

FREIGHT SERVICES LIABILITY POLICY

Whereas the **Insured** named in the **Schedule** hereto has made a proposal to Bajaj Allianz Insurance Company Ltd (hereinafter referred to as "**the Company**") which is hereby agreed to be the basis of this **Policy** and has paid the premium specified in the **Schedule**, the **Company** agrees, subject to the following terms, exclusions, definitions, limitations, and conditions, to indemnify the Insured in terms of this **Policy**.

1) Coverage

To indemnify the Insured in respect of its legal liability, in respect of the Operations stated to be covered on the Schedule, for:

- 1.1 loss of, or damage to cargo whilst in the care, custody or control of the Insured or a party who has contracted or sub-contracted to provide transportation services;
- 1.2 loss of, or damage to cargo, containers, vessels, vehicles, or transport equipment belonging to another party resulting from Clause 1.1 above;
- 1.4 cargo's proportion of general average, salvage and/or salvage charges which shall be payable without application of deductible;
- 1.5 duty payable resulting from Clause 1.1.
- 1.6 **Sub-limits**
As per schedule

2) Special Conditions

The following conditions apply to the types of operations as stated below.

2.1 Freight Forwarder - Agent or Principal

It is a condition precedent to the liability of the Company that during the period of the Policy the Insured contracts under General Conditions of Trade that shall be seen and approved by Company prior to attachment of the policy. Where the Insured is operating under the conditions of a national forwarding organisation affiliated to FIATA (International Federation of Freight Forwarders Associations), such conditions need not be seen by Company.

2.2 NVOCC

Freight Forwarder – Principal – Sea Movements

2.2.1 It is a condition precedent to the liability of Company that when the Insured issues a bill of lading/waybill, for any operation, it must include a Paramount clause incorporating the Hague or Hague Visby Rules or national legislation equivalent thereto and that the bill of lading/waybill shall have been seen and approved in writing by Company prior to attachment of the Policy.

2.2.2 It is a condition precedent to the liability of Company that cargo, which is agreed to be carried on deck, must be carried on deck and on express terms that exonerate the Insured from liability.

2.3 Road Haulage Operator

Freight Forwarder - Agent or Principal

2.3.1 It is a condition precedent to the liability of Company that the Insured operates on terms and conditions of carriage that shall have been seen and approved by Company prior to attachment of the Policy

2.3.2 It is a condition precedent to the liability of Company that where the Insured sub-contracts the carriage of cargo that:-

2.3.3 The sub-contractor operates under a contract of carriage on terms and conditions no less wide than those of the Insured, except where such terms and conditions are imposed by local legislation.

2.3.4 The sub-contractor has adequate, valid and sufficient insurance cover in respect of its liability for damage/loss to the cargo being carried and on the transit being undertaken, or stored but where a claim occurs the Insured's right to indemnity under this Policy shall not be prejudiced if (i) the Insured has in operation reasonable procedures for checking insurance coverage of a sub-contractor and the failure to verify the insurance coverage has arisen as a result of an isolated error or omission of the Insured and (ii) the Errors and Omissions Extension has been effected.

3) General Conditions (applicable to all operations)

- 3.1 Under any operation insured under this Schedule which involves the issuance of a contract of carriage and the Insured incurs liability arising out of incorrect information in the contract of carriage, the Insured shall only have insurance cover if the Errors and Omissions Extension has been effected and any cover shall be subject to the terms and conditions of that Extension.

3.2 The Insured's General Conditions of Trade and any Conditions of Carriage must be seen and approved by Company prior to attachment of the Policy, except where specifically stated otherwise under Clause 2.1. Any subsequent amendments must also be notified to and agreed by Company. Failure to obtain agreement will entitle Company to reject any claim arising under such Conditions of Trade or Conditions of Carriage or any amendments thereto.

4) Special Exclusions

The following Special Exclusions apply to the types of Operations as stated below.

