ICICI Lombard General Insurance Company Ltd.
ICICI LOMBARD HOUSE , 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple,Prabhadevi,Mumbai - 400 025.
UIN IRDAN115CPSU0002V01202425 CIN L67200MH2000PLC129408

SURETY INSURANCE CONDITIONAL

ICICI Lombard General Insurance Company Ltd.
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Near Siddhi Vinayak Temple,Prabhadevi,Mumbai - 400 025.
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POLICY SCHEDULE

a.	Surety Insurer	
b.	Address of Surety Insurer	
c.	Policy Number	
d.	Bid Documents	
e.	Contract Currency	
f.	Contract Value	
g.	Type of Bond	
h.	Bond Value	
i.	Principal Debtor	
j.	Principal Debtor Address	
k.	Principal Debtor's Authorised Person	
l.	Creditor	
m.	Creditor Address	
n.		
o.	Total Premium	
	Taxes	
p.	Intermediary Name	
	Intermediary Contact No	
	Intermediary Code	
q.	Bond Period/ Surety Period	

1. DEFINITIONS

The following terms as used in this Surety Bond shall have the respective meanings set forth below, wherever they may appear in the Surety Bond, the attached Schedule, and any endorsements. Where appropriate under the terms of this Surety Bond, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same.

1) "**Bid Documents**" means the documents noted in the Schedule and including any and all documents in relation to the issuance of the tender by the Creditor, submissions of proposals by the Principal Debtor, subsequent acceptance of bid and includes all communications between the Principal Debtor and the Creditor till the time of execution of the Contract.
2) **"Bond Value"** means the amount specified in the Schedule, which is the maximum, total and cumulative liability arising under this Surety Bond.
3) "**Contract**" means the agreement between the Principal Debtor and the Creditor that would come to be executed following acceptance of the bid of the Principal Debtor and it fulfilling the conditions required in the Bid Documents.
4) "**Contract Currency**" means the currency specified in the Schedule.
5) "**Contract Value**" means the total value of the Contract, for which bids have been called, and as specified in the Schedule.
6) "**Creditor/~~Creditor~~**" means the person named in the Schedule to whom the guarantee under this Surety Bond is given.
7) "**Default**" means an actual breach or abandonment of the Contract by the Principal Debtor, on the happening of which there is a financial liability on the Principal Debtor to make a payment under the Contract.
8) **General Agreement of Indemnity"** means the agreement of indemnity executed between the Principal Debtor and Surety Insurer wherein the Principal Debtor has agreed to indemnify the Surety Insurer against any and all losses arising under, in relation to or in connection with the Surety Bond on such terms and conditions as specified in that agreement.
9) **"Principal Debtor/Insured/Contractor"** means the person named in the Schedule, who has concluded this Surety Bond with the Surety Insurer and in respect of whose default the guarantee under this Surety Bond is given.
10) **"Schedule"** means the policy schedule attached to and forming part of this Surety Bond.
11) **"Surety Bond"** means this policy document containing the terms and conditions, the General Agreement of Indemnity, the Proposal Form, Schedule, and endorsements (made to or on it from time to time, and if more than one, then the latest in time), which form a part of the Surety Bond and shall be read together.
12) **"Surety Insurer/Insurer/We/Our/Us/Company"** means ICICI Lombard General Insurance Company Limited
13) **"Surety Period/ Bond Period"** means the period for which the bond will be valid, starting from the date on which it is issued, until the earliest of the below
    - (i) the completion of the Surety Period specified in the Schedule and subsequent endorsements (if any), for extending the period as may be mutually agreed between the Creditor and the Principal Debtor with prior written approval from the Surety Insurer or
    - (ii) (ii) the issuance of certificate by the Creditor in writing confirming that all of the obligations of the insured are completed and the Company is allowed to release the Surety Bond or
    - (iii) (iii) the date on which a claim is paid.

