

Bajaj General Insurance Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDA Registration No.113
 Regd. Office & Head Office: Bajaj Insurance House, Airport Road, Yerwada, Pune - 411 006
 UIN: IRDAN113RP0002V02201920

STANDALONE OWN DAMAGE COVER FOR TWO-WHEELER

Policy Wordings

Whereas You ("Insured"), by a proposal and declaration and/or details as reproduced in the transcript, which shall be the basis of this contract and is considered to be included herein, has applied to Us ("Bajaj General Insurance Limited") for insurance. You have paid the premium specified in the Schedule for insurance coverage(s) described in this Policy.

(The term Two Wheeler referred to in this policy will include Motorcycle / Scooter / Auto Cycle or any other motorised two wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY STATES: That subject to the Terms Conditions, and Exceptions contained herein or endorsed or otherwise expressed hereon.

LOSS OR DAMAGE TO THE INSURED VEHICLE

The Company will indemnify the insured against loss or damage to the insured vehicle here under and/or its accessories whilst thereon

- by fire explosion self-ignition or lightning;
- by burglary housebreaking or theft;
- by Riot and Strike
- by Earthquake (Fire and Shock Damage)
- by Flood Typhoon Hurricane Storm Tempest Inundation Cyclone Hailstorm frost
- by accidental external means
- by malicious act
- by terrorist activity
- whilst in transit by road rail inland waterway lift elevator or air
- by Landslide/Rockslide

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced :

- For all rubber nylon plastic parts tyre and Battery - 50%
- For fibre glass components 30%
- For all parts made of glass - Nil
- Rate of Depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.
- Rate of depreciation for all other parts including wooden parts will be as per the following schedule

AGE OF INSURED VEHICLE	% OF DEPRICIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

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

- Consequential loss, depreciation, wear and tear, mechanical and electrical breakdown failures or breakage's;
- Damage to Tyres and Tubes unless the insured vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement ;
- Loss of or damage to accessories by burglary housebreaking or theft unless the insured vehicle is stolen at the same time ; and

- d) any accidental loss or damage suffered whilst the Insured or any person driving with the knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs.

In the event of the insured vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs.300/- in respect of any one accident.

The Insured may authorise the repair of the insured vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

- The estimated cost of such repair including replacements, if any does not exceed Rs.150/-
- The Company is furnished forthwith with a detailed estimate of the cost of repairs and
- The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the insured vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the insured vehicle (and side car / accessories, if any, fitted to the insured vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance / renewal and adjusted for depreciation (as per schedule below).

The schedule of age wise depreciation as shown below is applicable for the purpose of Total loss / Constructive Total Loss (TL / CTL) claims only.

The schedule of age wise depreciation for fixing IDV at the time of commencement of the policy, as shown below is applicable for the purpose of Total loss / Constructive Total Loss (TL / CTL) claims only.

AGE OF INSURED VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5 %
Exceeding 6 months but not exceeding 1 year	15 %
Exceeding 1 year but not exceeding 2 years.	20 %
Exceeding 2 years but not exceeding 3 years	30 %
Exceeding 3 years but not exceeding 4 years.	40 %
Exceeding 4 years but not exceeding 5 years.	50 %

IDV of insured vehicles beyond 5 years of age and of obsolete models of the insured vehicles (i.e. Models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured.

IDV shall be treated as the 'Market Value' throughout the Policy Year without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the insured vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the insured vehicle.

Note: Policy Year shall mean period of 12 months (falling within the Policy Period) commencing from the Risk Inception Date and subsequent 12 months each till Risk Expiry Date, as specified in the Schedule.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the provision of the Motor Vehicles Act.

