

**Contractual Liability Insurance****CONTENTS**

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This Policy is a contract of insurance between You and Us based on the information shared by You or anyone authorized on Your behalf in the Proposal for this Policy or its preceding Policy/Policies of which this is a Renewal.

This Policy is effective when the agreed premium is received and upon the Policy Schedule is signed by an authorized representative of HDFC ERGO General Insurance Company Limited.

Policy wording, Policy Schedule and any Endorsements thereto shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout unless specified otherwise.

The terms set out in this Policy and its Schedule(s) will be the basis for any claim under this Policy.

Words and phrases that appear in bold letters have, for the purpose of this Policy, a specific meaning which can be read in the Definitions section and shall have the same meaning wherever they appear in the Policy, including the Policy Schedule, or any subsequent endorsements. Where the context permits, references to any statutory enactment includes subsequent changes to the same and references to the singular shall include references to the plural, references to the male gender shall also include references to the female gender, and vice versa in both cases.

## I. DEFINITIONS

1. Contracting Party means an individual or entity, as the case maybe, who has entered into a Contract with You.
2. Contract means written agreement entered by you with Contracting Party and is enforceable by law and is part of the Policy Schedule.
3. Contract Period means the Period mentioned in the Contract during which it remains valid.
4. Covered Loss means your Financial Loss arising from a Covered Risk / Event precisely mentioned in the Policy Schedule within the Territorial Limit.
5. Deductible means the amount which is to be borne by You and is part of the Policy Schedule before any payment of claim made under this Policy.
6. Depreciation means reduction in value of product insured due to Ageing, Use, Wear & Tear or Obsolescence.
7. Covered Risk / Event means Covered Risk / Event as specifically mentioned in Your Policy Schedule.
8. Illness means a sickness or disease or pathological condition leading to impairment of normal physiological function caused to Contracting Party resulting from an Event and verified by a licensed practitioner.
9. Limit of Indemnity means the amount stated in Your Policy Schedule and endorsement, which shall be the Company's total liability under this Policy for any one claim and in the aggregate of all claims during the Period of Insurance.
10. Period of Insurance means the period between the policy commencement date and policy expiry date as specified in Your Policy Schedule and endorsement.
11. Injury means accidental physical injury, bodily harm including resulting death but excluding illness solely and

directly caused to Contracting Party resulting from an Event and verified by a licensed practitioner

12. Policy means the document that provides the details of insurance provided, exclusions and other terms and conditions. It comprises of Policy wording, Policy Schedule and any annexure attached to it, Proposal form, Endorsements and the Contract.
13. Policy Schedule means the document that is part of Your Policy and includes details like limit of indemnity, premium amount, Event, Contract Details, Period of Insurance and Specific Terms & Conditions.
14. Property Damage means actual physical loss of or damage to tangible material property belonging to a Contracting Party resulting from an Event.
15. You / Your /Insured means the individual or entity, as the case maybe, who is named in the Policy Schedule.
16. We / Our / Us / Company means the HDFC ERGO General Insurance Company Limited.

## II. INSURING CLAUSE

We will indemnify You against any liability under Contract(s) issued during the Period of Insurance for a Covered Loss specified in the Policy Schedule pursuant to such liability arising during the Contract Period.

Liability arising in respect of a Covered loss shall be subject to the extent of Limit of Liability and applicable Sub-limits, Salvage, Depreciation and Deductible as specified in the Policy Schedule and to the terms, conditions, special conditions and exclusions of this Policy.

## III. EXCLUSIONS

Following shall be excluded under the policy unless specifically covered and mentioned in the Policy Schedule.