2. PREAMBLE

In consideration of the receipt of premium by the Surety Insurer, any further premium that may become payable under the Policy and in reliance of the documents submitted, statements, representations and warranties made, the terms of the General Agreement of Indemnity, and the information contained in the proposal form (which shall all form a part of and the basis of this Surety Bond) and subject to the terms and conditions of this Surety Bond, the company shall provide Surety Insurance Cover as detailed hereinafter

3. INSURING CLAUSE

Subject to the terms, exclusions, limitations, and conditions contained herein or otherwise endorsed hereon as read with general agreement of indemnity this Surety Insurance applies to non-fulfilment, non-performance of obligations or breach of terms and conditions stipulated in the Original Contract/ Bid Document/ RFP Document by the Contractor and limited to the bond value, bond period, type of Bond issued and mentioned in the Policy Schedule

4. COVERAGE

There are 2 options available under this Policy and it is mandatory to opt one of them and policy documents will be shared as per the bond opted.

1. Bid Bond
2. Performance Bond

1. BID BOND

This BOND is made as a deed BETWEEN the following parties whose names and [registered office] addresses are set out in the Schedule to this bond ("the Schedule"): -

- The "Insured"
- The "Company", and
- "Creditor"

WHEREAS:

The Creditor having agreed to receive the Bid of the Insured for the [ ] project on _____ basis (the "Project") pursuant to the Tender ID[ ]and RFP(Request for proposal) Document issued in respect of the Project and other related documents including without limitation the draft contract Agreement (collectively referred to as "Bid Documents"),the Company at the request of the Insured irrevocably, unconditionally and without reservation guarantee the due and faithful fulfilment and compliance of the terms and conditions of the Bid Documents and undertake to pay forthwith to the Creditor the sum set out in the Schedule subject to the terms, conditions and limitation set out below of this Bid Bond , provided none of the Exclusions as mentioned below are applicable

NOW, THEREFORE, for valuable consideration, the receipt and sufficiency whereof is hereby acknowledged by the Company, the Company irrevocably undertakes the following: -

1. The condition of this Bond is such that if the Insured:

1.1. Withdraws its Bid, without the consent of the Creditor, during the period of the Bid validity (the "Bond Period") as set out in the Schedule; or

1.2. Upon having been notified of the acceptance of its Bid by the Creditor during the Bond period, unreasonably fails, delays, or refuses to execute the contract as required, in accordance with the terms and conditions specified in the Bid Documents;

1.3 A written notice is made by the Creditor to the Company, specifying that such demand arises from the occurrence of any of the above events along with relevant supporting documents.

1.4. The Company may call for any other document/s as deemed necessary to establish such occurrence to its satisfaction

1.5. Upon receipt of all the necessary documents the Company will review all such documents, evidences and decide upon as to whether such event has occurred

1.6. Upon satisfaction the Company and subject to the terms, exclusions, limitations, and conditions contained herein or otherwise endorsed hereon as read with General Agreement of Indemnity, the Company undertakes to pay to the Creditor the claimed amount or the Bond Value as specified in the Schedule whichever is less

1.7. The Company and the Insured acknowledge and agree that the terms and conditions of the Bid Bond shall remain unchanged for the duration the Bond Period.

2. The maximum aggregate liability of the Company under this Bid Bond shall not exceed the sum set out in the Schedule (the "Bond Value"). The Company hereby agrees that its obligation under the Bid Bond shall remain in full force and effect until the validity of Bond Period

2. PERFORMANCE BOND

This BOND is made as a deed BETWEEN the following parties whose names and [registered office] addresses are set out in the Schedule to this bond ("the Schedule"): -

- The "Contractor"

- The "Surety Insurer", and

- "Creditor"

WHEREAS:

