

ICICI Lombard General Insurance Company

SMOOTHIE

Policy Wordings

PREAMBLE

WHEREAS the Insured designated in the Policy Schedule having by a proposal and declaration together with any statement, report or other document which shall be the basis of this contract and shall be deemed to be incorporated herein, has applied to ICICI Lombard General Insurance Company Limited (hereinafter called “the Company”) for the insurance hereinafter set forth and paid appropriate premium for the period as specified in the Schedule.

OPERATIVE CLAUSE

Now this Policy witnesseth that subject to the definitions, terms, conditions and exclusions contained, endorsed or otherwise expressed herein, the Company shall compensate, indemnify, pay and/or reimburse the Insured/Insured Person or his/her nominee or legal representatives, as the case may be, in respect of insured events occurring during the period of insurance stated in the Schedule, in the manner and to the extent set forth in this Policy.

1. DEFINITIONS

For the purposes of this Policy, if any, the terms mentioned below shall have the meaning set forth Where the context so requires, references to the singular shall also include references to the plural and references to any gender shall include references to all genders.

Standard Definitions

“**Accident**” shall mean a sudden, unforeseen and involuntary event caused by external, visible and violent means.

“**Condition Precedent**” shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.

“**Disclosure to information norm**” shall mean the Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

Specific Definitions

“**Actual Arrival Time**” shall mean the time when the common carrier arrives at the destination of the trip.

“**Actual Departure Time**” shall mean the time when the common carrier departs from source of the trip.

“**Common Carrier**” shall mean any commercial aircraft or train operating under license issued by the appropriate authority for transportation of fare-paying passengers.

“**Company / Insurer**” shall mean ICICI Lombard General Insurance Company Limited.

“**Delay at Destination**” shall mean the time difference between actual arrival time and scheduled arrival time of the common carrier at the destination of the trip.

“Delay at source” shall mean the time difference between the scheduled departure time and the time at which the official notification of cancellation of the originally booked common carrier, was communicated to the insured at the source of the trip provided such notification is received after the scheduled departure time.

“Destination of the trip” shall mean the airport or railway station specified in the Policy Schedule/Certificate of Insurance where the trip terminates for which the Insured is covered under Insurance.

“Inclement Weather” shall mean harsh or severe weather conditions such as excessive rains, thunderstorms, including catastrophic events such as cyclone and hurricanes etc.

“Insured” shall mean the person named in the Policy Schedule, for whom the insurance is proposed and appropriate premium is paid.

“Insured Event” shall mean an event, for which the Insured/Insured Person is entitled to benefit/s under the Policy.

“Minor” shall mean a person under the age of full legal responsibility.

“Period of Insurance” shall mean the duration of the trip undertaken by the Insured covered in the Policy schedule.

“Policy” shall mean the document containing the terms and conditions of the contract, Insured Proposal Form, details of the scope and extent of cover available to the Insured / Insured Person in the policy schedule and the exclusions from the scope of coverage.

“Policyholder” means an Individual/Organisation/Association in whose name the policy has been issued and should have an insurable interest to cover the insured person(s) under the policy.

“Scheduled Arrival Time” shall mean the arrival time as stated in the original ticket at the time of booking.

“Scheduled Departure Time” shall mean the departure time as stated in the original ticket at the time of booking.

“Source of the trip” shall mean the airport or the railway station as specified in the policy schedule/certificate of insurance from where the trip starts for which the Insured is covered.

“**Sum Insured**” shall mean the maximum amount of coverage, as specified in the Policy Schedule, that the Insured/Insured Person is entitled to in respect of each benefit and as applicable under the Policy.

“**Time Excess**” shall mean the time after which insurer’s claim liability triggers. This refers to specified time period which needs to elapse/pass, to make insurer liable for benefit payment under the policy.

“**Travel/Trip**” shall mean travel by a common carrier for the purpose of reaching the destination as mentioned in the policy schedule/certificate of insurance, therein as a Fare Paying Passenger.

“**Trip Duration**” shall mean the time period commencing from the time when the Common carrier departs from the source of the trip till the Common Carrier arrives at the destination of the trip.

2. COVERAGE

The Insured is entitled to the following one or both benefit(s) upon payment and realization of the agreed premium in full and as specified in the Certificate of Insurance / Policy Schedule:

I. Accidental Death:

If any Insured Person sustains Injury during the policy period which directly and independently of all other causes, results in death within 12 months from the date of occurrence of the accident, the Company agrees to pay to the Insured Person’s nominee, beneficiary or legal representative, the sum insured as specified in the Schedule of Insurance.

