SERVICE CONTRACT LIABILITY INSURANCE POLICY DOCUMENT

PREAMBLE

ICICI Lombard General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Proposer named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which the benefits become payable under this Policy, the Sum Insured/ appropriate Benefit will be paid by the Company.

PART I OF THE SCHEDULE

Policy No: **Issued at:**

1.	Name of the Insured	:	
2.	Mailing address of the Insured	:	
3.	Contact Details of the Insured	:	Contact Number / Email ID
4.	Policy Period	:	From: DD/MM/YYYY Time: 00:00 Hrs To: DD/MM/YYYY Midnight
5.	Description of Business	:	
6.	Product / Services covered	:	
7.	Intermediary Details	:	Agent Code: Agent Name: Agent's Mobile No: Agent's E-mail ID:
8.	GSTN Details	:	
9.	Geographical Limit	:	
10.	Scope of Cover	:	

Product / Service	Limit of liability	Coverage	Deductible

11. Premium Details

Premium Details	
Net Premium (in Rs.)	
GST (in Rs.)	
Total Premium (in Rs.)	

12. Special Condition

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Mumbai on __/__/____

Policy shall stand cancelled ab initio in the event of non-realization of the premium

Authorized Signatory

The stamp duty of Rs.____ has been paid in cash or by demand draft or by pay order, vide Receipt / Challan no. _____ dated __/__/____

SERVICE CONTRACT LIABILITY INSURANCE POLICY WORDINGS

Part II

Whereas the **Insured** specifically named in the Schedule has made a proposal to ICICI Lombard General Insurance Ltd. (**hereinafter called the Company/ICICI Lombard**), which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured in excess of the amount of the Deductible.

A. DEFINITIONS

Business means the business of the Insured specified in the Schedule.

Contract/Service Contract means a written contract entered in between the Insured and the Contract holder.

Contract/Service Contract Period means the period for which the Service Contract is valid and is mentioned as such in the Service Contract.

Contract / Service Contract holder means the individual or entity, as the case maybe, who has entered into a Contract with Insured

Deductible means, unless stated otherwise in this policy, the amount stated in the Schedule which is first deducted from a claim covered by this policy. Insured must pay the deductible amount before any claim amount is paid.

Employee means person engaged by Insured under a contract of service, Employment or apprenticeship. This includes both statutory and/or common law employees and/ or contractual employees .

Financial Loss means Loss caused to Contract holder on account of the Occurrence and which is not accompanied by or is a result of bodily injury, personal injury or property damage

Limit of Indemnity means the amount stated in the Schedule, which shall be the Company's total liability under this Policy (inclusive of Damages and/or Legal and Other Costs and/or Mitigation Costs and regardless of the number of Insured or claimants or the total number or amount of Claims made against Insured) for any one Claim and in the aggregate for all Claims made against Insured during the Policy Period.

Occurrence means incident or an event that is precisely mentioned in Insured's contract with Contract holder that may result into a Contract holder Claim against the Insured.

Policy Period means the period between the effective date and the expiry date shown in the Schedule.

Policy means the proposal, the Schedule including its annexure, this Policy document, and any endorsement attaching to or forming part hereof, either at inception or during the Policy Period.

Policy Schedule means the document which mentions the premium amount, insured details, contract details, Policy Period, Waiting period, Deductible and Limit of liability under the policy.

Pollution means and includes pollution or contamination by solids, liquids, gaseous or thermal irritants, contaminants, smoke, vapour, soot, fumes, acids, alkalis, radioactive and/or nuclear material, chemical or waste materials (including but not limited to any materials to be recycled, reconditioned or reclaimed) or otherwise of atmosphere, water, soil or other tangible material property.

Personal Injury means bodily injury and/or resulting mental anguish, accidental death, and/or any disease, illness, accident or injury which require contract holder to incur Hospitalization or Domiciliary Hospitalization expenses or Outpatient department expenses upon the advice of a Medical Practitioner resulting from an occurrence

Property/Product means anything that Insured has (or are deemed to have) manufactured, grown, extracted, produced, processed, sold, supplied, distributed, repaired, serviced, treated, installed, assembled, erected or constructed in the course of the Contract. This includes any packaging and containers. However, none of these things is deemed to be a Product until after it has left insured's physical custody and legal control.

Property Loss means actual physical loss of or damage to tangible material property belonging to a Contract holder and/or is in his care and custody and/or responsibility resulting from an Occurrence.

Waiting Period means Period of time from the policy start date which must elapse before the coverage under the policy can begin. No claim shall be admissible within the applicable waiting period as mentioned in the policy schedule.