The Creditor having entered into or agreed to enter into a Contract with the Contractor for the [ ] project on _____ basis (the "Project") pursuant to the Tender ID[ ] and RFP Document and Letter of Allotment/ Acceptance no [xxxxxx] issued in respect of the Project and other related documents including without limitation the draft contract Agreement, the Surety Insurer at the request of the Contractor irrevocably, unconditionally and without reservation guarantee the due and faithful fulfilment and compliance of the terms and conditions of Contract by the Contractor and undertake to pay forthwith to the Creditor the sum set out in the Schedule upon the terms and conditions of this Performance Bond subject to the limitation set out below., provided none of the Exclusions as mentioned below are applicable

NOW, THEREFORE, for valuable consideration, the receipt and sufficiency whereof is hereby acknowledged by the Surety Insurer, the Surety Insurer irrevocably undertakes the following: -

2. The condition of this Bond is such that if the:

2.1. Contractor receives a Notice from the Creditor arising out of or due to the Breach of the Conditions of the Contract provided that in its demand the Creditor states that the demand arises from the occurrence of any of the breach of terms and conditions of the contract, specifying which event(s) has occurred.

2.2. Contractor has been given sufficient time as per the Contract to rectify such Breach which has been notified to the Contractor by the Creditor

2.3. Creditor has notified the Surety Insurer of such a Breach and Provided all Evidence of alleged Breach of Contract including Technical Reports and the Correspondence by the Contractor of the Notice of Breach have been submitted to the satisfaction of the Surety Insurer

2.4. Surety Insurer may call for any other document/s as deemed necessary to establish to its satisfaction such a Breach of Contract

2.5. Upon receipt of all the necessary documents Surety Insurer will review all such documents, evidences and decide upon as to whether such Breach of Contract has occurred and if so the extent of such default

2.6. Upon the satisfaction of the Surety Insurer and subject to the terms, exclusions, limitations, and conditions contained herein or otherwise endorsed hereon as read with General Agreement of Indemnity, the Surety Insurer undertakes to pay to the Creditor that portion of Performance Bond value in respect of the damages sustained by the Creditor as established and ascertained pursuant to and in accordance with the provisions of or by reference to the Contract and taking into account all sums due or to become due to the Contractor or the Performance Bond Value as specified in the Schedule whichever is less.

2.7. The Surety and the Contractor acknowledge and agree that the terms and conditions of the Performance Bond shall remain unchanged for the duration of the Performance Bond Validity Period.

3. The maximum aggregate liability of the Surety Insurer under this Performance Bond shall not exceed the sum set out in the Schedule (the "Bond Value"). The Surety Insurer hereby agrees that its obligation under the ~~Bid~~ Peformance Bond shall remain in full force and effect until such time as the Creditor notifies the Contractor in writing that all of its obligations in relation to the Tender, as specified in the Contract, have been fulfilled. Without prejudice to the foregoing, or limiting the generality of the foregoing, the Performance Bond shall remain in full force and effect till Expiry date as mentioned in the Schedule save in respect of any breach of the Contract which has occurred and in respect of which a claim in writing containing particulars of such breach has been made upon the Surety Insurer before Expiry.

