Deterioration of Stock (Potatoes) Insurance Policy

Standard Form for Refrigeration Plant (Stock) Policy (For Potatoes only)

WHEREAS the Insured named in the Schedule hereto has made to ICICI Lombard General Insurance Co. Ltd., (hereinafter called "the Company") a written proposal by completing a "Questionnaire" which together with any other statements made in writing by the Insured for the purpose of this Policy, is deemed to be incorporated herein.

NOW THIS POLICY OF INSURANCE WITNESSETH that in consideration of the Insured having paid to the Company, the premium mentioned in the said Schedule. The Company hereby agree with the Insured,. subject always to the terms, provisions, warranties and conditions contained herein or endorsed hereon, that if at any time during the period of insurance stated in the Schedule, or during any subsequent period for which the Insured pays and the Company may accept the premium for the renewal of this policy, there shall occur An ACCIDENT as hereinafter defined, to the Refrigeration Machinery described in the Schedule I resulting in a rise in temperature in the Refrigeration chambers thereby directly causing damage to the goods described in Schedule II by deterioration, putrefaction or contamination following such accident, then the Company will subject to the terms, exceptions, warranties and conditions contained herein or endorsed or otherwise expressed hereon, indemnify the Insured for such damage in the manner described hereafter but not exceeding in all, the Sum Insured stated in Schedule II. The total liability of the Company under this policy shall be limited to the Sum Insured specified in Schedule II.

PROVIDED ALWAYS THAT:

1. At the time of the happening of an Accident there shall be in force an insurance covering the interest of the Insured the costs of repair to or replacing of the Insured machinery necessitated by such accident and that the payment shall have been made or liabilities admitted therefor under such insurance but if no payment shall have been made or liability admitted under such insurance solely as a result of the operation of any 'excess' thereunder the liability of the Company under this policy shall not be affected.

2. The said goods are contained at the time of the accident in the said refrigeration chambers.

3. The Insured refrigeration machinery specified in Schedule I is under constant supervision, and that the persons commissioned to undertake such supervision are capable of immediately taking appropriate measures to prevent any impending accidents or to minimise any damage that may occur.

4. The Insured keeps a stock book in which the quantity, place {with respect to rack's number inside the chamber) and the value of each type of goods sto.red at any time are entered 'along with the names and addresses of the hirers; that he keeps such stock book up to date and furnishes the Company with fortnightly declarations not later than 3 days after the close of each fortnight, showing the average quantity and value per day of each type of goods stored during the preceding fo11night,as well as the storage charges due for the average period of storage in the pro forma prescribed by tha Company.

   The lists, stock books and all other records of the insured relating to the goods, stored shall at all reasonable times be open to inspection by duly authorised representatives of the Company

DEFINITIONS:

1. The Term accident shall mean and be limited to
    a. Any sudden or unforeseen loss of or damage to the Refrigeration Machinery described in Schedule I of this policy due to any accidental cause covered by Machinery Insurance Policy specified in Schedule I and not hereinafter excluded.

        EXCLUSIONS

        i. Failure of any part or parts requiring periodical renewal (such as failure of belts, gaskets, packing material, joints of any kind and insulation).
        ii. Operation of fuses and safety devices.

    b. Escape of Refrigerant in the refrigerated chamber as a direct result of damage to machinery and plant described in Schedule I for which damage a claim is admissible under the Machinery Insurance Policy specified in the Schedule

2. Sum Insured:

    The sum insured under this policy specified in Schedule (II) shall be

    a. For Annual Policies: -

    The value of the stocks obtained by multiplying the full storage capacity of the Cold storage by the average price of the Potatoes at the time of loading as determined by the insured with the concurrence of the Company at the time this Insurance has come into effect. This price shall include storage charges for the whole season.

    b. For Policies Issued for periods less than 12 months: -

        Value of stocks obtained by multiplying the full storage capacity of the maximum number of chambers that are likely to be used during the entire period by the average price of the potatoes at the time of loading as determined by the Insured with the concurrence of the Company at the time this Insurance has come into effect. The price shall include storage charges for the whole season.

