

Policy Wording

Sign Board Insurance Policy



WHEREAS the Insured designated in the Schedule hereto has applied to HDFC ERGO General Insurance Company (hereinafter called the 'COMPANY') for the insurance hereinafter contained and has paid the premium stated in the Schedule as consideration for such insurance.

NOW THIS POLICY WITNESSETH that the Company, in consideration of the Insured named in the Schedule hereto having paid to the Company the premium stated in the Schedule and subject to the terms, provisions, exceptions and conditions contained herein or endorsed or otherwise expressed hereon, which conditions will be deemed to be the conditions precedent to the right of the Insured to recover hereunder, agrees to indemnify the Insured up to the limits stated in the Schedule in respect of each item the sum expressed in the Schedule hereto to be insured thereon or in the whole the total Sum Insured hereby against loss or damage and /or liability as hereunder mentioned actually suffered, occurring or arising, but not exceeding the Sum Insured, during the period stated in the Schedule or during any further period for which the Company may accept payment for renewal of the Policy, subject to submission of proof of such loss or damage and/or liability to the satisfaction of the Company.

Definitions:

1. **Accidental** means a fortuitous event or circumstance that is sudden, unexpected and unintentional.
2. **Company, Insurer** means HDFC Ergo General Insurance Limited
3. **Deductible or Excess** means the amount stated in the Policy Schedule, which shall be paid first by the Insured in respect of each and every claim made under this Policy.
4. **Glow Sign** means frame made of wood/Iron/plastic or any other material, on which advertisements are either affixed as a plastic sheet or painted on glass. The frame has bulbs/tube lights/CFLs inside or outside the frame which glow by use of electricity.
5. **Hoarding** means a frame made of wood/Iron/plastic or any other material on which advertisements are either affixed or painted, and which does not have any internal electricity mechanism for glowing.
6. **Insured Premises or Location** means the place or location named in the Policy Schedule.
7. **LED display** (light-emitting diode display) is a flat panel display that uses an array of light-emitting diodes as pixels for a video display,
8. **Neon Signs** are electric signs lighted by long luminous gas-discharge tubes that contain rarefied neon or other

gases and have a frame made of wood/Iron/plastic or any other material used for displaying advertisement.

9. **Policy Period** means the Period commencing from Policy Start Date and time as specified in the Policy Schedule and terminating at Policy End Date and time as specified in the Policy Schedule to this Policy.
10. **Policy** means the Proposal, Policy Wording, the Policy Schedule and Applicable Endorsements under the Policy. The Policy contains details of the extent of cover available to the Insured, the Exclusions under the Cover and the Terms, Conditions, Warranties, Deductible, Co-payment and Limitations.
11. **Policy Schedule** means the schedule and parts thereof, and any other annexure(s) appended, attached and/or forming part of this Policy.
12. **Sign Board** means advertising display, Hoardings, Glow Signs, Neon Signs, LED display, LCD signs, any digital signs, any sort of display intended to convey information and is described in the Policy Schedule.
13. **Sum Insured** means the amount stated in the Policy Schedule, which shall be the Company's maximum liability under this Policy (regardless to the total number or amount of claims made) for any one claim and in aggregate for all claims during the Policy Period.
14. **You, Your(s), Insured** means the Person named in the Policy Schedule

SECTION I – LOSS OR DAMAGE

Any Loss or damage to Sign board more specifically described in the Schedule hereto except as hereinafter provided

The Company shall not be liable to make any payment under this Section in respect of:

1. The fusing or burning out of any Bulbs and/ or Tubes arising from short-circuiting or arcing or any other mechanical or electrical breakdown or faults.
2. Depreciation and/ or wear and tear due to any cause whatsoever.
3. Mechanical or electrical breakdown failures or breakages and / or over-running and/ or over-heating and/ or overloading or strains
4. The excess/ deductible as mentioned in the schedule of the policy.
5. Breakage of lettering unless the same is accompanied by the loss, destruction or damage to the signage.
6. Frames or framework of any type unless specifically agreed to the contrary.

7. Disfiguration, scratching, cracking or chipping unless part of a fracture extending through the entire thickness of the signage.
8. Breakage of a sign not completely or securely fixed.
9. The cost of embossing, silvering, lettering, bending or ornamental work of any kind, unless specifically agreed to the contrary.
10. Damage to tubes unless the tube signage is fractured.
11. Latent defect, gradual deterioration, deformation, distortion, the cost of normal upkeep and normal maintenance.
12. Loss or damage occurring during repair, cleaning, removal or erection.
13. Loss or damage due to any:
 - a) Order of a public authority;
 - b) The cost of compliance with the laws, by-laws, ordinances, rules, regulations, orders or notices issued by any public authority and affecting the repair or replacement of Sign board following an insured event.

SECTION II - LIABILITY TO THIRD PARTIES

Legal civil liability including claimant's actual defense costs, for death of or bodily injury to or Property damage of any Third party caused by the loss and / or damage to the Sign board insured under Section I

PROVIDED that the Company shall not be liable under this Section in respect of:

- a) Death of or bodily injury to any person in the employment of the Insured arising out of and in the course of such employment
- b) Damage to property (other than the insured property) belonging to or held in trust by or in the custody or control of the Insured.