B. SCOPE OF COVER

1. **Insuring Clause:** The Company will indemnify the Insured up to the Limit of Indemnity shown in the
   Schedule for all sums that Insured becomes legally liable to pay under Contract as Compensation for
   "**Personal Injury**" and/or "**Property Loss**" and/or "**Financial loss**" caused to Contract holder that:

   a. results from an Occurrence precisely mentioned in Insured's Contract; and

   b. happens in connection with the business shown in the Policy Schedule within the Territorial Limit during the Policy Period in accordance with the terms of this Policy.

1.1. **Legal and Other Costs**: Within the Limit of Indemnity, together with the compensation referred to in the Insuring Clause (1 above), the Company will indemnify the Insured for legal defence costs incurred in relation to a claim covered by this policy subject to the limit as defined in the policy schedule. Insured must obtain prior written consent of the Company before incurring any legal defence costs.

1.2. **Mitigation Costs**: Within the Limit of Indemnity, this item covers the necessary cost of temporary repairs to prevent any immediate threat of Property Loss or Personal Injury or financial loss, the liability for which would otherwise be indemnifiable under this policy subject to the limit as defined in the policy schedule.

C. GENERAL EXCLUSIONS

1. This policy does not cover any liability arising on account of an occurrence which is prior to or beyond the Policy Period mentioned in the Policy Schedule or within the applicable waiting period mentioned in the Policy Schedule.

2. **Asbestos**:

   This policy does not cover any liability connected in any way with asbestos, or with any product or material containing asbestos.

3. **Explosives**:

   This policy does not cover liability connected in any way with blasting operations or the handling or use of explosives.

4. **Radioactive Contamination**

   This policy does not cover liability directly or indirectly caused by, or contributed to, or arising from:

   a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion or fission of nuclear fuel; or
   b) radio-active toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.

5. **War:**

   This policy does not cover liability for any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.

6. **Professional Advice:**

   In case the insured gives or fails to give any professional advice, (where advice is given in consideration for a fee) or there is any error or omission in any such advice, this policy does not cover any liability in excess of any fee paid thereto, arising out of aforementioned cases.

7. **Specification, Formula or Design**

   This policy does not cover liability arising directly or indirectly out of:

   a) any design, plan, specification, formula or pattern that Insured provides for a fee; or
   b) any error or omission associated with any such design, plan, specification, formula or pattern;

8. **Legal Liability in Tort:**

   This policy does not cover any legal liability unless:

   a) Insured has expressly assumed it in Contract; and

b) the liability would not have attached in the absence of that Contract.

9. Penalties and Damages:

This policy does not cover liability for any of the following unless specifically agreed by the insurer

a) aggravated or exemplary damages irrespective of whether agreed in the Contract and/or that may be awarded by any Court of Law;
b) any fine ; or
c) any liquidated damages or other penalty imposed under the terms of Contract, or any warranty or agreement.

10. Pollution:

This policy does not cover: liability arising directly or indirectly out of the discharge, dispersal, release, escape, removal, nullification, cleaning up or any measures taken to prevent escape of any Pollutant;

However, this exclusion does not apply where the discharge, dispersal, release or escape results from a sudden identifiable event:

i. that Insured neither expected nor intended; and
ii. that took place in its entirety at a specific time and place.

'Pollutant' means any solid, liquid, gaseous, biological or thermal irritant or contaminant, including but not limited to dust, smoke, vapour, soot, fumes, chemicals, organisms or waste. 'Waste' includes but is not limited to any material destined to be recycled, reconditioned or reclaimed.

11. Breach of Contract:

This policy does not cover Breach of Contract where:

a) liability is incurred through Insured's failure to arrange or maintain an insurance required by any law or statute; or
b) liability arising on account of violation of any legal and/or regulatory provision; or
c) liability which is covered by any of the policies listed in the proposal form or elsewhere in the information Insured has provided to the Company; or
d) any liability that would have been recoverable from another party but for Insured's release, waiver or limitation of that liability. However, this exclusion does not apply to any such waiver or limitation that is required by Contract

12. Consequential Loss:

This policy does not cover liability arising as a consequence of "Personal Injury" and/or "Property Loss" and/or "financial loss" indemnifiable under this policy.

13. **Injury to Employees**

This policy does not cover:

a) liability for Personal Injury to any Employee arising directly or indirectly out of the Employee's employment in the Contract except that this exclusion shall not apply to the liability for such Personal Injury where Insured has assumed that liability; or

b) any claim arising under Employee's compensation legislation or under any industrial award or agreement or determination; or

c) any claim that is or would be within the scope of any insurance cover mandated under any applicable law/regulation., irrespective of whether such insurance cover was maintained or not; or

14. **Internet Operations:**

This policy does not cover liability caused by or arising from Insured's Internet Operations. 'Internet
Operations' means any of the following: a. the use of any electronic mail system by Insured or by anyone else at Insured's order or with Insured's consent; or b. access through Insured's network to the World Wide Web or a public Internet site by Insured or by anyone else at Insured's order or with Insured's consent; or c. access to Insured's internal company information and computing resources that is made available through the World Wide Web; or d. the operation and maintenance of Insured's website.

