing legal software from trusted sources such as manufacturer app-stores, updating anti-virus software from time to time and maintaining an updated and secure state of their software and operating systems as recommended by the manufacturer. **You** should also take all practical steps to minimize claims.
5.9 Fraud	**You** must not act in a fraudulent manner. If **You**, or anyone acting for **You**: a) makes a claim under the Policy knowing the claim to be false or fraudulently inflated; b) cause any loss or damage by **Your** wilful act or with **Your** knowledge; c) send **Us** a document to support a claim knowing the document to be forged or false in any way; or d) makes a statement to support a claim knowing the statement to be false in any way, **We** will not pay the claim and all cover under the Policy will be forfeited. **We** also reserve the right to recover from **You** the amount of any claim **We** have already paid under the Policy.
5.10 Other Insurances	In the event of an incident which results in a claim under this Policy and **You** have other insurance covering the same loss, **We** will not pay more than **Our** share, subject to the maximum Limit of Cover granted under this Policy.
5.11 Allocation	If a Claim involves, both covered and uncovered matters and persons under this Policy, then **You** and **We** shall use reasonable efforts to determine a just and equitable allocation of Loss covered under this Policy.
5.12 Reimbursement and Subrogation	**We** shall at any time be entitled to take proceedings in **Your** name (at **Our** expense) to recover, for **Our** benefit, the amount of any payment made by **Us** under this Policy and in which case, **You** must fully cooperate with **Us** in this respect and must not do anything to prejudice **Our** rights. Prior to any payment under the Policy, **You** must provide an undertaking that a **Third Party** did not reimburse **You** for the **Third Party** fraudulent action for the amount claimed under the Policy.
5.13 Arbitration	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*)
5.14 Claims	a) In the event of a claim, please contact **Us** and **We** will provide **You** with any advice **You** may need. b) The payment of claims is dependent on **Your** providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, **You** must provide all relevant documents including receipts, bills and other records in support of **Your** claim. c) **We** have the sole control of any legal action and all related negotiations. **You** must make no admission or settlement and must not enter into any correspondence or exchange of communications about the claim without our prior authorization except where notification is required to be made to banks or credit organization or mobile wallets and the police. d) All claims are paid in INR. If **You** suffer a loss which is in a foreign currency, the amount will be converted into INR at the exchange rate on the date of the loss.

<table>
<tr><td>5.15 Governing Law</td><td>This Policy and all disputes and differences arising thereunder shall be interpreted under, governed by and construed in all respects in accordance with the laws of India.
This Policy shall be governed by the laws of India.</td></tr>
<tr><td>5.16 Assignment</td><td>No assignment of interest under this Policy shall be binding upon us. We do not assume any responsibility for the validity of an assignment.</td></tr>
<tr><td>5.17 Sanction Clause</td><td>We shall not be deemed to provide cover under this Policy or be liable to pay any claim under the Policy to the extent that the provision of such cover or payment of such claim would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</td></tr>
<tr><td>5.18 No Tacit Renewal</td><td>We shall not be bound to accept any renewal premium nor give notice that such is due.</td></tr>
<tr><td>5.19 Cancellation</td><td>You may cancel the Policy by giving Us written notice, in which case We will refund premium as below, provided no claims have been made under the Policy.

<table>
<tr><td>Period (Not Exceeding)</td><td>Rate of Premium retained</td></tr>
<tr><td>0-15 days</td><td>15% of the Certificate premium</td></tr>
<tr><td>15 days - 1 Month</td><td>25% of the Certificate premium</td></tr>
<tr><td>1 Month -2 Months</td><td>35% of the Certificate premium</td></tr>
<tr><td>2- Month -3 Months</td><td>50% of the Certificate premium</td></tr>
<tr><td>3 Month - 4 Months</td><td>60% of the Certificate premium</td></tr>
<tr><td>4 Months -6 Months</td><td>75% of the Certificate premium</td></tr>
<tr><td>6 Months - 9 Months</td><td>85% of the Certificate premium</td></tr>
<tr><td>Exceeding 9 Months</td><td>Full Annual Certificate premium</td></tr>
</table>

We may also cancel the Policy at any time by giving You 3 business days. In this case, We will refund the pro-rated certificate premium paid in respect of the unexpired Policy Period, provided no claims have been made under the Policy.</td></tr>
<tr><td>5.20 Claim Clause/ Settlement of Claim</td><td>1) Claim Intimation: Connect with us via: Toll-free no.: 1800 2666,
Email ID: customersupport@icicilombard.com, on our website:
https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx
Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence.

2) File an FIR: In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions.

3) Surveyor Appointment: Your Claims Manager (CSM) will contact you and appoint a licensed</td></tr>
</table>

	surveyor basis claim eligibility within 24 hours of reporting the claim **4) Documents:** submit documents to the assigned CSM/Surveyor. List of documents which are necessary and relevant to the claim are as below: 1.Claim bill / Claim Form duly filled up 2.Photographs / Video of damaged property/item under claim 3.Document/s in support of admissibility of the claim, for instance, all proceedings filed before the courts, communications exchanged with the insured, invoices, payment proofs, internal /external investigation report of the insured, Insureds counsel opinion on merits and demerits of the case, insured counsel engagement letter etc. 4.FIR / Final Police investigation report wherever applicable 5.For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed. 6.For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum & value of the items under claim 7.Offer for retention of salvage, if any 8.KYC / NEFT Details as per AML guidelines 9.Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate 10.Any other document which may be specified by the surveyor post completion of initial survey **5) Assessment Approval**: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor **6) Salvage:** The amount that is assessed which the damaged asset will fetch in the open market *(wherever applicable)*. **7) Turnaround Time (TAT):** Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report, as applicable *(Applicable to Retail policyholder)*.
5.21 Grievance Redressal	For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre (IGCC) at their toll free no. 1800 4254 732 / 155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com.

The details of Insurance Ombudsman are available below:

S no.	Name of office of insurance Ombudsman	Territorial Area of jurisdiction
1	AHMEDABAD Insurance Ombudsman 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 Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
3	BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
4	BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email:bimalokpal.bhubaneswar@cioins.co.in	Odisha.
5	CHANDIGARH Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.

	6	CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	
	7	DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh	
	8	ERNAKULAM Insurance Ombudsman 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 Insurance Ombudsman 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 Insurance Ombudsman 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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.	
	11	JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Rajasthan.	

	Tel.: 0141- 2740363/2740798 Email: Bimalokpal.jaipur@cioins.co.in		
12	KOLKATA Insurance Ombudsman 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 Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, 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	MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).	
15	NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur	
16	PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.	Bihar, Jharkhand.	

		Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	
	17	PUNE Insurance Ombudsman 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.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).
	18	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.
	The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, Our website www.icicilombard.com or from any of Our offices.		