Specific Exclusions:

The Company shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- Any Exclusion specified in General Exclusion
- Any Pre-existing Condition(s) and complications arising out of or resulting therefrom;
- Through suicide, attempted suicide (whether sane and insane) or intentionally self-inflicted injury or illness, including abstinent from a normal behavior of having food.
- While under the influence of liquor or drugs , alcohol or other intoxicants,
- Through deliberate or intentional, unlawful or criminal act, error, or omission, participation in an actual or attempted felony, riot, crime, misdemeanor, civil commotion.

Geographical Coverage: This policy shall cover trips for all modes of Common Carrier as defined within India and international air travels originating or concluding in India.

II. Delay Cover:

The company shall pay to the insured, for suffering a delay of the originally booked common carrier beyond the time excess as specified in the policy schedule/certificate of insurance, during the insured

trip up to the limits & mode(s) specified in the Policy Schedule, provided that, the delay is caused due to any of the following reasons:

- Delay caused due to Inclement Weather.
- Delay due to a sudden strike or any other action by employees of the common carrier or of the concerned authorities.
- Delay caused due to equipment failure of the common carrier.
- Delay caused due to operational issues either at the Common Carrier end or at the end of the concerned authorities.

Please note that you will be only eligible for payment under this benefit, if you have received the delay notification within 12 hours before the scheduled departure time or any time after the scheduled departure time of your originally booked common carrier. Any delay for which notification has been received prior to 12 hours before the scheduled departure time will not be covered.

What is covered?

1. Any delay at destination beyond the scheduled arrival time of the originally booked common carrier upon arrival at your destination, provided such delays are more than the time excess as mentioned in the policy schedule/certificate of insurance.
2. Any delay at source beyond the scheduled departure time of your originally booked common carrier at the source of departure which have eventually resulted in cancellation of the originally booked common carrier, provided such delay is more than the time excess as mentioned in the policy schedule/certificate of insurance.
3. Diversions which have resulted in the originally booked common carrier to either terminate at an out of itinerary port or wherein there is no possibility of the originally booked common carrier to return to the destination port from the out of itinerary port within the scheduled arrival time. In case of such diversions, we will pay the maximum Sum Insured as specified in the policy schedule/certificate of insurance.

What is Not Covered?

1. Any delay or subsequent delays therein which was notified to you before 12 hours prior to the scheduled departure time.
2. Direct Cancellations of the originally booked common carrier before the scheduled departure time without any precedence of delay.

3. Any delay beyond the scheduled departure time or beyond the scheduled arrival time of any alternative common carrier that has been provided to you as a replacement for the originally booked common carrier.

Geographical Coverage: This policy shall cover trips for all modes of Common Carrier as defined, within India and international air travels originating or concluding in India. However, the maximum time difference between the scheduled arrival time and scheduled departure time of the connecting flights shouldn't be more than 24 hours at the time of booking for International Trips and 12 hours for Domestic Trips.

Specific Exclusions:

- Any Exclusion specified in General Exclusion.
- Any delay which was made public, or known to insured, at least 12 hours prior to the scheduled departure of the Common Carrier. Reasons for delay may include (but not limited to) -
Change in laws, regulations or orders issued by the respective Government or the regulating authority which was publicly announced. Also, delay due to the permanent withdrawal of services of any common carrier by its management or shareholders due to any reason whatsoever which was publicly announced.
- Strikes or labour disputes which existed or of which advance warning had been given in public.

II. A. Cancellation Cover

This is an optional add on to the 'Delay Cover', wherein if the insured opts for this cover upon payment and realization of the agreed premium in full, the Company would extend the delay cover to also cover the insured for any cancellation of the originally booked common carrier, arising due to any of the following reasons:

- Due to Inclement Weather,
- Due to a sudden strike or any other action by employees of the common carrier or of the concerned authorities,
- Due to equipment failure of the common carrier,
- Due to operational issues either at the Common Carrier end or at the end of the concerned authorities, provided,-

-the originally booked common carrier is cancelled within 12 hours prior to the scheduled departure time and in case of which we will pay the entire sum insured as specified in the policy schedule/certificate of insurance under Benefit II, 'Delay Cover'. For any cancellation that occurs before 12 hours prior to the scheduled departure time, we will refund the premium

that you have paid at the time of booking, less any applicable administration fee as agreed by the Policyholder.

Please note that any cancellation which have resulted after any delay of the originally booked common carrier beyond the scheduled departure time will not be covered under this benefit and will be covered under benefit II 'Delay Cover', and as specified in the policy schedule/certificate of insurance with the applicable time excess, if any.

