Policy Wordings – Gadget Insurance Policy

Preamble

Whereas the Insured designated in the Policy Schedule / Certificate of Insurance (hereinafter also referred as "You" or "Your"), by means of a proposal and declaration together with any statement, report or other document which shall be the basis of this contract and shall be deemed to be incorporated herein, has applied to ICICI Lombard General Insurance Company Limited (hereinafter also referred as "We" or "Us" or "Our" or "The Company") for the insurance hereinafter set forth and paid appropriate premium for the period as specified in the Schedule / Certificate of Insurance.

Operative Clause

Subject to the definitions, terms, conditions and exclusions contained, endorsed or otherwise expressed herein, We shall indemnify or pay You or Your legal representatives, as the case may be, in respect of insured events occurring during the Period of Insurance stated in the Schedule, in the manner and to the extent set forth in this Policy

Insured and Insured Person:

Insured means the Policyholder as specified in the Schedule. In case of a group policy, Insured will be responsible for declaration of eligible members and / or Gadgets to the Company, based on which Certificates of Insurance shall be issued.

Insured Person means the member of Insured's group, who has opted for insurance under this Policy and has got the Certificate of Insurance, with identification details of Gadget covered, Insured Person and specifying the date of inception of cover.

Definitions

"**Authorized Service Centre**" means repair centres authorized by Us to carry out repairs on Your Gadget

"Beyond Economic Repair" means your asset will be deemed a total loss when we consider it uneconomical to repair the Gadget or when the cost of repair exceeds the sum assured less applicable depreciation as specified in the policy schedule

"Insured Gadget" shall mean any electronic, electrical or mechanical device, such as mobile phones (all types of phones including ordinary, feature phone and smartphones), tablets & laptops (all types of tablets, phablets,
laptops and notebooks), wearable gadgets (all electronic devices which are wearable including watches, smart watches and fitness bands) and other physical assets (all types of desktops, still cameras, video cameras and other devices used for communication or projection or entertainment) meant for personal use and as described in the policy schedule.

"OEM" Original Equipment Manufacturer means the manufacturer or owner of the brand for selling the Gadget who has provided the standard manufacturer's warranty as defined and specified in the

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warranty manual.

"**Period of Insurance**" means the period as stated in the Schedule or the Certificate of Insurance, from the date on which coverage begins to the date on which coverage ends. If the Policy or Certificate of Insurance is cancelled mid-term during the Period of Insurance, the coverage end date gets revised accordingly.

Policy Wordings – Gadget Insurance Policy

"**Policy**" means this document of Policy, describing the terms and conditions of this contract of insurance including the Company's covering letter to You if any, the Certificate of Insurance if any, the Schedule attached to and forming part of this Policy, Your Proposal form and any applicable endorsement attaching to and forming part thereof either at inception or during the Period of Insurance. The Policy contains details of the scope and extent of cover available to Your Gadget, the exclusions from the scope of cover and the terms and conditions of the issue of the Policy.

"Proposal" means the application forming a part of this Policy that You sign for this insurance and which contains information provided by You regarding Your Asset or which is given to Us on Your behalf.

"**Reinstatement Value**" means the cost of replacing or reinstating property of the similar kind or type but not superior to or more extensive than Your Asset when new.

"Schedule" means Schedule attached to and forming part of this Policy or Certificate of Insurance, specifying Your details and the details of Your Gadget, the Sum Insured, the Period of Insurance, Coverage and the limits to which benefits under the Policy are subject to.

"**Sum Insured**" means the sum as specified in the Schedule to this Policy or Certificate of Insurance, against Your name, which represents Our maximum liability for any or all claims under this Policy during the Period of Insurance against the respective benefit(s) for which the sum is mentioned in the Schedule to this Policy.

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

SCOPE OF COVER

We agree to cover all types of accidental damage to the Insured Gadget, including, but not limited to, impact damage, damage due to unintentional dropping, damage due to liquid ingress, screen damage due to any accident, or any other fortuitous event, other than those specifically excluded, subject to terms, conditions, definitions, limitations and warranties contained herein or endorsed or otherwise expressed in the Policy.