4.1 NVOCC

Freight Forwarder – Principal – Sea Movements

The Policy excludes claims in respect of liability for deviation and/or incorrect information on a bill of lading/waybill or similar contract of carriage, except where this has occurred as a result of an error or omission and the Errors and Omissions extension has been effected and any cover shall be subject to the terms and conditions of that Extension. This exclusion includes but shall not be limited to the following:-

- 4.1.1 liability arising out of the pre- or post-dating of a bill of lading/waybill or similar document;
- 4.1.2 liability for cargo carried on deck unless it has been agreed the cargo will be carried on deck and is being carried on express terms which exonerate the Insured from liability;
- 4.1.3 liability for cargo arising out of unlawful or unreasonable deviation from the contractual voyage;
- 4.1.4 liability arising out of incorrect information as regards:-
 - a) port of loading
 - b) port of discharge
 - c) voyage route
 - d) carrying vessel
 - e) description of cargo, weight, number and/or quality
 - f) received for shipment or shipped on board date
- 4.1.5 liability arising from delivery of cargo without production of an original bill of lading or waybill or similar contract of carriage, or delivery to an unauthorised or unentitled person.

4.2 Road Haulage Operator

The Policy excludes claims in respect of liability arising out of theft of, or from a vehicle, and/or trailer and/or container operated by the Insured when left unattended unless:-

- 4.2.1 whilst parked during the day for rest breaks or for similar short stays the vehicle/trailer/container is:-
 - a) locked at all times, and
 - b) the driver remains within the immediate vicinity, and
 - c) at a recognised and designated parking area for road hauliers.
- 4.2.2 whilst parked overnight or during the day other than for rest breaks or for similar short stays the vehicle/trailer/ container:-
 - a) is garaged in a locked building or parked in a fully enclosed location (which remains locked apart from when authorised vehicles are entering and exiting the location) under constant surveillance and the vehicle/trailer/container is securely locked and all keys removed; or
 - b) is in a recognised and designated parking area for road hauliers and the driver remains in attendance at all times.

5) General Exclusions

The following exclusions apply to all operations.

- 5.1 This policy excludes liability arising from the transportation of the following cargoes:-
- 5.1.1 bullion and precious metal objects
 - 5.1.2 bank notes, coins, cheques, credit cards
 - 5.1.3 bonds, negotiable documents and securities
 - 5.1.4 jewellery, works of art, antiques or precious stones except where part of household/personal effects consignment
 - 5.1.5 live animals, birds, reptiles and fish.
 - 5.1.6 mobile phones, SIM Cards and computer chips
- 5.2 This policy excludes Claims where the Insured has: -
- 5.2.1 contracted for an agreed delivery date or time
 - 5.2.2 contracted for higher limits of liability or greater responsibility than that notified to and agreed by Company
 - 5.2.3 contracted for an agreed or declared value
 - 5.2.4 the above exclusions shall apply whether such contract was in writing or not.
- 5.3 property and/or cargo owned by the Insured
- 5.4 an operation not previously advised to Company and agreed to be covered
- 5.5 duty, other than under Clause 1.5 above, and/or customs fines or penalties except where covered under the Errors and Omissions Extension.

THIRD PARTY LIABILITY EXTENSION**8) Coverage**

To indemnify the Insured in respect of third party liability arising out of the operations stated on the schedule attached for:-

- 8.1 physical loss or damage to property;
- 8.2 death, bodily injury or illness;
- 8.3 legally recoverable consequential loss arising out of Clause 13.1 and 13.2 above.

9) Exclusions

- 9.1 Liability arising out of an operation not previously notified to Company and specifically agreed in writing by Company as covered;
- 9.2 Liability relating to property whilst leased out by the Insured or used by a third party unless specifically agreed in writing by Company as covered.
- 9.3 Liability arising out of the ownership, rental or licence of any office, building or premises unless specifically agreed in writing by Company as covered.