        Note:
        For this purpose storage capacity of the cold storage shall be determined on the basis that ten quintals of potatoes can be stored for 100 cubic feet of space inside the chamber.

3. Claims Settlement

    All CLAIMS shall be settled on the basis of the insured value or the market value whichever is less and appropriate 'deductions shall be made there from in the following order:

    a. Shrinkage and Rottage as stated hereunder.
    b. The Value of the damaged stocks as as certained at the option of the Company by sales or survey.
    c. Under insurance, if any
    d. The excess stated in Exception No.1

e. Recovery of Rent if any

4. Shrinkage:
   The amount to be deducted from each claim value for shrinkage will be in the same percentage as stated in the Insured contract with his hirers or 5% of the insured value of the damaged stocks whichever is higher.

5. Rottaqe:
   The amount to be deducted from each claim value for rottage will be 5% of the Insured value of the damaged stocks irrespective of whether the contract of the Insured with the hirers provides for such deductions or not
6. Excess:
   The amount specified in Schedule II being the loss stated in Clause(i) of 'Exceptions' of this Policy, which the Insured himself is to bear
7. Under Insurance:
   If due to any reasons at the time of occurrence of loss the value of the goods insured by this Policy shall exceed the sum insured thereof, the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the damage accordingly.

   In the event of a claim arising under policies issued for period less than 12 months, if stocks are found in chambers which are not insured, loss or damage to such additional stocks shall not be payable. Also value of stocks or the full capacity of the chambers which are not insured, but are containing stock shall be added to the value at risk at the time of loss for the purpose of applying underinsurance of the assessed loss.
   The Company will make payments only after being satisfied, with the necessary bills and documents that the repairs have been affected or replacement have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damaged equipments for reasons beyond their control. In such oases claims can be settled on 'Indemnity Basis'.

   Exceptions:
   The Company shall not be liable for:
   i. Excess amount mentioned in Schedule II of Policy.
   ii. Any damage to the stocks due to rise or fall in temperature caused by stoppage of any section or sections of the Refrigeration Plant for less than 24 hours following an accident to the Refrigeration Plant & Machinery specified in Schedule I and covered by concurrent Machinery Insurance policy.
   iii. Any damage to the stocks due to rise or fall in temperature caused by failure of electric supply for whatever reasons.
   iv. Any damage to stocks caused by a rise or fall in temperature due to stoppage of any section or sections of the Refrigeration Plant for repairs, maintenance, overhaul ng or for replacement of parts due to wear and tear of the plant and equipments or failure of any part/s requiring periodical renewal and operation of fuses and safety devices. However, this exception will not apply for repairs or replacement necessitated by operation of an Insured peril.
   v. Any damage to the stocks arising out of overloading of the Refrigeration Plant and Equipments beyond its maximum rated capacity.
   vi. Any damage if the temperature in the Refrigeration Chambers does not exceed 40°F (4.4°C)
   vii. Any loss or damage to the stocks as a result of inherent defects or diseases, natural deterioration or natural putrefaction even though they may be contained in the Cold Storage Chambers.
   viii. Any loss arising from improper storage, insufficient circulation of air/non- uniformity

of temperature for whatsoever reasons.

ix. Any loss of or damage to the packing materials.

x. Any damage to the stocks caused by collapse of rack structure/storage platforms due to uneven loading or any other reasons. However, this exception shall not apply for the collapse of rack structure/storage platform leading to Machinery Breakdown and resulting in deterioration of stocks.

xi. Any damage directly or indirectly occasioned by or happening through or in consequence of or aggravated by

a. War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not). Civil war, Rebellion, Insurrection, Mutiny, Riot, Strike, Lockout and Malicious Damage, Terrorism, Civil Commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious person or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any government de jure or de facto or by any public, Muncipal or Local Authority.