5. EXCLUSIONS

This Surety Insurance does not apply to:
5.1. The Original Contract signed between the Insured and the Creditor is not established, invalid, cancelled or terminated by either of the parties before the Insured Risks occur.
5.2. Intentional, gross negligence, illegal or criminal acts by or between the Creditor and Insured.
5.3. The Insured or its employees commit fraud, collude, bribe, or use any illegal means to enter the contract.
5.4. The Insured maliciously collude to violate the contract.
5.5. Any Dispute between the Insured and the Creditor.
5.6. The Creditor and the Insured change or amend or modify the contents of the contract without the prior written consent of the Surety.
5.7. General Exclusions such as, war, nuclear, pollution, acts of god, force majeure, administrative, statutory, regulatory or judicial actions caused by reasons other than the Insured.
5.8. Any expenses incurred by the Creditor for collecting, confirming, and proving that the Insured breached the contract that resulted in claims.
5.9. Any legal cost or expenses incurred in the litigation and execution by the Creditor to collect, confirm, and prove that the Insured fails to perform the contractual obligation.
5.10. Any third party loss not part of the contract.
5.11. Any price fluctuation in execution of the project.
5.12. Liquidated damages, late fees, fines, and punitive damages, exemplary damages, or any other damages or compensatory damages.
5.13. Failure by the Insured to pay premium, provide necessary letter of Indemnity or security.
5.14. Non-performance or non-fulfilment of the terms and conditions of the contract arising out of or due to delay in obtaining permissions or approvals from any statutory, regulatory, judicial authorities or Creditor relating to execution of the Project.
5.15. Non-performance or non-fulfilment of the terms and conditions of the contract arising out of or due to delay in payments of outstanding or receivables due to the Insured by the Creditor
5.16. Non-performance or non-fulfilment of the terms and conditions of the contract arising out of any law for the time being in force under which the Contractor is dispensed with the performance of the underlying Contract either impliedly, through conduct or otherwise
5.17. Any change in or addition to the Contractors liability including to any third party, arising out of any negligent act (s) or omissions in the course of its performance of the underlying contract
5.18. Any specific event (s) agreed by and between the Creditor and the Insured under the Contract including but not limited to any event of force majeure (which shall have the same meaning as ascribed to the term under the Contract and in law) and which may result into frustration and/or impossibility of execution of the Project as recognized under law;
5.19. Any events arising out of, based upon or attributable to change in management, acquisition or change in control of the Creditor or the Insured after the Bond is issued and is still in force.

6. INSURED OBLIGATION

6.1 The Insured shall truthfully inform and provide all required and necessary information to the Surety Insurer for the conclusion of the policy The Surety Insurer has the right to terminate the policy if the Insured fails to fulfil the

obligation in the preceding paragraph or due to gross negligence, which is sufficient to influence the Surety Insurer's decision to agree and issue the policy.
If the Insured intentionally or knowingly fails to fulfil the obligation to inform truthfully, the Surety Insurer shall not be liable for any claims compensation and shall not refund the insurance premium.
6.2 The Insured shall pay the bond premium as agreed in the policy. If the Insured fails to pay the bond premium in full by the agreed date, the Surety shall not be liable for any claim or bond call that occur before the payment of the insurance premium.
6.3 The Insured shall notify the Surety immediately on any discovery of any event or circumstances that could materially affect the completion of the work and could potentially lead to a bond call.
6.4 The Insured shall use all measures to prevent and minimize the loss under this Surety Bond. In the event of any failure in this regard, the Surety Insurer will have the right to determine and reasonably adjust the amount, if any, otherwise payable to the Creditor under this Surety Bond.

7. RECOVERIES

i) The Surety Insurer shall have full rights of subrogation based on the General Agreement of Indemnity against the Insured in relation to the Bond Value called and to the security attached under the policy.

ii) The Surety Insurer will initiate legal action on the Insured by enforcing the General Agreement of Indemnity and/or the security and collateral.

iii) The Insured can approach the Surety Insurer with repayment plan to settle the claim paid to the Creditor. The repayment plan will be subjected to the approval and agreement by the Surety Insurer.

8. CLAIM DOCUMENTS

i) Written demand from the Creditor to the Company for invocation of the Surety Bond mentioning the amount and the condition/s breached by the Principal Debtor. The said demand must also (wherever applicable) record and attach copy that an opportunity given to the Principal Debtor to rectify the alleged Default, as per the terms of the underlying Contract, was provided but the said alleged Default has not been cured by the Principal Debtor.

ii) Complete Claim form

iii) Any other necessary documentation required by the Company, as deemed necessary to establish the Principal Debtor's liability and/or the quantum of the claim payable under this Surety Bond.

9. GENERAL CONDITIONS

9.1. The Creditor shall have the absolute right to arrange his affairs with the Principal Debtor in any manner which the Creditor may deem fit and the Surety Insurer shall not have the right to claim his release from this Surety Bond on account of any conduct alleged to be prejudicial to the Surety Insurer, except for the limited extent specified in the Exclusions section.