GENERAL POLICY TERMS, CONDITIONS AND EXCLUSIONS

1. These General Policy Terms, Conditions & Exclusions shall be applicable to any insurance cover provided by Company. The terms and conditions of the applicable Schedule, any Extension and/or endorsement and the General Policy Terms Conditions and Exclusions (hereinafter in any combination and/or collectively referred to as "the Policy") shall be read together as one contract.
2. Save for Clause 3 below, reference in the Policy to the Insured shall be reference to the Insured, its officers and employees.
3. The Insured shall be the party insured under the Policy, unless otherwise expressly stated, and the Insured shall not include an associated, subsidiary or related company, partnership, association or individual unless specifically agreed by Company and endorsed in writing on the policy. This policy shall benefit the Insured only and be non-assignable.
4. The Policy is one of indemnity only and unless otherwise agreed and endorsed on the Policy, Company will only make payment to the Insured. The Policy will only indemnify the Insured in relation to a claim arising out of an incident occurring during the period of the Policy except where a policy extension specifically states indemnification is on a claims made and/or loss discovered basis (refer to errors & omissions extension). Company liability in any event shall not exceed the limit on the policy for any one incident or occurrence less the applicable deductible.
5. Failure by the Insured, its agents or broker to disclose all material information to Company and/or misrepresentation of material information (whether deliberate or innocent) prior to attachment of the Policy, shall entitle Company to cancel the Policy at their option.
6. The Insured its agent or broker shall be under a continuing duty to disclose any material change in circumstance and to act in good faith throughout the currency of the Policy and failure to do so shall entitle Company to cancel the Policy at their option.
7. Where insurance is effected through an insurance broker or agent, the broker or agent shall be deemed to be the agent of the Insured. Payment of premium by the Insured to a broker or agent shall not constitute payment to Company.
8. Premium due shall be paid to Company within stipulated payment terms and failure so to do shall entitle Company to cancel the Policy from inception upon written notification to the Insured/ its agent or broker. The obligation shall extend to any additional Insured under the policy.
9. Where an incident or occurrence is covered by two or more Schedules, including any extension to the Schedule, or endorsement, the monetary limit in relation to that incident or occurrence shall be the higher of the limits referred to in the respective Schedules, provided always that only one limit shall apply. Accordingly any applicable sub-limit or aggregate limit or deductible of the relevant Schedule will apply.
10. If the Insured shall submit any claim to Company knowing the claim to be false or fraudulent, or shall fail to act in good faith in any respect whatsoever the Policy may be cancelled and the Insured shall forfeit its rights in relation to that claim and also in relation to any other claim whether or not relating to the same policy year.
11. The Insured shall at all times take all reasonable care to ensure that any party with whom it contracts shall have applicable and reasonably sufficient insurance cover. In the event of failure to comply with the aforesaid, and if Company are prejudiced thereby, Company may avoid a claim or, in their absolute discretion, reduce the amount payable by them by the amount lost due to non-observance of the above obligation.
12. The principles of subrogation shall at all times apply to this Policy and the Insured shall take all reasonable steps (including but not limited to the provision of all relevant information and documentation at Company's request) to enable Company to pursue a subrogated claim.
13. The Insured shall, as a condition precedent to its right to be indemnified under the Policy, give to the Company prompt notice in writing of :

- 13.1 Any claim whether in writing or otherwise against the Insured for which the Insured may claim to be indemnified under the Policy.
- 13.2 Any notification holding the Insured responsible for any incident, occurrence, event or any other matter for which the Insured may claim to be indemnified under the Policy.
- 13.3 Any incident, occurrence or event which may result in either 13.1 or 13.2 above.
- 13.4 Any legal process or document (including but not limited to claim, Writ, Summons or Application) pertaining to a formal claim against the Insured.

14. In the event of any matters arising under Clauses 13.1 – 13.4 above it is a condition precedent to indemnification under the policy that:-
 - 14.1 The Insured must take all reasonable steps to avoid, minimise or mitigate liability including the giving of notice in due time to any other party and ensuring that any time limit is protected.
 - 14.2 The Insured must not admit liability or compromise or settle any claim without the express permission of Company.

