EXTENDED WARRANTY INSURANCE

Annexure 1

PREAMBLE

You, the Insured/Policy Holder, have applied to Us, for insurance and this document is the Policy setting out the details of the insurance which You have requested. When drawing up this Policy, We have relied on the information and statements which You have provided in the application sheet/ proposal form.

In return for payment of the premium shown in the Schedule, We agree to insure You on happening of covered event during the Policy Period as stated in Schedule, upon which one or more benefits become payable under the Policy, subject to the terms and conditions contained herein or endorsed on this Policy.

PART I OF THE POLICY- SCHEDULE

Policy No Issued at Stamp Duty

1. Details of Policy Holder
   a. Name _____
   b. Mailing Address _____
   c. Contact Details _____
2. Details of Insured
   d. Name_____
   e. Mailing Address _____
   f. Contact Details _____

3. Details of Insured Asset(s)

S/N	Details of Insured Asset(s)			Unique Identifier			Invoice date/ Date of Manufacture		Invoice price / value of Insured Asset
	<Manufacturer>	<Model >	<Make >	<Model No>	<Serial No>	<Invoice Number>	<Date of sale>	<Date of manufacture>	
1									

4. Policy coverage

Policy Period:	
Start Date and Hour	
End date and Hour	

5 Territorial Scope: INDIA only

6. Risk Details

S. No	Insured Asset	Unique Identification Number	Sum Insured (Rs.)	Premium (Rs.)	Deductible (as applicable)

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7. Details of existing warranty

S.N	Specific parts	Duration of cover
1		
2		
3		

8. Extensions under the Policy

S No.	Benefit	Deductible (As applicable)
1	Extension 1 – Cover for lost/ stolen	
2	Extension 2 – Cover for Accidental Damage	
Clause/Endorsement		
1	Reinstatement Value Clause	
2	Agreed Bank Clause	

9. Premium

8.1 Basic Premium (Rs.)
8.2 Service Tax# & Education Cess(As applicable)
8.3 Secondary & Higher Education Cess(As Applicable)
8.4 Net Premium* (Rs.)

#subject to change in tax laws
(*) inclusive of Service tax# and cess extra

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

Authorised Signatory

COMPANY CONTACT DETAILS:

a) Toll-free number: 1800-2666

b) Postal Address:

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

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c) E-mail: insuranceonline@icicilombard.com

Agency Details:

a) Agency Name:
b) Agency Code:
c) Contact Details**:** Mobile_____ Landline: _____

Hypothecation
Details of the Hypothecation:

Financial Institution Name: _____
Address: _____
Amount of Hypothecation: _____

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PART II OF SCHEDULE

1. DEFINITIONS

For the purposes of this Policy, the following terms shall have the meanings set forth wherever appearing/specified in this Policy or related Extensions/Endorsements:

Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders. Further any references to statutory enactment include subsequent changes to the same.

Authorized Manufacturer/Dealer	Means manufacturers or dealers of the product category of Insured Asset who are authorized by Us to assist in replacement of the Insured Asset. Selection of Authorized Manufacturers / Dealers shall be Our sole discretion.
Breakdown	Means an act or process rendering the Insured Asset incapable to function or perform under normal operating circumstances as per manufacturer's specification. Any failure of Insured Asset arising out of or gradual decline in output or performance due to age or usage shall not be construed as breakdown.
Deductible	Means the amount of expenses to be borne by You for each and every claim during the Policy Period before the compensation under the Policy becomes payable by Us. The deductible amount will not be reimbursed by Us, however, it doesn't reduce the Sum Insured.
Insured	Means the individual whose name is specifically appearing in the Schedule/ Certificate of Insurance herein after referred as "You"/"Your"/"Yours"/"Yourself"
Insured Asset	Means a physical object performing function or functions, as per manufacturers' specification and for the purpose of this Policy shall include the following: consumer durable items including (but not limited to) audio/ video sets, television, refrigerator, washing machine, air-conditioner, microwave oven and other electrical and electronic kitchen appliances, computers, laptops, , cameras, which are specifically mentioned in the Schedule. It is the subject matter of insurance under this Policy.