1. The Policy will not cover Contracts which are:
  - a. Verbal or Oral
  - b. Unconditional or Deemed
2. No claim shall be made for contracts that cannot be quantified, measured, or assessed.
3. Any Unexplained Loss/Damage/Disappearance of the Product covered in the Contract.
4. Any liability arising due to unlawful act or illegal activities including criminal acts or intentional or fraudulent act by You or Your representative/employee or Contracting Party including Family member, domestic help, employee or staff member of Contracting Party.
5. Liability arising due to misuse, reckless, abusive, wilful or intentional conduct associated with handling and use of the Product covered in the Contract.
6. Any obligation, commitment, or act that Contracting Party has not performed that he was supposed to perform as per the Contract terms.
7. Any liability arising due to decision or action or omission of Your employee/s including Director and company managers.
8. Any latent/inherent defect or Recall Campaign in the event of mass failure of the Products covered or any use other than in accordance with manufacturer's recommendation

or use of any accessory which has not been approved by the manufacturer with the covered Product.

9. Any Pre-existing conditions in relation to damages or cosmetic loss or damage including but not limited to peeling of paint, scratches and dents that do not otherwise affect the functionality of the covered item.
10. Any product where identification could not be established at the time of claim as Identification Number has been altered, defaced or removed, except where product identification details could not be established due to damage by fire.
11. Any product that has been modified to alter its functionality or capability without the written permission of manufacturer
12. Asbestos: This Policy does not cover any claim connected in any way with asbestos, or with any product or material containing asbestos.
13. Explosives: This Policy does not cover claim connected in any way with blasting operations or the handling or use of explosives.
14. Radioactive Contamination: This Policy does not cover claim 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.
15. War: This Policy does not cover claim 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.
16. Professional Advice: This Policy does not cover claim arising out of your giving or failing to give any professional advice inconsideration for a fee nor does it cover claim arising out of any error or omission in any such advice.
17. Specification, Formula or Design: This Policy does not cover claim arising directly or indirectly out of:
  - a. any design, plan, specification, formula or pattern that you provide for a fee; or
  - b. any error or omission associated with any such design, plan, specification, formula or pattern;
18. Legal Liability This Policy does not cover any claim unless:
  - a. you have expressly assumed it in Contract;
  - b. the claim would not have attached in the absence of that Contract; and
  - c. agreed by Us and mentioned in the Policy Schedule.
19. Penalties and Damages: This Policy does not cover claim for any:
  - 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.

20. Pollution: This Policy does not cover claim 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; or However, this exclusion does not apply where the discharge, dispersal, release or escape results from a sudden identifiable event:
    - a. that you neither expected nor intended; and
    - b. 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.
  21. Breach of Contract: This Policy does not cover breach of Contract where
    - a. liability is incurred through your 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. any liability that would have been recoverable from another party but for your release, waiver or limitation of that liability. However, this exclusion does not apply to any such waiver or limitation that is required by Contract.
  22. Consequential Loss: This Policy does not cover claim arising as a consequence of "illness" and/or "Injury" and/or "Property Loss" and/or "financial loss" indemnifiable under this policy.
  23. Design, Material and Workmanship: This Policy does not cover liability arising due to:
    - a. any component part or individual item of property which is the subject of the Contract and which is defective in design, plan, specification materials or workmanship; or
    - b. such property lost or damage to enable replacement, repair or rectification of the otherwise undamaged property excluded by (a). above.
- Note: Clause (a) above shall not apply to other parts or items of property which are the subject of the Contract and which are free from defect but are damaged in consequence thereof. For the purpose of the policy and not merely this exclusion, property which is the subject of the Contract shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design, plan, specification, materials or workmanship in the property or any part thereof.
24. Injury to Employees: This Policy does not cover:
    - a. liability for Injury to any Employee arising directly or indirectly out of the Insured's employment : 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
- d. any claim connected with an Employee's contract of employment.

25. Cyber Loss: This Policy does not cover any liability assumed by you from Cyber Loss caused by or arising from your Internet Operations.'

Internet Operations' means any of the following:

- a. the use of any electronic mail system by you or by anyone else at your order or with your consent; or
- b. access through your network to the World Wide Web or a public Internet site by You or by anyone else at your order or with your consent; or
- c. access to your internal company information and computing resources that is made available through the World Wide Web; or
- d. the operation and maintenance of your web site.

Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:

- a. the use or operation of any Computer System or Computer Network;
- b. the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
- c. access to, processing, transmission, storage or use of any Data;
- d. inability to access, process, transmit, store or use any Data;
- e. any threat of or any hoax relating to (a) to (d) above;
- f. any error or omission or accident in respect of any Computer System, Computer Network or Data.

Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.

Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.

Data means information used, accessed, processed, transmitted or stored by a Computer System.

26. Wilful Act: Loss or damage caused by or arising out of wilful act of Yourself or any person acting on Your behalf or Contracting Party including circumstances, facts or matters that You are or ought to be reasonably aware prior to the commencement of this Contract.

27. Any loss deemed contrary to public policy or which is uninsurable under Indian Law.

28. Any loss arising out of act of Terrorism.

29. Communicable Disease Exclusion

Notwithstanding any other provision, clause or term of this Policy to the contrary, this policy does not cover any claim, loss, liability, damage, cost or expense of any kind relating to, whether directly or indirectly and/or in whole or in part, a Communicable Disease and/or any fear or threat thereof (whether actual or perceived).

For avoidance of doubt: (1) no other prior, concurrent or subsequent provision, clause, term or exception of this policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this policy; (2) any change in the law clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or, (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this policy that would otherwise be excluded through the exclusion set forth in this clause.

If the Insurer alleges that by reason of this clause, any amount is not covered by this Policy, the burden of proving the contrary shall rest in the Insured.

N.M.A. 2915

Communicable Disease means any: infectious disease; contagious disease; communicable disease; and/or, any infectious, contagious or communicable substance (including (but not limited to) a virus, bacterium, parasite or organism or any mutation of any such things, whether living or not), regardless of the method of transmission (including (but not limited to) whether direct or indirect airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas) that causes, can cause or threatens: damage to human health; damage to human welfare; and/or, damage, deterioration, loss of value, marketability or loss of use to tangible or intangible property. For the avoidance of doubt Communicable Disease includes (but is not limited to) corona virus disease 2019 (COVID-19) and any mutation or variation thereof relating to' means: relating to; in connection with; arising under; arising out of; as a result of; as a consequence of; attributable to; contributed to by; and any other term commonly used and/or understood to reflect or describe a nexus and/or connection from one thing to another whether direct or indirect.

#### IV. GENERAL CONDITIONS

1. The respective Contract is provided to Us and attached to this Policy at inception of cover for each Contract
2. Admission of Liability:  
Unless You have obtained Our prior written consent on Covered Loss, neither You nor any of Your Employees, agents or others acting on Your 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 third party claim, even though it may be within the amount of the Deductible.

### 3. Alteration of Risk

You must immediately inform Us of any alteration/ addition/ change in the information/design/ workmethodology or insured Contract terms and conditions that differs from that previously disclosed to Us. Our liability will assume only if We have agreed in writing about the informed change.

### 4. Adjustment of Premium

We will adjust the premium on expiry of policy term for the difference between the premium collected and premium calculated on aggregate limit of liability declared to us during the Coverage Period.

Such adjustment will be subject to a minimum deposit of premium wherever agreed and specified in the policy schedule.

### 5. 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..

### 7. Claim Conduct

In case of any Occurrence that may give rise to a claim under Your Policy, You must:

- a. inform us of this as soon as You can and in any event within a duration agreed and mentioned in the policy schedule of becoming aware of any such loss or damage. We may, at our sole discretion, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- b. provide such written documents and information as We may require and, if asked, include verification of particulars on oath; and
- c. take all steps within Your power to minimise the extent of loss, damage or liability;
- d. preserve any property affected and make it available for Us or our 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 Us every letter, writ, summons and process in relation to Your claim as soon as You receive it; and
- f. advise Us in writing as soon as You receive notice of any prosecution or inquest that involves You and to Your claim; and
- g. provide any assistance that We may reasonably require.

