

PORT AND TERMINAL OPERATORS LIABILITY

1) Coverage

To indemnify the Assured in respect of its legal liability, in respect of the Operations stated to be covered on the Port and Terminal Operations Liability Schedule and for Activities advised to Insurers, for: -

- 1.1 loss or damage to cargo, containers, equipment, vessels or other property whilst in the care, custody or control of the Assured or whilst on its premises;
- 1.2 the costs and expenses of removing any wreck or debris for which the Assured may be legally liable for;
- 1.3 consequential loss and/or business interruption arising out of Clause 1.1 above.

2) Special Conditions

2.1 It is a condition precedent to the liability of Insurers that:-

- 2.1.1 vessel owners and/or vessel operators and/or that vessels utilising the port/terminal shall contract with the Assured on written trading terms and conditions seen and approved by Insurers, and that
- 2.1.2 prior to entering into the port or terminal all users be made aware by way of written notice and/or communication of any limitation or restriction on liability that may apply under the Assured's written trading terms and conditions.
- 2.1.3 where any operation or activity insured hereunder is performed by a sub-contractor or tenant of the Assured, then the Assured shall be insured for such operation but subject to the condition precedent that the sub-contractor or tenant shall have in effect insurance in respect of such operation in accordance with the Clause 11 of the General Policy Terms and Conditions.

2.2 No liability is accepted under this Schedule where after attachment the Assured (without Insurer's consent) varies or amends its written trading terms and conditions which would expose Insurers to additional liability under the policy.

2.3 Liability in respect of operations relating to bulk cargoes including but not limited to oil and derivatives, grain and crops, chemicals and gases shall only be insured where there is a specific endorsement to this policy.

3) General Exclusions

Claims arising out of the following are excluded from cover under the policy:

- 3.1 Loss or damage to any equipment owned leased rented or operated by the Assured unless insured under a separate schedule of this policy or by a specific endorsement to this policy.
- 3.2 Liability arising out of the ownership, rental or licence of any office, building or premises.
- 3.3 Any incident where liability is incurred without fault or negligence of the Assured.
- 3.4 Provision of a performance bond or guarantee or failure to supply any service
- 3.5 Seizure or confiscation by an authorised body.
- 3.6 Liability arising under a contract or conditions of trade not previously notified to Insurers.

4) Special Exclusions

4.1 This policy excludes liability arising out of the following operations:-

- 4.1.1 dry-docking or ship repair;
- 4.1.2 dredging or related activities;
- 4.1.3 operation of ships, tugs, barges, dredgers and other similar vessels; passenger operations.

4.2 This policy excludes liability arising in connection with the following cargoes

- 4.2.1 bullion and precious metal objects
- 4.2.2 bank notes, coins, cheques, credit cards
- 4.2.3 bonds, negotiable documents and securities
- 4.2.4 jewellery, works of art, antiques or precious stones except where part of household/personal effects consignment.
- 4.2.5 live animals, birds, fish and reptiles.

4.3 If the Assured did not have notice or could not reasonably have known or foreseen that the cargo under Clause 4.2 above was being handled/moved under the Operations covered, there shall be cover under the policy but such cover shall be limited to US\$250,000 any one claim and in the aggregate any one policy year.

ERRORS & OMISSIONS EXTENSION (PORT & TERMINAL OPERATOR'S LIABILITY)

5) Coverage

To indemnify the Assured in respect of its legal liability for claims first made during the policy period arising out of the Operations and Activities insured following a negligent act, error or omission by the Assured which does not give rise to a claim under Clause 1 (Coverage) of the Port & Terminal Operator's Liability Schedule resulting in the Assured incurring a legal liability for failing partly or totally to fulfil a contractual obligation but excluding losses occurring prior to policy inception date.

6) Special Conditions

The Errors & Omissions Extension shall also indemnify the Assured:

- 6.1 in respect of its legal liability due to negligent act, omission or error in failing to incorporate into a contract the Assured's General Conditions of Trade and/or in failing to notify users of the port/terminal of the Assured's Terms and Conditions of Trade, provided that the Assured's right to indemnity shall only apply if the Assured reasonably establishes that:-
 - 6.1.1 as a general rule and as a matter of general practice the Assured takes reasonable steps to incorporate the above Conditions into its contracts and/or notify users of the port/terminal of the Assured's Terms and Conditions of Trade, and
 - 6.1.2 in the case in question, the Conditions were not incorporated and/or notified solely as a result of an isolated negligent act, error or omission of the Assured.
- 6.2 In respect of its legal liability for:-
 - 6.2.1 negligent act, omission or error resulting in delay in delivery or mis-delivery to an incorrect party or location;
 - 6.2.2 negligent act, omission or error in misdirection of cargo.
- 6.3 in respect of liability of the Assured arising out of the provision of information to Custom's Authorities, but excluding liability under any form of bond or guarantee unless notified to Insurers and shown as an Operation Covered on the Port & Terminal Operators Schedule.

7) Exclusions

The Errors & Omissions extension excludes a claim against Insurers:

- 7.1 where the Assured has failed to comply with any warranty or condition precedent under the Policy, or there is an exclusion under the Policy, unless it is expressly stated that such a failure or exclusion shall be covered under the Errors and Omissions extension.
- 7.2 where the Assured incurs liability for failure to effect insurance or for invalidating insurance.
- 7.3 Where the Assured has made an error in calculating prices or costs or has applied the incorrect rate or tariff

THIRD PARTY LIABILITY EXTENSION

8) Coverage

To indemnify the Assured 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 losses arising out of Clause 8.1 and 8.2 above.