3. CLAIMS PROCEDURE

I. Accidental Death:

1. Multi Intimation Model:

It is the endeavour of Company to give multiple options to the Insured Person's representative to intimate the claim to the Company. Insured Person's representative should intimate the claims within 4 months upon occurrence of the event. The Company may at its discretion condone the delay in genuine cases.

The intimation can be given in following ways:

- Toll Free call Centre of the Insurance Company(24x7) - 1800-103-2292
- Login to the website of the Insurance Company and intimate the claim – <http://www.bhartiaxagi.co.in>

- Send an email to the Company- customersupportba@icicilombard.com
- Post/courier to Company - Claims, ICICI Lombard Healthcare, ICICI Bank Tower, Plot No. 12, Financial District, Nanakram Guda, Gachibowli, Hyderabad-500032

- Directly Contacting Company's office in writing. - ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025, IRDAI Registration No: 115, CIN:L67200MH2000PLC129408, Telephone: 18001032292, Email Id: customersupportba@icicilombard.com

In all the above, the intimations are directed to a central team for prompt and immediate action.

2. Information Details

When the Insured Person's representative intimates a claim as mentioned above the following information should be given for prompt services.

- Aadhar Card No. / Passport / Driving License
- Policy number
- Certificate of Insurance number
- Name of the Insured

- Contact details
- Date of Demise

3. Claim form

Upon the notification of the claim, The Company shall assist the Insured Person's nominee/ legal heir to access the claim form electronically through web download, email or visit to the nearest branch of the Company.

Alternatively, the Company will dispatch the claim form to the Insured Person's nominee/ legal heir.

4. Claim procedure

- The Company will only make payment to the Assignee or Nominee (as named in the Policy Schedule/Certificate of Insurance).
- If there is any deficiency in the documents/ information submitted by Insured person, the Company will send the deficiency letter within 7 days of receipt of the claim documents.
- On receipt of the complete set of claim documents to the Company's satisfaction, the Company will send offer of settlement, along with a settlement statement within 30 days to the insured. Payment will be made within 7 days of receipt of acceptance of such settlement offer.

5. Claim documents

It is the Policy of the Company to seek claim documents in a single request. Based on documents submitted, if any further documentation is required then it will be sought promptly, at the earliest.

The standard documents for Accidental Death Claim is as follows:

1. Police report
2. Post Mortem report
3. Inquest and Spot Panchnama
4. Doctor's Certificate
5. Death Certificate
6. Viscera Report (if any)
7. Travel Document along with bill and payment receipt

In cases where investigation is deemed necessary, the same will be conducted in all promptitude. Every attempt will be made to keep the process transparent.

II. Delay Cover:

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UIN of Product : BHATGBP20052V011920
Registered & Corporate Office Address : Bhar ~~AXA~~ AXA General Insurance Company Limited, Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai - 400051 Ph: 1800-103- 2292, CIN: U66030MH2007PLC351131; Website: www.bhartiaxagi.co.in; IRDA Reg. No: 139, Email: customer.service@bharta.com

Upon the notification of the claim, the Company shall assist the Insured to access the claim form electronically through web download, email or visit to the nearest branch of the Company.

The Company shall, on best effort basis, notify the Insured about the delay in which case the Insured shall get notification (SMS/Email) with the web link to upload the relevant documents including stamped boarding pass, copy of originally booked ticket and provide other necessary details for processing of claim.

The Company will use Scheduled Arrival Time, Actual Arrival Time, Scheduled Departure Time & Actual Departure Time of Common Carrier as recorded by independent external agency for determining the admissibility of claim, as the case may be.

Any Claim must be supported by relevant documentary evidence.

The benefit amount from the claim would be transferred to Indian Bank Accounts in the name of the Insured (benefit amount in INR denomination),

In case of insured being a minor, the claim amount can be transferred to the bank account of any of the parent/legal guardian(s).

In case of insured being a non-resident of India, the benefit amount from the claim would be settled in the currency in which premium is paid through the best possible transaction medium available at the time of claim settlement. However, if the premium is paid in INR, settlement of claim will be in INR.