EXCLUSIONS

We will not indemnify You in respect of loss, damage or liability directly caused by or arising out of or aggravated by -

1) Claim on Insured Gadget during hire or loan of the Insured Gadget to a third party, other than Your employees, siblings, spouse, children, parents or parents-in-law.

2) Loss of or Damage to the Insured Gadget that is registered in the name of a Corporate Entity, unless a nominee has been appointed by them as a bonafide user

3) Policy shall be non-transferable in case of sale of Your Gadget or if the ownership of Your Gadget is transferred except to relationships as specified in exclusion 1 above, unless specified in Schedule.

4) Gadgets purchased from outside India, unless specifically covered in the Schedule

5) Loss or damage to battery and other accessories unless they are part of the original Insured Gadget and attached to the Insured Gadget during the loss or damage.

6) Any loss of Software, excluding Operating System Software, whether it affects the working of Insured Gadget or not

7) Loss of Insured Gadget resulting from or caused by theft, mysterious disappearance or unexplained reasons, unless specifically covered.

8) Any loss or damage arising out of any Electrical or Mechanical breakdown, caused by, but not limited to, short circuit, voltage fluctuation, faulty charging, faulty battery, unless specifically covered.

9) Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and / or the agents of makers/manufacturers .

10) Loss or damage as a direct consequence of wear and tear or of gradual deterioration including but not limited to atmospheric conditions.

11) Loss or damage caused by incorrect storage, poor maintenance, negligence, incorrect installation, incorrect set-up by You or by the person You entrusted the Insured Gadget with.

12) Aesthetic defects such as scratches on painted polished or enamelled surfaces , or any other

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defects which do not stop the normal functioning of the Insured Gadget.

13) Loss or damage for which the manufacturer, dealer or supplier of Your Gadget is responsible either by law or under contract.

14) Consequential loss or liability of any kind or description, including contractual liabilities comprising of penalties of delay or detention or in connection with guarantees of performance or efficiency .

15) War or war like operations (whether war be declared or not), cyber-attacks, civil commotion, confiscation, requisition or destruction or damage by order of any Government or by any public, municipal or local authority.

BASIS OF SUM INSURED

The Sum Insured will be equal to the cost of replacement of Your Gadget by new Gadget of the same kind and same capacity.

BASIS OF CLAIMS SETTLEMENT

a) In cases where the Insured Gadget is repaired, We will pay expenses necessarily incurred to restore the damaged Gadget to its former state of serviceability including the cost of servicing the repairs, customs duties and dues and other charges incidental to providing service if any, to the extent such expenses have been included in the Sum Insured, provided such repairs are executed at Authorised Service Centres.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will betaken into account. Cost of any provisional repairs will be borne by Us if such repairs constitute part of the final repairs, and do not increase the total repair expenses. If the Gadget is damaged Beyond Economic Repair, the settlement shall be made on the basis provided for in (b) below.

b) In cases where an insured Gadget is lost or damaged Beyond Economic Repair, the basis of claims settlement will be the depreciated value of Your Gadget. The indicative rate of depreciation is as follows:

Age of device from	Range from	Range to
upto 90 days	10%	30%

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New Linking Road, Malad (West) Near Siddhi Vinayak Temple, Prabhadevi, **E-mail** : customersupport@icicilombard.com
Mumbai - 400 064 Mumbai 400 025 **Website** : www.icicilombard.com

91 to 180 days	20%	50%
180 days to 1 year	30%	60%
More than 1 year	40%	70%

Please refer to Policy Schedule for depreciation rate applicable to your Insured Gadget

Special Conditions

1. Limitation on number of claims:

The maximum number of claims permitted in the policy is as per Schedule. In case of multiple claims under the policy, Our maximum liability inclusive of all claims will be limited up to the Sum Insured.

2. Right to damaged Gadget

In the event of a claim wherein the Insured Gadget is lost or damaged beyond economic repair, after admission of liability and settlement of claim, We will be entitled to take and keep possession of the damaged / recovered Gadget and to deal with the salvage in a reasonable manner.

3. Payment of differential amount for repair

We will arrange for repair of the damaged Insured Gadget at our Authorised Service Centres, subject to payment of the Excess as specified in the Schedule and payment of the differential amount between the estimated repair cost and approved claim amount by You to the Authorized Service Centre.