b. Nuclear reaction, nuclear radiation or radioactive contamination.

c. The willful act of willful negligence of the Insured or his representative.

d. Fire, Lightning, Extinguishments of a fire or subsequent demolition, collapse of building, Flood,Inundation, Earthquake,Subsidence, Landslide, Rockslide, Storm, Tempest, Hurricane, Typhoon, Cyclone or other natural catastrophe.

e. Loss or reduction of the lnsured's Refrigeration capacity or other consequential loss or damage or liability of any nature whatsoever.

Warranties:

1. The insured shall not accept for storage any stocks, which have been declared unfit for storage by appropriate authorities.
2. The insured shall not accept for storage any crop of potatoes after 15th April, without written permission of the Company
3. The insured shall pre cool the stocks meant for storage for 24 hours before loading into the chambers.
4. The insured shall store the stocks in the manner specified below so as to ensure an efficient distribution and circulation of air and for facility of loading and unloading operations
    a. Leave a clearance of at least 90 cms surrounding the diffuser. This clearance shall be maintained on all floors so that no goods are stored on the racks above the diffuser
    b. Leave a clearance of at least 90 cms surrounding the diffuser. This clearance shall be maintained on all floors so that no goods are stored on the racks above the diffuser
    c. The racks should be at least 20 ems away from the floor and 76 cms from the wall.
    d. A gap of at least 60 cms shall be maintained between the ceiling and top level of the stack in topmost shelf of each rack.
    e. The stacking on each shelf of the rack should be done in such a manner that the topmost bags leave a gap of at least 7.5 ems between the bottom of the upper shelf and top level of the bags in the bottom shelf
    f. The bags shall be turned at least once in the season after loading but not later than 15th July of the year
5. Each Chamber shall be provided with thermometer reading dry bulb and wet bulb temperatures on all floors
6. The insured shall take care to see that:
    a. The temperatures inside the Cold Chambers are brought down to 34 F (1.1°C)

in all the floors of all the chambers before the loading commences and

b. Further ensure that the temperature in ail the Chambers does not exceed 50 F (10°C} during the entire period of loading and 40 F (4.4°C) during the subsequent period of storage

7. The Insured shall ensure that the Diffuser or direct expansion pipes are so arranged in the Cold Storage Chambers .as to maintain a maximum allowable variation of plus or minus 5% temperature in degrees centigrade required at any one location inside the chamber.
8. In the event of deterioration, of any shelf or floor space where damaged or deteriorated stocks have been stored or temporarily occupied shall be cleaned and disinfected immediately after removal or disposal of the damaged stocks.
9. The insured shall forthwith notify the Company in writing about any abnormal operating conditions of the Refrigeration Plant and Machinery or stoppage of the function of the Cold storage causing rise or falling temperatures or any circumstances which may give rise to a claim under this Policy and shall at his own expense diligently comply with all the directions that may be given by the Engineer of the Company or any other technical personnel appointed by the Company for bringing back the operation of the Cold storage to its normal working conditions
10. In the event of an accident which may give rise to a claim in this policy the insured shall take all steps required by the Company to minimise the loss (including un- loading of the stocks from the affected chambers, disposing off the same in the market and/or make alternative arrangements to store in other cold storages).
    All expenses necessarily and reasonab ly incurred for this purpose shall be indefinable under the policy as available under the cold storage Act.
11. If after inspection by the Company's representative It is revealed that the stocks stored in any of the refrigeration chambers have suffered infection or disease the insured shall forthwith arrange tor samples of such stocks selected by the Company's representatives to be sent for detailed investigations by a recognized Agricultural Authority approved by the Company. Should the analysis reveal that the stocks are infected or diseased than all benefits under the Policy are deemed to have been forfeited.
12. The insured shall maintain the regular stock of minimum spare parts for the various Cold Storage Machinery as mentioned hereunder
    a. For Compressor a set of new bearings, Oil seals, glands, piston liners, piston rings, Suction and delivery valve gaskets and springs for such compressor.
    b. For Diffuser - a set of ten diffuser tubes for every diffuser and a set of bearings for the blower and one set of blower or fan for every two diffuser units
    c. For Diffuser Motors one spare motor of suitable capacity as unconnected spare for every two diffusers.
    d. For Expansion Valves - one spare expansion valve for every diffuser
13. In the event of the power supply being curtailed it is hereby declared and agreed that the insured shall comply with the following:
    a. Shall put into use all the Refrigeration units (including standby units) during the time the supply is being made available to them by the supply authorities to ensure that the temperature inside the Cold Storage Chambers does not exceed 40 F (4.4°C).
    b. Shall not carry out loading or unloading .operation inside the Cold Storage Chambers during the time he plant is shut down on account of non-availability of power
    c. Where conditions of low voltage of power are experienced .shall take immediate steps to install booster transformer in line
    d. Shall take utmost precaution in the maintenance of all Electrical Installation.
14. Storage Capacity:
    Notwithstanding anything contained in the policy, it is hereby declared and agreed that