GENERAL EXCLUSIONS

PROVIDED ALWAYS that the Company shall not be liable under this Policy in respect of:-

- 1) Any claim arising out of any contractual liability.
- 2) This Policy does not cover loss or damage or contingency attributable directly or indirectly to:
 - a. Acts of Terrorism. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing

or in any way relating to such action taken in respect of any act of terrorism.

An act of terrorism means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public, or any section of the public in fear.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- b. War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, mutiny, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority or any consequences thereof or attempt thereat, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, mutiny, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

In the event that any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- c. Ionising, radiation or contamination by radioactivity from any source whatsoever.
- d. any accident, loss, destruction, damage or legal liability caused by or contributed in by or arising from nuclear weapons material.

In any action, suit or other proceeding where the Company alleges that by reason of any of the above Exclusions, any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured

- 3) Consequential or indirect loss or damage, which is not the direct result of, Insured perils, nor does the policy cover apprehended loss or damage.

GENERAL CONDITIONS

- 1) The Company reserves the right to inspect the property described in the Schedule hereto to ensure that structure

is of adequate strength and foundation is fixed to the ground of the floor as the case may be and no alterations or modifications have been made after commencement of the insurance. Benefits under the policy will be forfeited if alterations or modifications are not informed to the Company and agreed to in writing.

2) NOTICE

Every notice and communication to the Company required by this policy shall be in writing.

3) DUTY OF DISCLOSURE / MISREPRESENTATION:

The Insured shall take due care to describe the insured property. This policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, fraud, misdescription, non-cooperation by the Insured, nondisclosure of any material fact or adoption of fraudulent means to obtain any benefit under this policy, at the sole discretion of the Company.

4) REASONABLE CARE

The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage and minimise any claim arising out of an insured peril. The Insured shall also take all steps within their control to avert occurrence of the insured perils and, following the occurrence of an insured peril, to protect the property insured from further damage or loss. If the Insured or any person on his behalf does not comply with the requirements of the Company for the purposes as stipulated herein or hinders or obstructs the Company in the exercise of its powers hereunder, all benefits under the Policy may be forfeited at the sole discretion of the Company.

5) CLAIMS PROCEDURE

Upon the happening of any event giving rise or likely to give rise to a claim under this policy the Insured shall

- a. give immediate notice thereof in writing to the office of the Company which has issued the Policy or the nearest office with a copy to the corporate office of the Company as mentioned in the schedule and immediately lodge a complaint with the Police.
- b. deliver to the Company in the prescribed claim form within 14 days , unless the Company extends this period at its sole discretion by not more than 12 months, from the date on which the event shall have come to his knowledge, a detailed statement in writing containing full particulars of the policy, the Insured and details of the loss or damage, with an estimate of the intrinsic value of the property lost and the amount of damage sustained; and
- c. Submit all reasonable information, assistance and proof in connection with any claim to schedule; the Company and permit the Company's representatives, upon prior appointment and during reasonable times, to enter and inspect the Insured's premises at which

the loss or damage to the property has occurred for the purpose of investigating the claim. If required by the Company, the Insured will also make a declaration on oath in the legal form desired by the Company affirming the truth of the claim and of any matters connected therewith.

- d. On receipt of all required information/ documents that are relevant and necessary for the claim, the Company shall, within a period of 30 days offer a settlement of the claim to the insured. If the Company, for any reasons, decides to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document.

6) INDEMNITY

The Company may at its option reinstate, replace or repair the insured property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join 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 or more than the Sum Insured thereon.

7) AVERAGE

If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his 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.

8) MID-TERM REVISION IN SUM INSURED

shall be allowed as follows:

- a) Increase in Sum Insured - On pro-rata basis
- b) Decrease in Sum Insured - On pro-rata basis

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 risk as is covered under this policy, 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.

Multiple policies involving Bank or other lending or financing entity -

In case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, the Company will not apply contribution clause.

Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with value at risk.