GENERAL EXCEPTIONS

The Company shall not be liable in respect of:

- Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
- Any Claim arising out of any Contractual Liability.
- Any accidental loss damage and/or liability caused sustained or incurred whilst the insured vehicle. herein is:
 - Being used otherwise than in accordance with the Limitations as to Use or

- b) Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
- 4 a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- b) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or Warlike operations (whether before or after declaration of war), Civil War, Mutiny Rebellion, Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

- a. Compulsory Deductible: The Company shall not be liable for each and every claim of this policy in respect of the deductible stated in the Policy Schedule.
- b. Voluntary Deductibles: Insured may opt for higher deductible over and above the compulsory deductible in which case suitable discount will be allowed as per the following table:-
- i. For Vehicles having IDV upto Rs. 75000, the below table will be used for options of voluntary deductibles and respective discounts:

Voluntary Deductible	Discount on OD Premium
Rs. 500	5% on the OD premium of the two wheeler
Rs. 750	10% on the OD premium of the two wheeler
Rs. 1000	15% on the OD premium of the two wheeler
Rs. 1500	20% on the OD premium of the two wheeler
Rs. 3000	25% on the OD premium of the two wheeler

- ii. For Vehicles having IDV more than Rs. 75000, the below table will be used for options of voluntary deductibles and respective discounts.

Voluntary Deductible	Discount on OD Premium
Rs. 500	5% on the OD premium of the two wheeler
Rs. 750	10% on the OD premium of the two wheeler
Rs. 1000	15% on the OD premium of the two wheeler
Rs. 1500	20% on the OD premium of the two wheeler
Rs. 3000	25% on the OD premium of the two wheeler
Rs. 4000	30% on the OD premium of the two wheeler
Rs. 6500	35% on the OD premium of the two wheeler
Rs. 10000	40% on the OD premium of the two wheeler
Rs. 15000	45% on the OD premium of the two wheeler

CONDITIONS

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in

the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

3. 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. In the event the claim is not settled within 30 days as stipulated above, the Company shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the insured/claimant by the Company till the date of actual payment.
4. The Company may at its own option repair reinstate or replace the insured vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and liability of the Company shall not exceed:
 - a) for total loss / constructive total loss of the insured vehicle - the Insured's Declared Value (IDV) of the insured vehicle (including accessories thereon) as specified in the schedule less the value of the wreck.
 - b) for partial losses, losses other than Total Loss/Constructive Total Loss of the insured vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
5. The Insured shall take all reasonable steps to safeguard the insured vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the insured vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if insured vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the insured vehicle shall be entirely at the Insured's own risk.
6. If at the time of occurrence of an event that gives rise to any claims under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation cost or expense.
7. 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/transcript of proposal, 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.
8. The due observance and fulfilment of the terms, conditions and endorsements 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 said proposal shall be condition precedent to any liability of the Company to make any payment under this policy.
9. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this policy (whichever is earlier). During the said period legal heir(s) of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desires to apply for a transfer of this policy or obtain a new policy for the insured vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:
 - a. Death certificate in respect of the insured
 - b. Proof of title to the insured vehicle
 - c. Original Policy
10. No claim bonus (NCB)
 - i. The Provisions in respect of NCB for this Policy shall be as follows:
 - a) For Expiring Policy having Policy Period as 1 year- NCB will be same as per existing provisions as mentioned in GR 27 of Indian Motor Tariff 2002.
 - b) For Expiring Policy of other insurance companies having Policy Period more than 1 year- NCB will be

NCB (in %) Eligibility as per Expiring Policy	NCB (in %) to be transferred to this Policy
0	0
0.01- 20.00	20
20.01 - 25.00	25
25.01-35.00	35
35.01-45.00	45
>45.00	50

- ii. NCB Entitlement(in %) under this Policy at the time of Policy Expiry:

NCB Slab

Policy term of the Expiring Policy	NCB (in %) at the time of inception of Policy	NoClaim during the Policy Period	One Claim during the Policy Period	Two Claims during the Policy Period	Three Claims during the Policy Period	Four Claims during the Policy Period	More than Four Claims during the Policy Period
		% of discount on Own Damage Premium					
1 Year	0	20%	0%	0%	0%	0%	0%
	20	25%	0%	0%	0%	0%	0%
	25	35%	0%	0%	0%	0%	0%
	35	45%	0%	0%	0%	0%	0%
	45	50%	0%	0%	0%	0%	0%
	50	50%	0%	0%	0%	0%	0%
	55	55%	0%	0%	0%	0%	0%
	65	65%	0%	0%	0%	0%	0%
2 Years	0	35	25	0	0	0	0
	20	45	35	25	0	0	0
	25	50	45	35	0	0	0
	35	50	45	35	0	0	0
	45	50	45	35	0	0	0
	50	50	45	35	0	0	0
	55	55	45	35	0	0	0
	65	65	45	35	0	0	0
3 Years	0	45	35	25	0	0	0
	20	50	45	35	25	0	0
	25	50	45	35	25	0	0
	35	50	45	35	25	0	0
	45	50	45	35	25	0	0
	50	50	45	35	25	0	0
	55	55	45	35	25	0	0
	65	65	45	35	25	0	0
4 and 5 year	0	50	45	35	25	20	0
	20	50	45	35	25	20	0
	25	50	45	35	25	20	0
	35	50	45	35	25	20	0
	45	50	45	35	25	20	0
	50	50	45	35	25	20	0
	55	55	45	35	25	20	0
	65	65	45	35	25	20	0