II. A. Cancellation Cover:

Upon cancellation of the originally booked common carrier, the Company shall strive to notify the insured on a best-effort basis, of the cancelled common carrier via an SMS/Email with the web link to upload relevant documents as below:

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UIN of Product : BHATGBP20052V011920

Registered & Corporate Office Address : Bhar ~~AXA~~ AXA General Insurance Company Limited, Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai - 400051 Ph: 1800-103- 2292, CIN: U66030MH2007PLC351131; Website: www.bhartiaxagi.co.in; IRDA Reg. No: 139, Email: customer.service@bhartiaxa.com

Sr No.	Scenario	Pay-out	Required Claim Documents
1	Cancellation within 12 hours prior to the scheduled departure time:	Maximum SI as specified in the policy schedule/ certificate of insurance under the benefit 'Delay Cover'	Originally Booked Ticket and Boarding Pass (if available)
2	Cancellation that occurs before 12 hours prior to the scheduled departure time	Refund of Premium paid, less any applicable administration fees	Originally Booked Ticket

Please note that the Company might ask for additional relevant documents and details, other than the ones mentioned above, as and when required.

The benefit amount from the claim would be transferred to Indian Bank Accounts in the name of the Insured (benefit amount in INR denomination). Any applicable premium refund would be transferred back to the account from which the premium payment was made initially at the time of ticket booking.

In case of insured being a minor, the claim amount can be transferred to the bank account of any of the parent/legal guardian(s).

In case of insured being a non-resident of India, any benefit amount from the claim or premium refund would be settled in the currency in which premium is paid, through the best possible transaction medium available at the time of claim settlement. However, if the premium is paid in INR, settlement of claim or premium refund will also be in INR.

4. GENERAL EXCLUSIONS

Without prejudice to anything contained in this Policy, the Company shall not be liable to make any payment in respect of:

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UIN of Product : BHATGBP20052V011920

Registered & Corporate Office Address : Bhar AXA General Insurance Company Limited, Unit No. 1902, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Near MCA Club, Bandra East, Mumbai - 400051 Ph: 1800-103- 2292, CIN: U66030MH2007PLC351131; Website: www.bhartiaxagi.co.in; IRDA Reg. No: 139, Email: customer.service@bhartiaxa.com

- ☒ Any claim which arises from the insured Person engaging in travel unless he or she travels as a passenger on a carrier properly licensed to carry passengers.
- ☒ Any claim arising out of any act of terrorism which 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 organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- ☒ The policy will not be applicable for travel to any of the sanctioned countries as specified in the policy schedule/certificate of insurance.

5. GENERAL TERMS AND CONDITIONS

Standard General Terms and Clauses

- 5.1 Duty of Disclosure or Disclosure to Information Norm:** The Policy shall be void and all premium paid hereon shall be forfeited and no benefit shall be payable in the event of misrepresentation, mis-description or non-disclosure of any material fact 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 device being used by the Insured/Insured Person or any one acting on his/their behalf to obtain a benefit under this Policy.
- 5.2 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/Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy all benefits and premium paid under this Policy shall be forfeited. The Company will have the right to reclaim all benefits paid in respect of a claim which is fraudulent as mentioned above under this Condition as well as under above Condition of this Policy.

Specific Terms and Clauses

- 5.3 Observance of terms and conditions:** The due observance and fulfillment of the terms and conditions of this Policy in so far as they relate to anything to be done or complied with by the Insured Person, shall be a condition precedent to any liability of the Company to make any payment under this Policy.
- 5.4 No constructive Notice:** Any knowledge or information of any circumstance or condition in connection with the Insured/Insured Person in possession of any official of the Company shall not be notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.
- 5.5 Electronic Transaction:** The Insured /Insured Person 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 centres, 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. However, the terms of this condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDAI regulations for protection of policyholder's interests. All conditions of section 3 prescribed for the proposal form, all necessary disclosures on terms, conditions and major exclusions shall be made known to the Insured Person; Any voice transaction shall be duly recorded, with the consent of the Insured Person and the recordings shall be maintained by or on behalf of the Company and shall be made available to the Insured/Insured Person for subsequent validation/confirmation of the Insured/Insured Person, if so required.

5.6 Termination / Cancellation

The Company shall exercise its right to cancel the Policy only in case of misrepresentation, non-disclosure of material facts, in which case policy shall be void and all premium paid thereon shall be forfeited to the Company as per the disclosure to information norm.

The Company shall exercise its right to cancel the policy on grounds of non-cooperation of the Insured / Insured Person in implementing the terms and conditions of this Policy. In such cases, Insurer shall be liable to refund premium.

In case the insured is not able to undertake the Journey for which the insurance was taken or wishes to cancel the Policy then the Policy can be cancelled, given that this information is provided at least 48 hours before the schedule departure. We shall deduct cancellation fee (50% of the premium amount) from the premium amount paid and the rest amount will be refunded.

5.7 Policy Disputes: The parties to this Policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this Policy. Any dispute concerning the interpretation of the terms and conditions, limitations and/or exclusions contained herein is understood and agreed to by both the insured and the Company to be subject to Indian law and in Indian Court.