the maximum capacity of the cold storage chambers shall be determined on the basis that ten quintals of potatoes can be stored per one hundred cubic feet of .space inside the chamber and the insured shall not store any quantity in excess of the capacity as determined.

15. The Insured shall not accept for storage any crop of potatoes after 15ih April without the written permission of the Company. (This is for Potatoes of original type only not for red or conch potatoes)

Conditions:

This.policy and Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such meaning wherever it may appear.

1. This policy shall be voidable in the event of any misrepresentation, mis-description' or non-disclosure in any material particular
2. Due observance and fulfillment of the terms, provisions, conditions, warranties and endorsements of this policy shall be a condition precedent to any liability of the Company to make payment under this policy
3. All notices and communications in connection with this policy shall be sent to the Company's issuing office i.e. the office which has issued the policy. No receipt for renewal premium is valid except on the official form issued by the Company and no endorsement of this policy or alteration in the terms thereof is valid unless countersigned by an authorised official of the Company
4. In the event of accident –
    a. The insured shall give immediate notice thereof to the office of the company, which has issued the policy by telephone or telegram and followed by a letter confirming such intimation. Similar intimation may also be given to the nearest Branch Office of the Company and should damage within the meaning of the policy occur to the goods stored, then the Insured shall, within fourteen days after the occurrence of such damage or such further time as the company may allow in writing, at his own expense deliver to the company a claim in writing containing as particular an account as may be reasonably practicable of the goods damaged and of the amount of damage thereto having regard to their value at the time of damage together with details of any other insurance of any goods hereby insured and
    b. Shall take all reasonable precautions to minimize the loss and/or damage and to prevent any further loss and/or damage and the Company shall not be liable for any further loss and/or damage arising out of the continued use of any damaged or defective refrigeration machinery until such machinery is repaired to the satisfaction of the company.
5. The insured shall also provide the company with all such particulars and information with respect to the claim as may reasonably be required together with a declaration of the truth of the claim and on any matters connected therein. No claim under this policy shall be payable unless the terms of this condition have been complied with.

6. It shall be the responsibility of the Insured to check up any damage to the stock of Potatoes .only stored immediately following an accident and a detailed account thereof shall be sent to the Company.
7. If a claim be in any respect fraudulent or if any false declaration be made or used in support of the claim or if any fraudulent means are used by the insured or by any one acting on his behalf or in collusion with him to obtain any benefit under this policy or if a claim be made and rejected and no action or suit be commenced within 3 months of such rejection or in the event of arbitration taking place as provided for hereunder within 3 months after the arbitrator, arbitrators or umpire shall have made their award