NOTE:

- Maximum NCB that can be earned by an Insured is 50%
- An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.
- NCB 55% and 65% applicable as per Sunset Clause
- NCB at the time of Policy Expiry shown under 10 (ii) above shall accrue on completion of six months of a Policy Year (applicable only for policies issued for intermittent period of more than one Policy Year but less than multiples of Policy Years).

11. Cancellation
a. Cancellation by Insurer

The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata

portion thereof for the period the Policy has been in force. Under normal circumstances, Policy will not be cancelled except for reasons of fraud.

b. Cancellation by Insured

Cancellation happening in the running year	Remaining full Policy Year(s)
The policy may be cancelled at the option of the insured with seven days' notice of cancellation and the Company will be entitled to retain premium on pro-rata basis for the period for which the cover has been in existence prior to the cancellation of the policy. The balance premium, if any, will be refundable to the Insured. Refund of premium will be subject to there being no claim under the policy during the policy year.	Prorata refund of premium

Note: For the completed Policy Year premium shall be retained in full.

A policy can be cancelled only after ensuring that the insured vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.

12. Renewal Condition

On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may subject to change.

13. Policy Changes

No change can be made to this Policy unless we have approved it, and confirmed our approval by endorsing the schedule. No one is authorized to make or confirm any change on our behalf.

14. Fraud

If you make or progress any claim knowing it to be false or fraudulent in any way, then this Policy will be void and all claims or payments due under it shall be lost.

15. Arbitration Clause

Arbitration Clause is not applicable to this Policy as this is a Retail Policy.

16. Contribution Clause

If at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rate able proportion of any loss or damage.

17. Applicable Law

This Policy and the relationship between us shall be interpreted and governed exclusively as per Indian laws. The section headings we have used are for ease of reference rather than for any interpretative purpose.

18. Other Conditions

All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor Tariff (IMT) 2002 and premium charged/ discount offered for the same shall be 5 times of the annual rate/ annual premium of Two Wheeler Package Policy for 5 year policy.

19. Resolving Issues

We do our best to ensure that our customers are delighted with the service they receive from Bajaj General. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

First Step

Initially, we suggest you contact the Branch Manager / Regional Manager of the local office which has issued the policy. The address and telephone number will be available in the policy.

Second Step

Naturally, we hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Customer Care Cell

Bajaj General Insurance Ltd

Bajaj Insurance House, Airport Road, Yerawada, Pune 411 006

E-mail: careforyou@bajajgeneral.com

Claims Process

a) Call Our Toll Free No. 1-800-209-5858

b) Submit completely filled Claim Form at the nearest Bajaj General Insurance Office

c) <https://www.bajajgeneralinsurance.com/claims/motor-insurance/claim-process.html>

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

Office Details	Jurisdiction of Office Union Territory, District)
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
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, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
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.
BHUBANESHWAR – Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 – 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 – 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
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, Puducherry Town and Karaikal (which are part of Puducherry)

Office Details	Jurisdiction of Office Union Territory, District)
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 Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
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.
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 Union Territory of Puducherry.
JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 –2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
KOCHI – Insurance Ombudsman 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 – Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW – Insurance Ombudsman Office of the Insurance Ombudsman,	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur,

Office Details	Jurisdiction of Office Union Territory, District)
6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Sonbhadra, Fatehpur, Pratappgarh, 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..
MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/ 27/ 29/ 31/ 32/ 33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
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 Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
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.
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, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

Note: Address and contact number of Governing Body of Insurance Council:
Council for Insurance Ombudsmen,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.
E-mail: inscoun@cioins.co.in

Tel: 022 -69038800/69038812
Website: <https://www.cioins.co.in>