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Market Value — Market Value will be the new replacement value of a similar item less depreciation. Provided that in respect of under mentioned items, the market value will be arrived at on the basis given below:

S/N	Item	Basis of Market Value
1	Domestic appliances like air conditioners, TV, refrigerator, washing machine, microwave oven	Present day replacement cost of a similar new item less depreciation at a flat rate of 15% per annum subject to a maximum of 75%
2	Audio/video sets, cameras	Present day replacement cost of a similar new item less depreciation at a flat rate of 20% per annum subject to a maximum of 80%
3	Computers, laptops	Present day replacement cost of a similar new item less depreciation at a flat rate of 25% per annum subject to a maximum of 90%

Policy — means the document evidencing the contract of insurance and includes endorsements issued thereto, changing either the scope of cover, terms and conditions, or any other narration made in the Policy. "Certificate of Insurance" for the purpose of Policy shall mean and include the certificate issued to You by Us or on Our behalf evidencing Your participation in the Policy

Policy Period — means the period commencing at the Policy Period Start Date and ending at the Policy Period End Date, as specifically stated in the Schedule and for which the insurance cover will remain valid. For group policies, Policy Period refers to group policy period, within which certificates of insurance are issued to members of the group. Also, for group policies, references to Policy Period will imply Cover Period wherever applicable.

Cover Period — Means the period as specified in the Certificate of Insurance for which You are covered under the Policy and which shall fall within the Policy Period. The Cover Period normally starts on the date of purchase of the Insured Asset and is inclusive of the manufacturer's warranty period, however the risk under this Policy commences only after completion of the manufacturer's warranty

Sum Insured — Means and denotes the maximum amount of cover available as specifically stated in the Schedule which represents Our liability for any or all claims made during the Policy Period. The Sum Insured shall not exceed the purchase price of the Insured Asset.

Salvage — The amount that is assessed which the damaged asset will fetch in the open market. This amount is deducted from the claim amount.

You/Your/Yours/Yourself — Means the person(s) that We insure and is/are specifically named as Insured in the Schedule.

We/Our/Ours/Us — Means the ICICI Lombard General Insurance Company Limited.

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2. SCOPE OF COVE**R:**

We will indemnify You for the direct, physical damage to the Insured Asset on account of mechanical or electrical or electronic Breakdown subject to the exclusions, terms, conditions and clauses contained hereunder or endorsed hereon. This includes the cost of parts, labour and charges for home service where applicable.

Provided that, such Breakdown happens during the Policy Period and Our liability shall be subject to Sum Insured and Deductible as specifically mentioned in the Schedule

3 GENERAL CONDITIONS:

It is a condition precedent to payment of any claim that the following conditions be observed:

1. The unique identification number as applicable, of the Insured Asset is on record with Us at the time of loss

2. Instructions for use provided in the owner's manual for the Insured Asset must be strictly followed by You.

3. Failure to follow the manufacturer maintenance and service recommendations may result in the denial of coverage under this Policy.

3. Limitation Period- We shall not be liable for any loss or damage after expiry of 12 months from happening of loss or damage unless claim is subject of pending action of court or arbitration. Also, if We disclaim liability for any claim and such claim is not made the subject matter of a suit in a Court of Law within 12 months of such disclaimer, then claim will be deemed abandoned by You and shall not be recoverable thereafter.

4. Territorial Scope: India only

5. Renewal of Policy: At the end of the Cover Period, we may approach You for renewal of coverage for the Insured Asset. We may not offer renewal if in Our opinion the Insured Asset has reached the end of its useful life

4. EXCLUSIONS APPLICABLE UNDER THE POLICY:

We will not be liable for-

A) Any Deductible amount , if applicable and specifically mentioned in the Schedule
B) Any costs recoverable under manufacturer's warranty shall not be covered.
C) We will not pay for breakdown caused by not following manufacturer's instructions
D) Breakdown due to willful act, abuse, negligence
E) The cost of general maintenance, adjustments, resetting of controls, tuning, cleaning and the like
F) Any loss arising out of normal wear and tear of the Insured Asset or its parts.
G) Any modification to the Insured Asset or use which is not in accordance with the manufacturer's instructions or use of any accessory which has not been approved by the manufacturer
H) Defects in external wiring, electrical connection or plumbing that are not an integral part of the Insured Asset
I) All consumer replaceable items such as batteries (including rechargeable batteries) tapes, ribbons, bulbs (including projection television and LCD projector bulbs) data storage media, filters, ink and toner cartridges,

drums, fuses, blades, replaceable fluids and any other parts or materials which are designed to be consumed during the life of the Insured Asset.