all benefits under this policy shall be forfeited

8. On the happening of any accident in respect of which damage may occur whereby a claim is or may be made under this policy, the company, may without thereby incurring any liability by their authorised officers and servants or others enter into the building or premises where the accident has happened and may take possession of any of the goods and may keep possession of and deal with such goods for all reasonable purposes and in any reasonable manner. This condition shall be evidence of d1e leave and license of the Insured to the Company so to do. If the Insured or any one acting on his behalf shall not comply with the requirement of the company or shall hinder or obstruct the Company in doing any of the above-mentioned acts then all the benefits under this policy shell be forfeited. The Insured shall not in any case be entitled to abandon any goods to the Company whether taken possession of or not.
9. If at any time after the commencement of this policy the stand by or spare machinery available when the policy was taken out is reduced, removed or not maintained in proper working order and/or is not available for immediate use, the Company shall be notified thereof in writing.
10. Any claimant under this policy shall at the request and 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 reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnify from other parties to which the Company shall be or would become entitled or subrogated upon its paying for or making good any loss under this policy whether such acts or things shall be or become necessary or required before or after his indemnification by the Company.
11. If at the time of any damage to any goods hereby Insured there be any other insurance effected by or on behalf of the Insured covering any of the goods damaged, the liability of the Company hereunder shall be limited to its rateable proportion of such loss. However, if the insured property is hypothecated to any bank, other lending or financial entity than Contribution clause is not applicable.
    Underinsurance is the amount of loss that will be borne by the policyholder in a situation when the sum insured declared in the policy is less than the actual value of the asset. In case of multiple policies involving bank or other lending or financial entity. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

12. The case of any renewal of or alteration or addition to or repair of any item of plant or its appurtenances or of any departure from ordinary working condition, notice in writing shall be previously sent to the Company or to an Engineer authorized by the Company to sanction such modification or for the working condition and if the Company or the Engineer shall not approve, the Company may cancel the Insurance and return to the Insured proportion of the premium for the unexpired period of the Insurance thereof.
13. The insured can cancel the policy at any time during the term, by informing the company.
    The company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.
    The company shall –
    i) refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
    ii) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced
14. On the happening of any accident or any event likely to give rise to a claim under the policy or at any other time the Company may -
    a. Enter the building or premises (where goods insured under the policy are stored) for the purpose of examination, inspection or verification or such other

purpose.

b. Require the Insured to take such steps and give such information and produce such records as the Company deems fit in respect of the machine1y and/or goods.

Any act done in the exercise or purported exercise of its powers hereunder or any action taken or inspection made by the Company either before or after issuing of the 'policy or happening of any event will not mean admission of liability by the Company and will not affect any of Company's right and will not absolve ,release the Insured of any of his obligations under the terms and conditions of the policy.

15. Insured shall not in any case be entitled to abandon any property to the Company whether taken possession of by the Company or not

16. 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)*

17. Subject always to the jurisdiction of a competent Court of Law at a place where the policy is issued to the exclusion of all other Courts, the claim will be payable only at a place where the policy is issued and in the event of any dispute or difference it shall always be deemed that the course of action has arisen at such a place only and at no other place

Claim Clause/Settlement of Claim:

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 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, Service Engineer's Report, Fire Brigade Report, 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 all relevant information/documents and all queries of the surveyors being concluded. Claim will be decided within 7 days of receipt of the assessment sheet / survey report (This condition will not apply in case of policies issued on the property/building on reinstatement value basis).

Grievances

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 updated ombudsman details are mentioned 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.	Madhya Pradesh, Chattisgarh.

	Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	
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	Assam, Meghalaya,

	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	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. Tel.: 0141- 2740363/2740798 Email: Bimalokpal.jaipur@cioins.co.in	Rajasthan.
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, aunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, khimpur, 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	Goa, Mumbai Metropolitan Region

	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	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. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
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, website of the Company www.icicilombard.com or from any of the offices of the Company