PARAMETRIC INSURANCE POLICY- COMMERCIAL

PREAMBLE

ICICI Lombard General Insurance Company Limited ("the Company"), having received a proposal and the premium from the policyholder/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 the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, Sum Insured/ claim amount subject to the terms and conditions of the Policy will be paid by the Company.

PART I OF THE POLICY – SCHEDULE

Policy number		**Issued at**	
Name of the Insured		**Policy Period in days**	
Mailing Address of the Insured		**Period of Insurance**	
Bank/Financial Institution or Agent Name*		**Perils Covered (Coverage Details)**	
Sum Insured (Rs.)		**Policy Issue Date**	
Intermediary details			

Premium Details (Rs.)			
Net Premium		Stamp Duty	
GST		Total Premium	
Add-on Premium			

GSTIN Reg. No	**HSN/SAC code**	**Product code**	**UIN**
	General Insurance Service (00440005)	**4042**	**IRDAN115CPMS0010V01202627**

Special Conditions

Yours Sincerely,

Authorized Signatory
ICICI Lombard General Insurance Company Limited

Term sheet

PART II OF THE POLICY - SCHEDULE

1. DEFINITIONS:

“**Area of coverage**” means the geographical location specifically insured and mentioned on the policy schedule and where the insured peril must occur to the extent specified.

"Company" means the ICICI Lombard General Insurance Company Limited.

"Exit Index" shall mean the Observed Parametric Index level at which the Insured becomes eligible for full Sum Insured under the Policy. (To be specified for each policy under section “Coverage Details” in Part I of the Policy – Schedule)

"Insured" means person(s)/ entity (ies) whose name(s) specifically appears as such in Schedule to this Policy.

"Notional Payment" shall mean the agreed amount, which shall be paid as compensation to the Insured per unit deviation in Parametric Index. (To be specified for each policy under section “Coverage Details” in Part I of the Policy – Schedule)

"Observed Parametric Index" shall mean the observed value of the Parametric Index against the measurable parameters/Indices covered in the Policy, which observed value will be used for determining the Strike Index or the Exit Index, during the Period of Insurance.

"Policy" means the Policy booklet, the Schedule and any applicable endorsement. The Policy contains details of the extent of cover available to the Insured the exclusions from the cover and the terms and conditions of the issue of the Policy.

"Reference Data Source/Weather Station" are those primary sources of data commissioned for determining the Observed Parametric index, Strike index, Exit index & for the purpose of claims calculation and settlement under this policy.

"Backup Weather Station/ Reference Data Source" means the secondary source of observed Parametric index of which the weather/ atmospheric/ satellite based/ modelled observations data shall act as a substitute for the missing parameter data, if any, of the reference data source/ weather station.

"Strike Index" shall mean the Observed Parametric Index level at which the Insured becomes eligible for claim payment. (To be specified for each policy under section “Coverage Details” in Part I of the Policy – Schedule)

"Sum Insured" means the amount as stated in the Schedule to this Policy which shall represent the Company's maximum liability for any and all claims incurred for a unit of the Insured Area, under the Policy.

“Insured Peril” means the operation of any one or multiple perils(s) in the area of coverage as covered under the policy in

the manner and in the Area of Coverage as specified on the Policy Schedule.

“Policy period” means the period between the Commencement Date and the Expiry date specified in the Policy Schedule.

"Parametric Index" shall mean the mathematical construct on the basis of which Policy is issued. Parametric Index would be constructed with any one or a combination of the following Parameters/Indices (To be specified for each policy under section "Coverage Details" in Part I of the Policy – Schedule)

1. Rainfall
2. Temperature
3. Relative Humidity
4. Fog
5. Snowfall
6. Hailstorm
7. River Flow
8. Wind Speed /Cyclone
9. Earthquake
10. Landslide
11. Forest Fire/Wild Fire
12. Epidemic & Pandemic risk
13. Flood / Inundation
14. Tidal Waves / Tsunami wave height
15. Air Quality Index (AQI)
16. Solar Radiations
17. Sunshine Hours
18. Remote Sensing based Indices derived from different band combinations of electromagnetic spectrum
19. Any other parameters/Indices that are measurable and mentioned in the policy schedule.