### 8. Inspection

You must allow Us or Our representative to inspect any Contract documents and to audit any financial or other records relevant to this insurance at any reasonable time.

### 9. Governing Law & Jurisdiction

Any interpretation of this policy relating to its construction, validity or operation shall be made exclusively in accordance with the Indian laws.

All payments under this Policy will be made in Indian Rupees only.

### 10. Reasonable Care

Without exception, You and your Employees must take all reasonable steps to prevent incurring any loss, damage or liability

### 11. Subrogation

If you have a right to recover your loss from any other party, then, on accepting liability and indemnifying You under your policy, we will be entitled to exercise that right in your name and for our own benefit. This is called 'subrogation'. You must fully co-operate with us in exercising that right. If you are another party insured under this policy, we will not exercise subrogation against you as long as you have not forfeited your right to indemnity under this policy.

### 12. Contribution

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

### 13. Fraudulent Claims

If any Insured shall give any notice or Claim cover for any Loss under this Policy knowing such notice or Claim to be false or fraudulent as regards amounts or otherwise, such Loss shall be excluded from cover under the Policy, and the Insurer shall have the right, in its sole and absolute discretion, to avoid its obligations under or void this Policy in its entirety, and in such case, all cover for Loss under the Policy shall be forfeited, all premium shall be deemed fully earned and non-refundable and the Named insured shall reimburse the Insurer for any payments made under this Policy.

### 14. 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.

### 15. Renewal

The Company is not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except

on the grounds of moral hazard, misrepresentation or fraud of the Insured.

#### 16. Indian Contract Act 1872

A person or any entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Act 2001 or any similar act, common law or any provision of law in any other jurisdiction to enforce any of its terms.

#### 17. Sanctions/Embargoes

We shall not be deemed to provide cover and provide any benefit hereunder to the extent that the provision of such cover, payment of such loss or claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, law or regulations of the European Union, United States of America and/ or any other applicable national economic or trade sanction law or regulations.

#### 18. 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. Contact us- 022 6158 2020/ 022 6234 6234
3. E-mail at [care@hdfcergo.com](mailto: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 in the agreed format.

#### 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](mailto:grievance@hdfcergo.com)
- Contact Details for Senior Citizens: 022 6242 6226  
| Email ID : [seniorcitizen@hdfcergo.com](mailto:seniorcitizen@hdfcergo.com)
- Designated Grievance Officer in each branch
- Company Website – [www.hdfcergo.com](http://www.hdfcergo.com)
- Courier- Any of Our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal 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 Redressal 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 Chief Grievance Officer of the Company at the following address:

To the Chief 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](mailto: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
- Dispute with regard to premium
- Non-receipt of Your insurance document

You may also refer Our website [www.hdfcergo.com](http://www.hdfcergo.com) <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure

- ii. If You are not satisfied with Our redressal of Your grievance through one of the abovemethods, You may approach the nearest Insurance Ombudsman for resolution of Your grievance. The contact details of Ombudsman offices are mentioned below.

**Names of Ombudsman and Addresses of Ombudsmen Centers**

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<b>AHMEDABAD</b> 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.
<b>BENGALURU</b> 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.
<b>BHOPAL</b> 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.
<b>BHUBANESHWAR</b> 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.
<b>CHANDIGARH</b> 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, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &Kashmir, Ladakh and Chandigarh.
<b>CHENNAI</b> 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).
<b>DELHI</b> 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 vizGurugram, Faridabad, Sonepat and Bahadurgarh)

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<b>GUWAHATI</b> 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.
<b>HYDERABAD</b> 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
<b>JAIPUR</b> 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.
<b>KOCHI</b> 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.
<b>KOLKATA</b> 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
<b>LUCKNOW</b> 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, Amedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorakhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
<b>MUMBAI</b> 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.

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<b>NOIDA</b> 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 Uttarakhand 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, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
<b>PATNA</b> 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.
<b>PUNE</b> 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.