

**Bajaj Allianz General Insurance Company Limited**  
**Bajaj Allianz House, 1st Floor Airport Road, Yerawada Pune 411006,**  
**Reg. no. 113 CIN: U66010PN2000PLC015329**

Issuing Office

## CIVIL ENGINEERING COMPLETED RISKS INSURANCE

### Policy Wordings

In consideration of the insured named in the schedule hereto paying to the Bajaj Allianz General Insurance Co. Ltd., (hereinafter called the Company) the premium mentioned in the said schedule, THE COMPANY AGREES, (subject to Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) that if after payment of the premium the property insured described in the said schedule or any part of such property suffer any unforeseen and sudden physical loss or damage caused by –

1. Fire.
2. Lightning.
3. Explosion/Implosion.
4. Riot, Strike, Malicious Damage as per Riot, Strike and Malicious damage clause printed hereon.
5. Impact by any Rail/Road or water borne vehicle or animal.
6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation, Wave action of water.
7. Subsidence and Landslide (Including Rockslide) damage.
8. Earthquake Fire and Shock (Including flood due to earthquake), Tsunami
9. Frost, avalanche, ice.

During the period of insurance named in the said schedule or of any subsequent period in respect of which the insured shall have paid and the Company shall have accepted the premium required for the renewal of the policy, the Company will pay to the insured the value of the property at the time of the happening of its destruction or the amount of such damage or its option reinstate or replace such property or any part thereof

Provided that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the said schedule to be insured thereon or in the whole the total sum insured hereby, or such other sum or sums as may be substituted thereof by memorandum hereon or attached hereto signed by or on behalf of the Company.

### EXCLUSIONS –

This insurance does not cover -

1. First amount of loss - Arising out of each and every occurrence shown as excess in Schedule.
2. Loss by theft during or after the occurrence of any insured peril except as provided for in Riot, Strike Malicious/Terrorist Damage Clause.
3. Loss or damage occasioned by or through or in consequence of -
  - i) the burning of property by order of any Public Authority
  - ii) Subterranean Fire.
4. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
5. Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall include any self-sustaining process of nuclear fission.
6. Loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrence, namely -
  - a) War, invasion act of foreign enemy, hostilities or warlike operations (whether war be declared or not), Civil War.
  - b) Mutiny, Civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.
  - c) Wilful act or wilful negligence of the insured or his responsible representative. In any action, suit or other proceeding where the Company alleges that by reason of the provisions of the above Exclusions (a) and (b) above; any loss or damage is not covered by this insurance; the burden of proving that such loss or damage is covered shall be upon the insured.

7. Loss or damage or expense caused by, or arising out of, or substantially aggravated by inherent defects, wear and tear, gradual deterioration, expansion or contraction of insured items due to changes of temperature,
8. Loss or damage caused by, or arising out of, or aggravated by failure of the insured to keep and maintain the insured items in a thorough state of repair.
9. Consequential loss or damage of any kind or description.
10. Any loss suffered by the Insured during the first 15 days from the commencement date of the Policy.

This shall not, however, apply in case of the same property having been covered with any of the Indian Insurance Companies for a continuous period of 12 months preceding without any break.

#### GENERAL CONDITIONS –

- i) The due observance and fulfillment of the terms 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 statement and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the Company.
- ii) The schedule and the Section(s) shall be deemed to be incorporated in and form part of this policy and the expression 'this policy' wherever used in this contract shall be read as including the Schedule and the Section(s). Any word or expression to which a specific meaning has been attached in any part of this policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.
- iii) The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.
- iv) A) Representative of the Company shall at any reasonable time have the right to inspect and examine the risk and the insured shall provide the representatives of the Company with all details and information necessary for the assessment of the risk.  
B) The Insured shall immediately notify the Company in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require necessary, be adjusted accordingly.  
No material alteration shall be made or admitted by the Insured where by the risk is increased unless the continuance of the Insurance be confirmed in writing by the Company.
- v) All insurance under this policy shall cease on expiry of seven days from the date of fall or displacement of any property. Provided such a fall or displacement is not caused by fire or other perils covered by this policy. Notwithstanding the above, the company subject to an express notice being given as soon as possible but not later than 7 days of any such fall or displacement, may agree to continue the insurance, subject to revised rates, terms and conditions as may be decided by it and confirmed in writing to this effect.
- vi) In the event of any occurrence which might give rise to a claim under this policy, the Insured shall -
  - a) immediately notify the Company by Telephone or in writing giving an indication as to the nature and extent of loss or damage;
  - b) take all steps within his power to minimise the extent of the loss or damage;
  - c) Preserve the parts affected and make them available for inspection by a representative or Surveyor deputed by the Company;
  - d) Furnish all such information and documentary evidence as the Company may require;
  - e) Inform the police authorities in case of loss or damage due to theft or burglary.

The Company shall not in any case be liable for loss, damage or liability of which no notice has been received by the Company within 14 days of its occurrence.

Upon notification being given to the Company under this condition the Insured may carry out the repair or replacement of any minor damage not exceeding Rs.7,500/-. In all other cases a representative of the Company shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected. If a representative of the Company does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.