"Tsunami Wave Height" refers to the vertical distance between the trough and the crest of a tsunami wave.

"Air Quality Index" is a numerical scale used to communicate the quality of the air and its potential impact on human health.

"**Solar Irradiation**" is the power per unit area received from the Sun in the form of electromagnetic radiation. The solar irradiance is measured in watt per square metre (W/m2). Solar irradiance is also called solar irradiance, solar exposure, solar insolation, or insolation.

"**Sunshine hours**", Sunshine duration is a climatological indicator, measuring duration of sunshine in given period (usually, a day or a year) for a given location. World Meteorological Organization define the sunshine duration as the period during which direct solar irradiance exceeds the threshold value of 120 watts per square meter.

"Remote Sensing based Index" is the index which is designed based on the remote sensing application using airborne, satellite, unmanned aerial vehicle (UAV) and platforms. The indices are expressed in different mathematical model which are dependent on different light spectra combinations, instrumentation, platforms, and resolutions.

"Insurance Unit (IU)" means the specific geography of the subject area which is established using a variety of parameters, including latitude/longitude coordinates, village, block, taluka, district and pin codes.

2. SCOPE OF COVER:

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate insured for the loss of income/ revenue/ assets (physical/financial)/ profit or increased cost/ expenses in agriculture as well as non-agriculture economic activities on account of various perils as opted in the policy, resulting from deviation of observed parameter/ index from strike index within a specific geographical location and within a specified time period, subject to the maximum Sum Insured in the manner specified in Part I of the Schedule to this Policy.

3. EXCLUSIONS:

3.1 The Company shall not be liable to make any payment under this policy to the incurred by any in connection with or in respect of any expenses whatsoever incurred by any insured arising out of deviation in Parameters/Index resulting from:

1. Ionizing radiation or radioactive contamination from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel;
2. The radioactive, toxic, explosive or otherwise hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
3. Any weapon or device employing atomic or nuclear fission and/or fusion or any other similar reaction or radioactive force or matter.
4. Any wilful, deliberate, malicious, fraudulent, dishonest act or omission by the Insured.
5. Manipulation of Parametric data readings
6. Any peril other than that insured and mentioned on policy schedule

3.2 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 any Insured in connection with or in respect of any event leading to loss of income/ revenue/ assets (physical/financial)/ profit or increased cost/ expenses in agricultural or non-agricultural activities howsoever caused, other than on account of a deviation in parameters/ Indices as stated in Part I of the Schedule within a specific geographical location and specified time period.

4. BASIS OF ASSESSMENT OF CLAIMS

4.1. Insofar as it relates to loss or damage to the Property and /or Crop Cultivated as specified in Part I of the Schedule to the Policy, with regard to which the Insured shall make a claim under this Policy, the basis upon which the Company shall assess the claim shall be as follows:

In the event that, in the geographical location and during the time period specified in Part I of the Schedule to this Policy, the Observed Parametric Index is greater (or lower) than the Strike Index, the benefit payable to the Insured shall be as per the Payment Formula specified in Part I of the Schedule, subject to a maximum of the Sum Insured.

4.2. The Company shall not be liable to compensate the Insured or pay any amount, in the event that the Observed Parametric Index is lower than the Strike Index in case of coverage for excess parameter/Index cover or in the event that the Observed parameter/ Index is greater than the Strike Index in case of coverage for deficient parameter/Index cover during the Period of Insurance.

5. CLAIM PROCEDURE

Upon the happening of any event giving rise to a claim under this Policy:

In event when there is a deviation in parameter/Index as per the certified data for the claims is provided by authorized Data source/Weather station who is independent third party, the insurer shall calculate the loss as per the payment formula as stated in the Policy schedule on the basis of parameter data `and payment shall be made to the insured, which is irrespective of the date on which the event shall have occurred, but not earlier than the expiry of the Period of Insurance/ parameter/ Index Risk Period Parameter/Index Phase Period as specified in the Schedule and not later than 07 days from the day certified parameter data required for claim settlement is received.