- 10) **SUBROGATION:** The Insured 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 the Insured's indemnification by the Company.
- 11) **GEOGRAPHICAL TERRITORY**
The indemnity provided under this Policy is restricted to Claims occurring in India and the obligation of the Company to make payment shall be to make payment in Indian Rupees only.
- 12) **FRAUD**
If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or device are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this policy, this Policy shall be void and all benefits and rights under the policy shall be forfeited and the Insured shall not be entitled to any rights to recover under this Policy in respect of any or all claims, past, present or future and all premium paid hereon shall be forfeited to the Company.
- 13) **BURDEN OF PROOF**
If any action, suit or other proceedings where the Company alleges that by reason of provisions hereof, any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.
- 14) **CANCELLATION**
The Insured can cancel the policy at any time during the policy 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 Insured.
The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.
- 15) **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 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
- 16) The Insured agrees not to transfer his interest in this policy unless the Company consents to the transfer in writing.
- 17) In no case whatsoever shall the Company be liable for any loss or damage after the expiry of 12 months of the happening of loss or damage unless the claim is the subject matter of pending legal action. It is hereby expressly agreed and declared that if the Company disclaims liability to the Insured for any claim hereunder mentioned, and such claim is not, within 12 calendar months from the date of such disclaimer, 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.
- 18) No sum payable under this Policy shall carry any interest or penalty. The maximum amount payable under this policy is restricted to sum insured mentioned on the policy schedule.
- 19) Where proposal forms are not received, information obtained from the Insured whether orally or otherwise is captured in the cover note, if issued, and / or in the policy document. The Insured shall point out to the Company, discrepancies, if any, in the information contained in the policy document within 15 days from policy issue date after which information contained in the policy shall be deemed to have been accepted as correct.
- 20) **GOVERNING LAW & JURISDICTION**
This Policy shall be construed according to INDIAN laws and the Insurers undertake to submit to the jurisdiction of INDIAN Courts in respect of any matter relating to or arising out of this Policy
- 21) Any person who has a grievance against the Company may himself or through his legal heirs make a complaint in writing to the Insurance Ombudsman in accordance with the procedure contained in The Redressal of Public Grievance Rules, 1998 (Ombudsman Rules).
- 22) **CONDONATION OF DELAY**
The Company may condone delay in claim intimation/document submission on merit, where it is proved that delay in reporting of claim or submission of claim documents, is due to reasons beyond the control of the Insured. Notwithstanding the above, delay in claim intimation or submission of claim documents due to reasons beyond the control of the Insured shall not be condoned where such claims would have otherwise been rejected even if reported in time.
- 23) **RENEWAL CLAUSE**
The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in

force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid

CLAIM INTIMATION

In the event of loss of an insured event the insurance company must be informed through anyone of below means immediately-

1. Relationship officer / channel partner
2. Call Centre - 022 6234 6234/ 022 6158 2020
3. E-mail at care@hdfcergo.com
4. Our contact details are as follows:

HDFC ERGO General Insurance Co. Ltd.

Corporate Claims Department

6th Floor, Leela Business Park,

Andheri Kurla Road, Andheri (E), Mumbai – 400059

During Intimation of claim, Insured has to provide relevant information which includes Policy details and Loss details (viz. Loss Location, .Contact Details, Details of Loss / Accident, Rough estimates of Loss). Surveyor will be appointed within 24 hrs. Surveyor shall start the survey immediately unless there is a contingency that delays immediate survey, in any case within 48 hours of his appointment.

In general, primarily, the following basic documentations are required for taking the claim forward:

- Claim Intimation letter by the insured with respect to the claim or made against them by the third party or circumstances which would give rise to the claim (against the insured) as per the policy.
- Detailed description of the acts in chronological order which has resulted in the loss (details of the quantum of loss to be mentioned and the basis at which it is arrived) giving rise to a claim.
- First Information Report /charge sheet filed by the police, if applicable
- Internal Investigation report, if any, from the Insured giving an Insight into the loss.
- Any other documents which would be construed as material information to the case.

Our Claim process:

- An acknowledgement with respect to the claim intimation is given to the insured, once we are in receipt of any claim intimation from the insured.
- Based on the information submitted in the claim intimation letter, if required, we may procure more information from the insured depending on the facts mentioned therein.

Upto the satisfaction of the Company.

- Surveyor / Investigator may be appointed if required

The documents generally required for processing of claims are:

1. Policy/Underwriting documents.
2. Survey Report with Photographs wherever applicable
3. Claim Form, duly completed.
4. Log book / Asset register / Capitalized item list
5. Repair / Replacement invoices with receipt
6. All Applicable valid Certificates
7. Production / Generation / Revenue data
8. Duly certified financial account statements
9. Any other relevant documents required based on type of loss

KYC documents are compulsory where settlement amount is over 1 lac

Apart from above Standard documents some other documents may be called for based on the nature of claim. Any other document as may be necessary and appropriately applicable for the claims preferred under the different sections of the policy.

GRIEVANCE REDRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Contact Us - 022 6158 2020/ 022 6234 6234
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Complaint & Grievance Cell,

HDFC ERGO General Insurance Company Limited

D-301, 3rd Floor, Eastern Business District
(Magnet Mall), LBS Marg,
Bhandup (West), Mumbai-400078.

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Principal Grievance Officer of the company (underwriter) at the following address

To the Principal Grievance Officer

HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West) Mumbai-400078,
e-mail: cgo@hdfcergo.com

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution of your grievance. The contact details of Ombudsman offices are mentioned below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL 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.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461/2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	State of Punjab, Haryana (excluding 4 districts vizGurugram, Faridabad, Sonipat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
DELHI 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, 4 districts of Haryana viz Gurugram, Faridabad, Sonepat and Bahadurgarh)
GUWAHATI 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.
HYDERABAD 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	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry
JAIPUR 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.
KOCHI Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands
LUCKNOW 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 : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultapur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
MUMBAI 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.
NOIDA 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, Farrukhababad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA 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.
PUNE 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.