The liability of the Company under this policy in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.

**vii) Claim Settlement Procedure**

- a. In cases where a surveyor has to be appointed for assessing a loss/claim, the Company will do so immediately, in any case within 72 hours of the receipt of intimation from the insured. The Company / surveyor shall within 7 days of the claim intimation, inform the insured / claimant of the essential documents and other requirements that the claimant should submit in support of the claim.
- b. The surveyor shall submit his final report to the Company within 30 days of his appointment. In case of claims made in respect of commercial and large risks the surveyor shall submit the final report to the Company within 90 days of his appointment.
- c. 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/claimant.
- d. 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.
- e. In the event the claim is not settled within 30 days as stipulated above, the insurer 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 insurer till the date of actual payment.

viii) The Insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those Insured under this policy) to which the Company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

ix) 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 to or, if they cannot agree upon a single arbitrator within 30 days of any party invoking Arbitration, the same shall be referred to a panel of three Arbitrators comprising of two Arbitrators-one to be appointed by each of the parties to the dispute/ difference, and the third Arbitrator to be appointed by such two Arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before 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 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.

x) If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided therein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefits under this policy shall be forfeited.

xi) If at the time any claim arises under this policy there be any other insurance covering the same loss, damage or liability the Company shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.

xii) This insurance may at any time be terminated at the option of the Company, on notice to that effect being given to the Insured, in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. However, if the insurance be terminated at the request of the insured before its expiry date the Company shall not repay the premium or any part thereof charged for said insurance. Under normal circumstances, Policy will not be cancelled by the Company except for reasons of misrepresentation, non-disclosure of material facts, fraud or non-cooperation of the Insured.

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

xiv) The excess mentioned in the Schedule shall apply separately to each incident giving rise to loss or damage and that for the purpose hereof an incident shall not be considered to have terminated until there have been seven consecutive days freedom from the perils concerned.

**PROVISIONS****MEMO 1 – SUM INSURED –**

It shall be a requirement of this Policy that the sums insured stated in the schedule are not less than the cost of replacement of the insured items by new items of the same kind and capacity, inclusive of all materials, wages, freight, customs duties and dues.

Insured shall undertake to increase or decrease the amounts of insurance in the event of any material fluctuation in wages or prices, provided always that such increase or decrease takes effect only after the same has been recorded in this policy by the Insurers.

If in the event of loss or damage it is found that the sums insured are less than the amounts required to be insured, the amount recoverable by the Insured under this policy shall be reduced in such proportion as the sums insured bear to the amounts required to be insured. Every item entered in the schedule shall be subject to this condition separately.

## **MEMO 2 - BASIS OF LOSS SETTLEMENT –**

In the event of loss or damage the basis of any settlement under this policy shall be -

- a) In the case of damage, which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less salvage (excluding the cost of clearance of debris).
- b) in the case of a total loss - the replacement costs of the insured items if the loss occurs within the period stated in the schedule, - the actual value of the items immediately before the occurrence of the loss less salvage, such actual value to be calculated by deducting proper depreciation from the replacement value of the items, however, only to the extent the costs claimed had to be borne by the insured and to the extent they are included in the sums insured and provided always that the provisions and conditions have been complied with. The Insurers shall make payments only after being satisfied by production of the necessary bills and documents that the repairs have been effected or replacement has taken place, as the case may be. All damage, which can be repaired, shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the items immediately before the occurrence of the damage, the settlement shall be made on the basis provided for under (b) above.

The insurers shall also reimburse the insured for the cost of clearance of debris following upon any event giving rise to a claim under this policy, in accordance with Memo 3, provided a separate sum therefor has been entered in the Schedule.

The costs of any provisional repairs, shall be borne by the Insurers, if such repairs constitute part of the final repairs and do not increase the total repair expenses.

The cost of any alterations, additions and or improvements shall not be recoverable under this policy.

## **MEMO 3 - EXTENSION OF COVER –**

In consideration of the insured having paid the additional premium agreed upon with the Insurers, indemnification for loss or damage otherwise covered under this policy shall be extended to include the cost of clearance of debris forming part of the insured items including the cost of removal or demolition of any portion of the insured items no longer useful for the purpose for which it was intended, but only if a valid law or ordinance requires the Insured to effect such removal or demolition and only up to an amount not exceeding in any one event the limit of indemnity specified therefor in the schedule.

## **TERRORISM DAMAGE EXCLUSION WARRANTY:**

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, 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), or unlawful associations, recognized under Unlawful Activities

(Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

## **Resolving Issues**

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. 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 Allianz General Insurance Co. Ltd

Bajaj Allianz House, 1st Floor Airport Road, Yerawada Pune 411006

E-mail: [Bagichelp@bajajallianz.co.in](mailto:Bagichelp@bajajallianz.co.in)

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:

**11. Grievance Redressal Procedure**

Bajaj Allianz General Insurance has always been known as a forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our scheme of things. In order to provide you with top-notch service on all fronts, we have provided you with multiple platforms via which you can always reach one of our representatives.