D. BASIS OF CLAIM SETTLEMENT:

All settlements made under the Policy shall be subject to the following conditions:

a. **Ownership of Salvage**: The Company shall have ownership and the right to possession of all Salvages and other recoveries from Claims arising under the policy. All Salvage shall be Company's property where replacement of the damaged property/product or a part thereof is necessitated, and the Company shall not be liable to return such damaged property/product to the insured or any Contract holder, unless otherwise agreed to and specified in the Schedule.

b. **Covered Loss**: Indemnification of Insured's actual liability under any and all Service Contracts issued by Insured and covered under this Policy shall be always subject to the Occurence specified in the Schedule, Sub-Limits, Deductible, applicable waiting period and any General Exclusions specified under the Policy that may be applicable to a Claim made against Insured.

c. **Records**: For any Service Contracts covered under this Policy and specified as such in the Schedule, it is a Condition Precedent to liability of the Company that Insured shall create and maintain an MIS, which shall be an accurate and updated record containing the full particulars of each Contract.

E. GENERAL CONDITIONS

1. **Disclosure to information norm**:

   This Policy has been issued on the basis of the information provided in respect of Insured in the Proposal Form, personal statement and any other details submitted in relation to the Proposal Form/personal statement. The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact. If at the time of issuance of Policy or during continuation of the Policy, any material fact in the information provided to the Company in the Proposal Form or otherwise, by Insured, or anyone acting on behalf of Insured is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be void, and no benefit will be payable thereunder.

2. **Observance of Terms and Conditions**:

   The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by Insured and the truth of the statements and answers in the proposal shall be a Condition Precedent to the Company's liability to make any payment under this Policy.

3. **Exclusions:**

   The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by Insured in connection with or in respect of the exclusions which are specifically stated in the "C. General Exclusions" section of the Policy.

4. **Specific Underwriting Conditions**:

   This Policy will be subject to any specific underwriting conditions that may be specified in the Schedule. These Conditions may be included either due to underwriting considerations or as mutually agreed between Insured and the Company.

5. **Admission of Liability**

   Unless Insured has obtained prior written consent of the Company, neither Insured nor any of Insured's Employees, agents or others acting on Insured's behalf may: a. admit liability, fault or guilt in connection with any Occurrence; or b. do anything that might be seen as an admission of liability, fault or guilt unless permissible in law; or c. settle any Contract holder claim, even though it may be within the amount of the Deductible.

6. **Alteration of Risk**

   Insured must immediately inform the Company of any alteration/addition/change in the information/design/work methodology or insured contract terms and conditions that differs from that previously disclosed to the Company and Insured will pay any such additional premium as may be required if the Company decides to accept such differences.

7. Cancellation

a) Either Insured or the Company, may terminate this Policy at any time by giving written notice of 7 days, and the Policy will terminate when such written notice is received. Upon termination of this Policy, the Company shall cease to cover the insured for liability under any Contract sold/offered by Insured after the termination date.

b) If the provisions of this Policy continue to govern the respective rights and obligation of the parties hereto in relation to each outstanding Service Contract sold/offered by Insured prior to the date of termination until the expiry of such Service Contract Periods, then there will be no refund of premium charged with respect to the Service Contracts covered

c) Where the policy is cancelled by the insured and it is agreed that cover for the Service Contracts covered before the date of termination is also cancelled along with the policy, premium refund will be as per table below. Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of the contracts where any Claim has been admitted by the Company or has been lodged with the Company or any Benefit has been availed by the Insured under the Policy.

Period on Risk	% of Premium to be refunded
0-30 days	80%
31-75% of the policy period	Prorata basis
More than 75% of policy period	No Refund

d) Where the policy is cancelled by the Company and it is agreed that cover for the Service Contracts covered before the date of termination is also cancelled along with the policy, refund of premium shall be done on a pro rata basis for the unexpired Policy Period in respect of contracts on which no claim has been lodged till the date of termination. No refund shall be made in respect of contracts on which claim has been lodged by the Insured or a person on behalf of the Insured.

e) The policy will automatically be cancelled from the time Insured's business becomes insolvent or is wound up or is permanently discontinued or a liquidator, administrator, receiver, manager

and / or trustee in bankruptcy is appointed to the Insured or any of Insured's assets. Insured would be entitled to a pro rata refund of premium for any Policy Period provided no claim has been made under this Policy.