5.1. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.

5.2. In event when there is no deviation in the parameter/Index as per the policy terms and conditions, the insurer shall not be liable to provide any written communication to the Insured/Beneficiary.

5.3 Claim Intimation:

There is a requirement of claim intimation under this policy Insured can connect with us via: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, on our website: https://www.icicilombard.com/customer-support.

6. GENERAL CONDITIONS APPLICABLE TO THE POLICY:

6.1. Limitation Period

In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the date on which the claim under this Policy is made if the Insured fails to produce or deliver such documents or details as may be required by the Company in connection with the claim, unless the claim is the subject of pending action or arbitration.

It being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder. The company will condone the such delay on merits where the delay has been proved to be for reasons beyond the insured's control

6.2. Legal Ownership

During the Period of Insurance, the Insured shall possess all legal ownership rights with regard to the Property and / or Crop Cultivated. The Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of his/her ownership over the Property and / or Crop Cultivated. The due observance and fulfillment of the above shall be a condition precedent for settlement of any claim under this Policy.

6.3. Agreed Bank Clause:

It is hereby declared and agreed:

(a) That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.

(b) That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder.

(c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

(d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.

(e) That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured Property by reason of operation of condition 3 of policy except where a breach of the condition has been committed by the Bank or its duly authorized agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party Insured hereunder whereby the risk is increased or by anything being done to upon or in any building hereby Insured or any building in which the goods Insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company the necessary additional premium from the time when such increase of risks first took place and

(f) It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties Insured hereunder or from any securities or funds available.

N.B: The Bank shall mean the first named Financial Institution/ Bank named in the policy.

PART III OF THE POLICY – SCHEDULE

STANDARD TERMS AND CONDITIONS:

1. Incontestability and Duty of Disclosure

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.

2. Reasonable Care

The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to a claim

3. Observance of terms and conditions

The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

4. Material change

The Insured shall immediately notify the Company in writing of any material change in the risk, in relation to the question in the proposal form and the declaration, and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium if necessary, accordingly.

5. No constructive Notice

Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

6. Notice of charge etc.

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

7. Special Provisions

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

8. Overriding effect of Part II of the Schedule

The terms and conditions contained herein and in Part II of the Policy shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Policy, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in Part II of the Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

9. Electronic Transactions

The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time. The Insured agrees that the Company may exchange, share or part with any information to or with other ICICI Bank Group Companies or any other person in connection with the Policy, as may be determined by the Company and shall not hold the Company liable for such use application.

10. Condition of Average

. Underinsurance is the amount of loss that will be borne by the policyholder in a situation when the sum insured declared in the policy is less than the actual value of the asset.

11. Contribution

If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

12. Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

13. Cancellation/Termination

The company can cancel the policy only on the grounds of established fraud mis- representation, non-disclosure of material facts, fraud or non-co-operation of the insured, by giving minimum notice of 7 days to the policyholder.

Insured person may also cancel this policy by giving 30 days' notice in writing to company. For the cancellation of this Policy, in which case company shall from the date of receipt of the notice cancel the Policy, retain the premium for the period this Policy has been in force, and refund premium after considering unexpired exposure as per the term sheet.

Refund is not applicable in policy if the Claim has been paid while the policy is in force.

14. Policy Disputes

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

15. 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).*

16. Renewal notice

. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the guarantee hereby given unless intimated to the Company and accepted by it in writing. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

17. Notices

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

In case of the Insured, at the address specified in Part I of the Schedule. In case of the Company:

ICICI Lombard General Insurance Company Limited, 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 the Insured requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours.

19. Grievances

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section)

However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or IRDAI Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in , or on the Company's website at www.icicilombard.com or on https://www.cioins.co.in/Ombudsman

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	Punjab,

	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	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	Rajasthan.

	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	
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 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 Shri Umesh Sinha 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	Jurisdiction: 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://www.cioins.co.in/Ombudsman , 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.

STATUTORY NOTICE: INSURANCE IS THE SUBJECT MATTER OF THE SOLIC
ITATION