5.8 Arbitration: If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the

parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be dealt with in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no dispute or difference shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

5.9 Transferability of Rights: The insured cannot transfer his/her rights under this Policy.

6. CUSTOMER GRIEVANCE REDRESSAL POLICY

GRIEVANCES REDRESSAL PROCEDURE:

The Company is committed to extend the best possible services to its customers. However, If Policyholder/Insured Person have a grievance that he/she wish us to redress, he/she may contact the Company with the details of their grievance via:

- Website: www.bharti-axagi.co.in
- Email: customersupportba@icicilombard.com
- Phone: 1800-103-2292
- Courier: Any of the Company's Branch office or corporate office

Policyholder/Insured/ Insured Person may also approach the grievance cell at any of the Company's branches with the details of the grievance during working hours from Monday to Friday.

Escalation Level 1

In case the Policyholder/Insured/Insured Person has not got his/her grievances redressed through one of the above methods (After 5 days of intimating of your complaint), Policyholder/ Insured/ Insured Person may contact the National Grievance Redressal Officer at :

Write to: ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai – 400025,
Telephone: 18001032292

Email: <https://www.bharti-axagi.co.in/grievance-redressal/procedure>

Escalation Level 2

In case the Policyholder/ Insured/Insured Person has not got his/her grievances redressed through any of the above methods (After 5 days of approaching National Grievance Redressal Officer), Policyholder/ Insured/ Insured Person may contact the Chief Grievance Redressal Officer at:

Email: <https://www.bharti-axagi.co.in/grievance-redressal/procedure>

Escalation Level 3

In case the Policyholder/ Insured/Insured Person has not got his/her grievances redressed by the Company within 14 days, or, If Policyholder/ Insured/Insured Person is not satisfied with Company's redressal of the grievance through one of the above methods, Policyholder/ Insured/ Insured Person may approach the nearest Insurance Ombudsman for resolution of their grievance. The contact details of Ombudsman offices are mentioned below. Policy holder may also obtain copy of IRDAI circular Ref No. F. No. IRDAI/Reg/8/145/2017, notification on Insurance Regulatory and Development Authority (Protection of Policy holders' interests) Regulations, 2017 from any of our offices.

Grievance of Senior Citizens:

In respect of Senior Citizens, the Company has established a separate channel to address the grievances. Any concerns may be directly addressed to the Senior Citizen's channel of the Company for faster attention or speedy disposal of grievance, if any.

- Website: www.bharti-axagi.co.in
- Email: customersupportba@icicilombard.com
- Phone: 1800-103-2292
- Courier: Any of the Company's Branch office or corporate office

Insured/ Insured Person may also approach the grievance cell at any of the Company's branches with the details of the grievance during working hours from Monday to Friday.

Grievance Redressal Cell of the Consumer Affairs Department of IRDAI

The insurance company should resolve the complaint within a reasonable time. In case if it is not resolved within 15 days or if the Insured/Insured Person is unhappy with their resolution you can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI.

- Website: igms.irda.gov.in
- Email: complaints@irda.gov.in
- Toll Free Number 155255 (or) 1800 4254 732

The contact details of the **Insurance Ombudsman** offices are as below. These details can also be found at <http://www.cioins.co.in/ombudsman.html>.

List of Ombudsmen

Office Details	Jurisdiction of Office (Union Territory, District)	Date Of Taking Charge
AHMEDABAD - Shri Kuldip Singh 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.	03/10/2019
BENGALURU - Smt. Neerja Shah 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.	23/04/2018
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.	24/05/2018
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.	11/09/2019
CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	16/04/2018
CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).	03/05/2018

<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>	<p>12/09/2019</p>
<p>GUWAHATI - Shri Kiriti .B. Saha 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</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	<p>02/05/2018</p>
<p>HYDERABAD - Shri I. Suresh Babu 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 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>	<p>11/06/2018</p>
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan.</p>	<p>13/04/2018</p>
<p>ERNAKULAM - Ms. Poonam Bodra 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</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>	<p>07/11/2018</p>
<p>KOLKATA - Shri P. K. Rath 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</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>	<p>30/09/2019</p>

<p>LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>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, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	<p>11/09/2019</p>
<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>	<p>04/05/2018</p>
<p>NOIDA - Shri Chandra Shekhar Prasad 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</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, 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.</p>	<p>17/09/2019</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>	<p>09/10/2019</p>

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Area of Navi Mumbai and Thane
excluding Mumbai Metropolitan Region.

03/12/2019