f) The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

8. Claim Procedure:

In case of any Occurrence that may give rise to a claim under the policy, the Insured must:

a. inform the Company of this as soon as Insured can and in any event within 45 days of becoming aware of any such loss or damage. The Company may, at its sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by Insured to the Company in writing.
b. provide such written documents and information as the Company may require and, if asked, include verification of particulars on oath; and
c. take all steps within Insured's power to minimize the extent of loss, damage or liability;
d. preserve any property affected and make it available for the Company or its representatives; and
e. inform the Police if the loss or damage has been caused by any act purporting to be an offence under the applicable laws; and forward to the Company every letter, writ, summons and process in relation to Insured's claim as soon as Insured receives it; and
f. advise the Company in writing as soon as Insured receives notice of any prosecution or inquest that involves Insured and is relevant to Insured's claim; and
g. provide any assistance that the Company may reasonably require.

9. Non-Disclosure:

The Company reserves the right to cancel the policy/repudiate any claim/seek legal recourse on account of any non-disclosure (partial or full)/fraudulent disclosure, misrepresentations of information/facts made at proposal/claim stage.

10. Inspection:

Insured must allow the Company or its representative to inspect any Contract documents and to audit any financial or other records relevant to this insurance at any reasonable time.

11. Governing Law & Jurisdiction:

Where legally permissible and subject to all terms and conditions of this policy, this policy shall apply to any Claim made against Insured within Geographical Limits stated in the Policy Schedule. Any interpretation of this policy relating to its construction, validity or operation shall be made exclusively in accordance with the Indian laws.

12. Reasonable Care:

Without exception, Insured and Insured's Employees must take all reasonable steps to prevent incurring any loss, damage or liability

13. Statutory Compliance:

Insured shall comply with all statutory and other regulations. Insured shall observe all manufacturers' instructions concerning the inspection, operation and maintenance of Covered Asset, and the safety of persons and property.

14. **Subrogation**:

If Insured has a right to recover a loss from any other party, then, on accepting liability and indemnifying Insured under the policy, the Company will be entitled to exercise that right in Insured's name and for the Company's own benefit. This is called 'subrogation'. Insured must fully co-operate with the Company in exercising that right. If Insured is another party insured under this policy, the Company will not exercise subrogation against Insured as long as Insured has not forfeited his/her right to indemnity under this policy.

15. **Contribution**:

If at the time of any loss or damage, there is some other insurance policy, apart from this one, insuring the same liability, the Company shall not be liable for more than the ratable proportion of such loss or damage.

16. **Assignment**:

The Policy and the cover under the Insuring Clause can be assigned or transferred only in accordance with applicable law.

17. **Dispute Resolution**

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*)

18. **Renewal:**

This Policy will automatically terminate at the end of the Policy Period, specified in the Schedule. The Policy may be renewed by mutual consent and in such event the premium should be paid to the Company on or before the date of expiry of the Policy. The Company shall not be bound to accept any premium for renewal nor to give notice that such is due.

19. **Notices & Communications**:

Any notice or communication in relation to this Policy will be in writing and if it is to:

(i) Insured, then it will be sent to Insured at the insured's address specified in the Schedule.
(ii) Company, it will be delivered to Company's address specified in the Schedule.

No insurance agents, insurance intermediaries or other person or entity is authorised to receive any notice or communication on behalf of the Company.

20. **Electronic Transactions**:

Insured agrees to comply with all the terms and conditions of electronic transactions as The Company shall prescribe from time to time, and confirm that all transactions effected facilities for conducting remote transactions such as the Internet, World Wide Web, electronic data

interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and claim related details, shall constitute legally binding when done in compliance with the Company's terms for such facilities.

21. 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, all proceedings filed before the courts, communications exchanged with the insured, invoices, payment proofs, internal /external investigation report of the insured, Insureds counsel opinion on merits and demerits of the case, insured counsel engagement letter etc.
4. FIR / Final Police investigation report wherever applicable
5. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.
6. For items which are under claim & not to be repaired or reinstated, documents substantiating the
   quantum & value of the items under claim
7. Offer for retention of salvage, if any
8. KYC / NEFT Details as per AML guidelines
9. Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate
10. Any other document which may be specified by the surveyor post completion of initial survey

5) Assessment Approval: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor

6) Salvage: The amount that is assessed which the damaged asset will fetch in the open market *(wherever applicable)*.

7) Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report, as applicable *(Applicable to Retail policyholder)*.

22. 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.

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,	Odisha.

	Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email:bimalokpal.bhubaneswar@cioins.co.in	
5	CHANDIGARH Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
7	DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh
8	ERNAKULAM Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Puducherry.
9	GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

10	HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.
11	JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: Bimalokpal.jaipur@cioins.co.in	Rajasthan.
12	KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
13	LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, 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.	Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).

	Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	
15	NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur
16	PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
17	PUNE Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).
18	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.

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