15. It is a condition precedent to liability of Company that the Insured shall in a timely fashion at the request of Company:-
 - 15.1 take such steps, do and concur in doing, and permit to be done all such acts and things as may be necessary or reasonably required by Company for the purpose of either investigating and/or defending any claim or legal process against the Insured.
 - 15.2 establish or enforcing any rights and remedies or of obtaining relief or indemnity from any other party in relation to a claim to which Company shall or would become entitled or subrogated upon paying any claim.
 - 15.3 The steps and actions referred to in this Clause shall apply regardless of whether such action shall be or become necessary or required before indemnification by company. By giving such request, Company shall not be considered as having admitted liability under the terms of the Policy.

16. Where costs and expenses (or liability therefor), including but not limited to the fees and disbursements of surveyors, adjusters, lawyers and experts are incurred with Company's consent or at their request, such costs and expenses shall be paid by Company without application of any deductible, save that such costs and expenses shall not either on their own or combined with any claim or payment under the Policy exceed the limit or applicable sub-limit under the Policy. In the absence of Company's consent or request to the incurring of costs and expenses, Company shall not be liable to pay for such costs and expenses. By giving such consent or request to the incurring of costs and expenses Company shall not be considered as having admitted liability under the Policy.

17. In the event of a claim against the Insured being less than the applicable deductible under the Policy, Company shall be under no obligation to pay the claim or legal or other expense incurred by the Insured even if the legal or other expense, when added to the claim, exceed the deductible nor shall Company be under any obligation or duty to defend the Insured in such circumstances .

18. Company shall not be liable under this Policy if the Insured's claim is insured under another Policy of Insurance, or the claim was, or would have been insured under another Policy of Insurance, but due to breach of warranty/condition, material non-disclosure, material misrepresentation, non-payment of premium, fraud or breach of duty of good faith is irrecoverable under that other Policy.

19. Company shall not under any circumstances whatsoever and howsoever be liable for a claim under this Policy for a claim against the Insured (whether made in contract, in tort or otherwise) arising out of, caused by, contributed to or connected with (directly or indirectly):
 - 19.1 The use, management or ownership of a motor vehicle, trailer, chassis or similar conveyance and/or an incident which is covered by statutory legislation, regulation or licensing relating to the use of a motor vehicle, trailer, chassis or similar conveyance (such as but not limited to legislation in the United Kingdom under the Road Traffic Acts).
 - 19.2 A contract of employment or for supply of labour, director's service contract or similar, or statutory legislation relating to employer's liability or workman's compensation, disability benefits or unemployment benefits .
 - 19.3 Ionising radiation or contamination by radioactivity from nuclear fuel or nuclear waste or from the combustion of nuclear fuel or any derivative or similar substance.
 - 19.4 Radioactive toxic explosive or explosion or other hazardous properties of any explosive or nuclear assembly or nuclear component or any derivative or similar substance.