9.2. **Currency**: The payment under this Surety Bond shall be made in the Contract Currency.

9.3. **Subrogation**: The Principal Debtor or any claimant/Creditor under this Surety Bond shall at the expense of the Surety Insurer do and concur in doing, permit to be done all such acts that may be necessary or reasonably required by the Surety Insurer for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Surety Insurer shall be or would become entitled or subrogated upon the Surety Insurer paying for or making good any loss or damage under this Surety Bond whether such acts and things shall be or become necessary or required before or after the Principal Debtor's indemnification by the Surety Insurer.

9.4. **Inspection**: The Surety Insurer may at any time, in connection with a claimed Default examine or require to be produced copies of any corporate records or books, internal documents and correspondence, letters, or other

documentation or records in whatever form and wherever situated in the possession or control of the Principal Debtor relating to or connected with this Surety Bond or to any transaction between the Principal Debtor and the Creditor. The Principal Debtor shall, at the request of the Surety Insurer, take any and all reasonable steps to obtain for the Surety Insurer any and all of the aforesaid information in the possession of any other person relating to or connected with this Surety Bond and/ any claimed Default.

9.5. **Notices**: All notices provided for all purposes in connection with this Surety Bond shall be in writing vide any valid electronic mode of transmission (including by facsimile transmission) and given to the Principal Debtor and the Surety Insurer, as applicable, at the physical address stated in the Schedule, for the service of all notices for all purposes in connection herewith.

9.6. This Surety Bond is neither negotiable nor assignable/transferable and shall expire at the end of the Bond Period, after which no claims will be considered or payable by the Surety Insurer. The original copy of this Surety Bond shall be returned to the Surety Insurer after it has expired.

9.7. **Governing Law & Jurisdiction**: This Surety Bond shall be governed by Indian law. Any disputes arising under, in relation and/or in connection with this Surety Bond shall be subject to the exclusive jurisdiction of courts in Mumbai, and parties hereby waive any assumed right to initiate proceedings in any other jurisdiction.

9.8. **Sanction Clause:** The Surety Insurer shall not deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit be contrary 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.

9.9. **Cancellation:** This Surety Bond shall be void and all premiums paid hereon shall be forfeited to the Surety Insurer in the event of misrepresentation, misdescription or non-disclosure of any material fact by the Principal Debtor, or in the event that any fraudulent claim is made under this Surety Bond or if any fraudulent means, or any false statements, declarations or devices are used by the Principal Debtor, or any one acting on their behalf, to obtain any benefit under this Surety Bond.

9.10. **Notice of Lien:** The Surety Insurer shall not be bound to take notice of or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this Policy but the receipt of the Insured or his legal representative shall in all cases be an effective discharge to the Surety.

9.11. **Severability:**

i) If any provision of this agreement is invalid, unenforceable or prohibited by law, this agreement shall be considered divisible as to such provision and such provision shall be in operative and the remainder of this agreement shall be valid, binding and of the like effect as though such provision was not included therein.

ii) The parties shall make all reasonable endeavours to agree as far as possible that invalid or illegal terms shall be amended or replaced by valid or legal terms as the case may be, with a similar effect in order to maintain the purpose and continuity of this agreement.

9.12. **Failure to comply with conditions**

The due observance and performance of each term, warranty, obligation and conditions contained herein or in the proposal and declaration shall be a condition precedent to liability of the Surety Insurer and to the enforcement thereof by the Insured. Any failure to comply with the conditions shall render the Policy voidable at the option of the Surety Insurer.

10. 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."

11. GRIEVANCES:

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

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call 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: https://irdai.gov.in, or on the Company's website at www.icicilombard.com.

The updated ombudsman details are mentioned below:

Sr 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	Punjab, Haryana (excluding Gurugram, Faridabad,

	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	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	Rajasthan.

	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	
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. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
17	PUNE	Maharashtra,

	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	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: https://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.