9) Exclusions

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

GENERAL POLICY TERMS, CONDITIONS AND EXCLUSIONS

1. These General Policy Terms, Conditions & Exclusions shall be applicable to any insurance cover provided by Insurers. 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 Assured shall be reference to the Assured, its officers and employees.
3. The Assured shall be the party insured under the Policy, unless otherwise expressly stated, and the Assured shall not include an associated, subsidiary or related company, partnership, association or individual unless specifically agreed by Insurers and endorsed in writing on the policy. This policy shall benefit the Assured only and be non-assignable.
4. The Policy is one of indemnity only and unless otherwise agreed and endorsed on the Policy, Insurers will only make payment to the Assured. The Policy will only indemnify the Assured 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). Insurers 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 Assured, its agents or broker to disclose all material information to Insurers and/or misrepresentation of material information (whether deliberate or innocent) prior to attachment of the Policy, shall entitle Insurers to cancel the Policy at their option.
6. The Assured 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 Insurers 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 Assured. Payment of premium by the Assured to a broker or agent shall not constitute payment to Insurers.
8. Premium due shall be paid to Insurers within stipulated payment terms and failure so to do shall entitle Insurers to cancel the Policy from inception upon written notification to the Assured/ its agent or broker. The obligation shall extend to any additional Assured 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 Assured shall submit any claim to Insurers 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 Assured 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 Assured 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 Insurers are prejudiced thereby, Insurers 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 Assured shall take all reasonable steps (including but not limited to the provision of all relevant information and documentation at Insurer's request) to enable Insurers to pursue a subrogated claim.

13. The Assured shall, as a condition precedent to its right to be indemnified under the Policy, give to the Insurers prompt notice in writing of:
- 13.1 Any claim whether in writing or otherwise against the Assured for which the Assured may claim to be indemnified under the Policy.
- 13.2 Any notification holding the Assured responsible for any incident, occurrence, event or any other matter for which the Assured 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 Assured.
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 Assured 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 Assured must not admit liability or compromise or settle any claim without the express permission of Insurers.
15. It is a condition precedent to liability of Insurers that the Assured shall in a timely fashion at the request of Insurers:-
- 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 Insurers for the purpose of either investigating and/or defending any claim or legal process against the Assured.
- 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 Insurers 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 insurers. By giving such request, Insurers 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 Insurer's consent or at their request, such costs and expenses shall be paid by Insurers 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 Insurer's consent or request to the incurring of costs and expenses, Insurers shall not be liable to pay for such costs and expenses. By giving such consent or request to the incurring of costs and expenses Insurers 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, Insurers shall be under no obligation to pay the claim or legal or other expense incurred by the Assured even if the legal or other expense, when added to the claim, exceed the deductible nor shall Insurers be under any obligation or duty to defend the Assured in such circumstances .
18. Insurers shall not be liable under this Policy if the Assured'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. Insurers shall not under any circumstances whatsoever and howsoever be liable for a claim under this Policy for a claim against the Assured (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 Insurers within 7 days of the occurrence whether continuous or not, and
 - 19.5.3 any claim by the Assured 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 Except as specifically provided for in the Container/Trailer Schedule:
 - 19.6.1 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);
 - 19.6.2 mines, torpedoes, bombs, weapons of explosion or of war (whether derelict or not);
 - 19.6.3 civil strife, riot, civil commotion, strikes, lockout, labour disturbances or stoppage.
- 19.7 piracy, capture, seizure, arrest, restraint or detainment or consequences arising therefrom:
 - 19.7.1 confiscation, expropriation, nationalisation, requisition, detainment, destruction or damage caused by the order of any government, public or local authority;
- 19.8 Libel, slander or malicious statement.
- 19.9 Fraudulent, criminal or illegal activity by the Assured.
- 19.10 Deliberate, reckless or wilful act or omission by the Assured.
- 19.11 Infringement of personal rights, sexual or racial discrimination, civil liberties and/or wrongful imprisonment or employment practises.
- 19.12 Insolvency (whether or not officially declared) and/or financial default of the Assured or a party with whom Assured has contracted.
- 19.13 Exercise of a lien and/or possessory claim (whether or not lawful) over property of the Assured (including but not limited to property under lease or hire/conditional purchase) by a party with whom the Assured has contracted, or other third party.
- 19.14 Failure to obtain payment, collect monies, or to pay debts by the Assured or a party with whom the Assured has contracted or other third party.

- 19.15 Punitive, exemplary, aggravated or multiple damages whatsoever, howsoever and wheresoever arising or caused.
- 19.16 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.
- 19.17 Chartering (or slot chartering) of an aircraft or vessel unless the latter is insured under the Charterer's Liability Schedule.
- 19.18 Any operation or activity of the Assured not notified to and agreed by Insurers 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 Insurers as covered.
- 19.19 Any operation or activity of the Assured or a claim arising therefrom which occurs or takes place outside the geographical limits or specified location of the applicable Schedule
- 20.20 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. Insurers 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 Insurers to avoid cover.
24. This Policy shall be construed according to and governed by English law and any dispute between the Assured and Insurers 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, Fateh- pur, 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>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 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, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam- bodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Sharnli, 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>