- 19.5 Seepage and/or pollution including but not limited to discharge, dispersal, release or escape of smoke, vapours, soot, fumes, alkalis, toxic substance or derivative including any oil refuse or oil mixed waste or other irritant, contaminant or pollutant into or upon land, the atmosphere, property, persons, animals or other living creatures, watercourse or body of fresh or salt water unless:-
- 19.5.1 the seepage and/or pollution occurs during the period of this Policy, and
 - 19.5.2 the seepage and/or pollution is notified to Company within 7 days of the occurrence whether continuous or not, and
 - 19.5.3 any claim by the Insured is made within 3 calendar months of the expiry of this Policy
 - 19.5.4 the seepage and/or pollution is sudden and unexpected and does not result from any failure to comply with any statute, rule, regulation or directive of any government (local or national) or international body.
- 19.6 War (whether be declared or not), hostilities, military or usurped power, acts of a foreign enemy or power, civil war, revolution, rebellion, insurrection, or terrorist act (or act by any person acting from political motive);
- 19.7 mines, torpedoes, bombs, weapons of explosion or of war (whether derelict or not);
- 19.8 civil strife, riot, civil commotion, strikes, lockout, labour disturbances or stoppage.
- 19.9 piracy, capture, seizure, arrest, restraint or detainment or consequences arising therefrom;
- 19.9.1 confiscation, expropriation, nationalisation, requisition, detainment, destruction or damage caused by the order of any government, public or local authority;
- 19.10 Libel, slander or malicious statement.
- 19.11 Fraudulent, criminal or illegal activity by the Insured.
- 19.12 Deliberate, reckless or wilful act or omission by the Insured.
- 19.13 Infringement of personal rights, sexual or racial discrimination, civil liberties and/or wrongful imprisonment or employment practises.
- 19.14 Insolvency (whether or not officially declared) and/or financial default of the Insured or a party with whom Insured has contracted.
- 19.15 Exercise of a lien and/or possessory claim (whether or not lawful) over property of the Insured (including but not limited to property under lease or hire/conditional purchase) by a party with whom the Insured has contracted, or other third party.
- 19.16 Failure to obtain payment, collect monies, or to pay debts by the Insured or a party with whom the Insured has contracted or other third party.

- 19.17 Punitive, exemplary, aggravated or multiple damages whatsoever, howsoever and wheresoever arising or caused.
- 19.18 Death, bodily injury or illness unless insured under a Third Party Liability Extension but in any event this policy excludes any claim directly or indirectly arising out of inhalation or ingestion or absorption of any product including but not limited to asbestos, tobacco or tobacco based products or coal dust and any claim directly or indirectly related to any form of repetitive strain, stress or injury.
- 19.19 Chartering (or slot chartering) of an aircraft or vessel unless the latter is insured under the Charterer's Liability Schedule.
- 19.20 Any operation or activity of the Insured not notified to and agreed by Company as covered prior to commencement of the Policy or any operation or activity subsequently undertaken during the currency of the Policy and not notified to and agreed by the Company as covered.
- 19.21 Any operation or activity of the Insured or a claim arising therefrom which occurs or takes place outside the geographical limits or specified location of the applicable Schedule
- 19.22 Any fine or penalty for any breach of any law or regulation whatsoever and howsoever arising and wheresoever arising other than a fine or penalty imposed by a Customs Authority and insured under an Errors and Omissions Extension of this policy.
20. This Policy may be cancelled by either party upon giving 30 clear days written notice in writing to the other but where cover includes War and Strikes risk the period of notice shall be 7 clear days. Company shall be under no obligation to renew any policy nor under any obligation to give notice of non renewal, or be obliged to give any reason for non-renewal.
21. All words in the singular shall include, where the context permits, the plural and vice versa. All words importing the masculine gender shall include the feminine gender and a person shall include an individual, partnership, corporation, and association.
22. All reference to currency in dollars is a reference to United States dollars and all reference to pounds is to pounds Sterling.
23. In addition to any express right to avoid a claim and/or the Policy, breach of any term stated to be a warranty or condition or condition precedent shall entitle Company to avoid cover.
24. This Policy shall be construed according to and governed by English law and any dispute between the Insured and Company shall be submitted to the exclusive jurisdiction of the High Court of Justice, England.

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office Union Territory, District)
<p>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</p>	<p align="center">Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>
<p>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, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	<p align="center">Karnataka.</p>
<p>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</p>	<p align="center">Madhya Pradesh Chattisgarh.</p>
<p>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</p>	<p align="center">Orissa.</p>
<p>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</p>	<p align="center">Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>
<p>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</p>	<p align="center">Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).</p>
<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 align="center">Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</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>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>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>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>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>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, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</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>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha 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, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam- bodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamlī, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</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>PUNE - Shri Vinay Sah 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.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>