J) Any failure or damage ever covered under a product recall

K) Any loss arising due to any external cause such as fire, flood, lightning, theft, mysterious disappearance, malicious mischief, vandalism, explosion, water damage, hail, earthquake, corrosion, rust, denting, scratching, blockages, animal / insect damage or due to Foreign bodies.

L) Use of Insured Asset in a commercial environment, unless specifically accepted by Us

M) Cosmetic items not affecting the use of the Insured Asset including but not limited to cabinetry and cabinet frames, decorative finishing, door liners, glass including projection television exterior screens, handles, hinges, knobs, masks, racks, rollers and shelves, unless specifically accepted by Us.

N) Any cost for the replacement or reinstatement of any data, software, information or music stored, on the Insured Asset

O) Any legal liability, consequential loss, loss of use or damage/injury to third party

P) Satellite system repairs caused by weather damage to satellite antennae, failure of the television set or realignment of satellite antennae

Q) Faults attributable to previous faulty repair by unauthorized repairers

R) The equipment whose warranty schedule, invoice, receipt or serial plate has been modified, defaced or ruined.

S) Any loss or damage caused to the Insured Asset whilst in transit or otherwise that has been entrusted for any service, repair or replacement to any entity other than those authorized by the manufacturer

T) Any visiting charges paid to the personnel of authorized service centre in case the repair claim is not admissible by the Company

5. CLAIMS PROCEDURE

Basis of assessment of claim:

a. We will, in case of an admissible claim, repair the Insured Asset at Our option or pay You for the amount of damage as the case may be, subject to the Deductible and subject to the maximum liability in aggregate being limited to Sum Insured

b. We shall issue a voucher of the amount equivalent to the Market Value of Insured Asset in case of an admissible claim at Our option or pay You the Market Value of Insured Asset, subject to the Deductible as specified in the Schedule in the following scenarios:

   1. Estimated cost of repair for an admissible claim exceeds the Market Value of the Insured Asset

   2. Repair of Insured Asset is infeasible in Our opinion due to limited or non availability of parts

   3. Claim under extension for lost or stolen Insured Asset

c. The voucher is to be used for purchase of Insured Asset from Authorized Manufacturer/ Dealer.

d. Your claim shall be forfeited in case such voucher is not redeemed within 60 days of its issuance

e. We will also reimburse You for the cost of transportation of the Insured Asset from Your place (as mentioned in the Schedule) to the place of repair provided such a transportation is deemed necessary by Us or any of Our authorized repairers.

f. We shall not make any payment for the cost of any enhancements, alterations, additions and/or improvements

g. We will not be bound to replace the Insured Asset exactly or completely but only replace the Insured Asset as circumstances may permit and in a reasonably sufficient manner

h. We will not reimburse You for any out-of-pocket expenses other than reasonable expenses incurred in taking the product to repair centre, wherever required.

Your duties on happening of claim:

1. Notify Us immediately on occurrence of a claim and in any case within 7 days giving full description of loss/damage and the cause
2. Submit the completed and signed claim form, provide all the relevant documents as mentioned below in support of Your claim not later than 15 days from the date of intimation

    a. Claim Documents:
        i. Claim form duly filled and signed
        ii. Vouchers or purchase bill, as applicable
        iii. Proof of ownership
        iv. Copy of First Information Received(FIR)/ Daily Dairy Report(DDR) (for lost/ stolen cases)
        v. Any other document as may be reasonably required by Us or Our representative to investigate the claim or Our obligation to make payment for it
3. Extend all assistance and cooperation to the surveyor appointed by Us for the purpose of survey and assessment of the loss/or Our inspecting representative
4. Not abandon the Insured Asset without Our written permission
5. Wherever details pertaining to happening of claim are conveyed by You to Us after reasonable period, You shall provide the reasons of such delay to Us and We may on analysis of reasons provided by You, may condone the delay in intimation of claim or delay in providing the required information/documents to Us.

Our Rights on happening of a claim

We may-

1. Take possession of the Insured Asset for assessment of the claim
2. Keep possession of the Insured Asset and examine, sort, arrange, remove or otherwise deal with the same
3. Appoint a surveyor to determine admissibility and extent of loss and
4. Sell the Insured Asset or dispose off the same

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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/application sheet, 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 You or any one acting on Your behalf to obtain any benefit under this Policy.

2. Reasonable Care

You shall take all reasonable steps to safeguard Your interests against any loss or damage that may give rise to the claim.

3. Observance of terms and conditions

The due observance and fulfillment of the terms, conditions and endorsement 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.