4. **Cancellation:**

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.

GENERAL CONDITIONS

1. **DUTY OF DISCLOSURE:** This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or nondisclosure of any material fact.

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2. **REASONABLE CARE:** You shall take all reasonable steps to safeguard the property insured against accident, loss or damage.

3. **ALTERATION OF RISK:** All cover under this Policy shall cease if any alteration be made (to the property /Insured Gadget) whereby the risk of damage or injury is increased until such alteration be agreed to by the Company in writing.

4. **STATUTORY COMPLIANCE:** You shall comply with all statutory and other regulations. You shall observe all manufacturers' instructions concerning:

   a. the inspection of Insured Gadget,

   b. the safety of persons or property.

5. **CLAIM NOTIFICATION - MULTI MODEL INTIMATION:**

   It is the endeavor of ICICI Lombard General Insurance Company Limited to give multiple options to the Insured Person/Insured Person's representative to intimate a claim to the company. The intimation can be given in following ways:

   - Toll Free call Centre of the Insurance company (24*7) – 1800-2666
   - Login to the website of the Insurance Company and intimate the claim – http://www.icicilombard.com/contact-us
   - Send an email to the Company – customerservice@icicilombard.com
   - Registered and Corporate Office address- ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025
   - In all of the above, the intimation are directed to a central team for prompt and immediate action.

   In all the above, the intimations are directed to a central team for prompt and immediate action.

6. **CLAIMS PROCEDURE :** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy,

   - Claims will be handled by a service provider empanelled by Us.
   - You shall contact Us within 48 hours and notify the claim. The claim intimation can be sent in any one way as mentioned above. The call-center shall guide You on how to register a claim and send documents.
   - In case of theft, You need to file an FIR with police and provide the same to Us. *For theft claims below INR 25,000/-, the Company shall process the claim based on police intimation.*
   - In case of damage, where We are unable to get the damaged Insured Gadget repaired, You shall get the Insured Gadget repaired at the Authorized Repair Centre post approval of repair amount from Us and send invoices along with other documents requested to Us for processing. The list of Authorized Service Centers shall be available on website.

7. **INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join

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with any other insurer in so doing, but The Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company 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 not more than the sum insured thereon.

8. **AVERAGE:** If Replacement Value of Insured Gadget shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then You shall be considered as being Your own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

9. **CONTRIBUTION:** If at the time of 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 the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage

   However, if the insured property is hypothecated to any bank, other lending or financial entity then this clause is not applicable.

10. **SUBROGATION:** You and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company 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 the Company.

11. **FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by You or any one acting on Your behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.

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

13. **LIMITATION**: The Company agrees and undertakes to indemnify You against any loss of or damage to property or any part thereof suffered by You not exceeding the Sum Insured stated against each item or total Sum Insured stated in the Schedule, as the case may be, under this Policy provided the Company is bound and liable to indemnify You in accordance with the terms and conditions of this Policy only and only if You make a demand or claim on the Company in writing within 12 (twelve) months of the occurrence of any event giving rise to a claim hereunder.

14. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfilment of the

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terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.

15. **JURISDICTION:** The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.

16. **ENTIRE CONTRACT:** This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by an endorsement on the Policy.

17. **NOTICE**

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, to-
In Your case, at the last known address specified in the Schedule

In Our case:
ICICI Lombard General
Insurance Company
ICICI Lombard House
414, Veer Savarkar Marg
Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025

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

18. **CUSTOMER SERVICE**

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

19. **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 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).

20. GRIEVANCE REDRESSAL:

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre (IGCC) at their toll free no. 1800 4254 732 / 155255.
You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com

The 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. 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	Tamil Nadu, Pondicherry Town and

	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	Karaikal (which are part of Pondicherry).
7	DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh
8	ERNAKULAM Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Puducherry.
9	GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.
11	JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798	Rajasthan.

	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 - 69038800/27/29/31/32/33 Email: 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	Bihar, Jharkhand.

	Email: bimalokpal.patna@cioins.co.in	
17	PUNE Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).
18	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai M/East, M/West, N, S and T

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, website of the Company www.icicilombard.com or from any of the offices of the Company