4. Material change

You shall notify Us in writing of any material change in the risk in relation to the declarations made in the proposal form/application sheet at each renewal and We may, adjust the scope of cover and/or premium, if necessary, accordingly. .

5. Records to be maintained

You shall keep an accurate record containing all relevant particulars and shall allow Us to inspect such records. You shall within one month after the expiry of Policy Period furnish such information as We may require.

6. No constructive Notice

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

7. Notice of charge etc.

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy but the payment by Us to You or Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us

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8. Overriding effect of Part II of the Schedule

The terms and conditions contained herein and in Part II of the Policy 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 terms and conditions with the scope of cover contained in Part II of the Policy , 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 Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

9. Your duties on occurrence of loss

On the occurrence of any loss, within the scope of cover under the Policy You shall:

1. Forthwith file/submit a claim form in accordance with 'Claim Procedure' Clause as provided in Part II of the Policy
2. Allow Our surveyor or any agent to inspect the Insured Asset or any other material items, as per 'the Right to Inspect' Clause as provided in this Part.
3. Assist and not hinder or prevent Us or any of Our agents in pursuance of their duties under 'Our Rights on Happening of Loss or Damage' Clause as provided in this Part.
4. Not abandon the Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by Us or any of Our agents or the surveyor.

10. Right to inspect

If required by Us , an agent/ Our representative 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 You be permitted at all reasonable times to examine into the circumstances of such loss. You shall on being required so to do by Us 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 Us so far as they relate to such claims or will in any way assist Us to ascertain in the correctness thereof or Our liability under the Policy.

11. Indemnity

We may at Our option, if applicable reinstate, replace or repair the Insured Asset damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in doing so. We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case We shall be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the Sum Insured thereon.
If in any case We are unable to reinstate or repair the Insured Asset hereby, because of any law or other regulations in force affecting Insured Asset or otherwise, We shall, in every such case, only be liable to pay such sum as would be requisite under the Policy.

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12. Subrogation

You and any claimant under this Policy shall at Your expense do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after Your indemnification by Us. However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable

13. 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 You or not, then We shall not be liable to pay or contribute more than its rateable proportion of any loss or damage. However, this condition shall not be applicable for all the benefit based covers under the Policy, as applicable.
However, if the insured property is hypothecated to any bank, other lending or financial entity then this clause is not applicable.

14. 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 You or anyone acting on Your behalf to obtain any benefit under this Policy, or if the loss or damage be occasioned by wilful act, or with Your connivance, all benefits under this Policy shall stand to be forfeited.

15. Cancellation/termination

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.

16. Cause of Action/ Currency for payments

No claims shall be payable under this Policy unless the cause of action arises in India. All claims shall be payable in India in Indian Rupees only.

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17. Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with Indian Laws and only competent Indian courts shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.

18. 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)

19. Renewal notice

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 form or application sheet or declaration herein before mentioned and that nothing is known to the You that may result to enhance Our risk under the guarantee hereby given. No renewal receipt shall be valid unless it is on Our printed form and signed by Our authorised official. Any change in the risk will be intimated to Us by the You. Nothing mentioned herein or otherwise shall affect Our right to impose any additional terms and conditions on renewal or restrict any renewal terms as to premium or otherwise.

20. Notices

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

In Your case, at the last known address specified in the Schedule

In Our case:
ICICI Lombard General Insurance Company Limited
ICICI Lombard House,
414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai- 400025
Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail

21. Customer Service

If at any time You require any clarification or assistance, You may contact the Our offices at the address specified, during normal business hours.

22. Claim Clause/ Settlement of Claim

1) Claim Intimation: Connect with us via: Toll-free no.: 1800 2666,

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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) Submit 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 claim form and documents. 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).

23. 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 details of Insurance Ombudsman are available below:-

S no.	Name of office of insurance Ombudsman	Territorial Area of jurisdiction

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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	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).

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	Email: bimalokpal.chennai@cioins.co.in	
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. 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.	West Bengal, Sikkim, Andaman & Nicobar Islands.

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	Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	
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. 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	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

EXTENDED WARRANTY INSURANCE

	Email: bimalokpal.pune@cioins.co.in	
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

COMPANY CONTACT DETAILS:-

Toll free number: 1800-2-666

You may also write to us at the following address:

Postal Address:

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ICICI Lombard House
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Near Siddhi Vinayak Temple,
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E-mail: customersupport@icicilombard.com