<p><b>Level 1</b>                  In case you have any concern, you may please reach out to our Customer Experience Team through any of the following options:</p> <ul style="list-style-type: none"> <li>Our Website @ <a href="https://general.bajajallianz.com/Corp/aboutus/general-insurance-customer-service.jsp">https://general.bajajallianz.com/Corp/aboutus/general-insurance-customer-service.jsp</a></li> <li>Call us on our Toll free no 1800 209 5858</li> <li>Mail us on <a href="mailto:bagichelp@bajajallianz.co.in">bagichelp@bajajallianz.co.in</a></li> <li>Write to Bajaj Allianz General Insurance Co. Ltd.                      Bajaj Allianz House, Airport Road, Yerwada Pune- 411006</li> </ul>
<p><b>Level 2</b>                  In case you are not satisfied with the response given to you by our team, you may write to our Grievance Redressal Officer <b>Mr. Jerome Vincent</b> at <a href="mailto:ggro@bajajallianz.co.in">ggro@bajajallianz.co.in</a></p>
<p><b>Level 3</b>                  If in case, your grievance is not resolved and you wish to talk to our care specialist, please Give a missed on +91 80809 45060 OR SMS &lt;WORRY&gt; To 575758 and our care specialist will call you back</p>
<p>If you are still not satisfied with the solutions provided, write to Mr. Ankit Goenka, Head of Customer experience directly at head.  <a href="mailto:customerservice@bajajallianz.co.in">customerservice@bajajallianz.co.in</a>.</p>
<p><b>Grievance Redressal Cell for Senior Citizens</b>                  Bajaj Allianz introduces a dedicated team for all the senior citizens, so no more wait time, no more standing in long queue.                  Senior citizens can now contact us on 1800-103-2529 or write to us at <a href="mailto:seniorcitizen@bajajallianz.co.in">seniorcitizen@bajajallianz.co.in</a></p>

In case your complaint is not fully addressed by the insurer, You may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI or call 155255 . Through IGMS you can register your complain online and track its status. For registration please visit IRDAI website [www.irda.gov.in](http://www.irda.gov.in).  
 If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

Office Details	Jurisdiction of Office Union Territory, District)
<p><b>AHMEDABAD</b>                      Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.                      Tel.: 079 - 25501201/02/05/06                      Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a></p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>
<p><b>BENGALURU</b>                      Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078.                      Tel.: 080 - 26652048 / 26652049                      Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a></p>	<p>Karnataka</p>
<p><b>BHOPAL</b>                      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: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a></p>	<p>Madhya Pradesh Chattisgarh</p>
<p><b>BHUBANESHWAR</b>                      Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009.                      Tel.: 0674 - 2596461 /2596455                      Fax: 0674 - 2596429                      Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a></p>	<p>Orissa</p>

Office Details	Jurisdiction of Office Union Territory, District)
<p><b>CHANDIGARH -</b>            Dr. Dinesh Kumar Verma            Office of the Insurance Ombudsman, S.C.O. No.            101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17            – D, Chandigarh – 160 017.            Tel.: 0172 - 2706196 / 2706468            Fax: 0172 - 2708274            Email: bimalokpal.chandigarh@ecoi.co.in</p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu            &amp; Kashmir, Chandigarh</p>
<p><b>CHENNAI</b>            Office of the Insurance Ombudsman, Fatima            Akhtar Court, 4th Floor, 453, Anna Salai, Tey-            nampet, CHENNAI – 600 018.            Tel.: 044 - 24333668 / 24335284            Fax: 044 - 24333664            Email: bimalokpal.chennai@ecoi.co.in</p>	<p>Tamil Nadu,            Pondicherry Town and            Karaikal (which are part of Pondicherry).</p>
<p><b>DELHI</b>            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@ecoi.co.in</p>	<p>Delhi</p>
<p><b>GUWAHATI</b>            Office of the Insurance Ombudsman, Jeevan            Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S.            Road, Guwahati – 781001 (ASSAM).            Tel.: 0361 - 2632204 / 2602205            Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Aruna-            chal Pradesh, Nagaland and Tripura</p>
<p><b>HYDERABAD</b>            Office of the Insurance Ombudsman, 6-2-46,            1st floor, ""Moin Court"", Lane Opp. Saleem            Function Palace, A. C. Guards, Lakdi-Ka-Pool,            Hyderabad - 500 004.            Tel.: 040 - 67504123 / 23312122            Fax: 040 - 23376599            Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of            Territory of Pondicherry</p>
<p><b>JAIPUR</b>            Office of the Insurance Ombudsman,            Jeevan Nidhi – II Bldg., Gr. Floor,            Bhawani Singh Marg,            Jaipur - 302 005.            Tel.: 0141 - 2740363            Email: Bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan.</p>

Office Details	Jurisdiction of Office Union Territory, District)
<p><b>ERNAKULAM</b> 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@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry</p>
<p><b>KOLKATA</b> 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@ecoi.co.in</p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands</p>
<p><b>LUCKNOW</b> 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@ecoi.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sita-pur, 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><b>MUMBAI</b> 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@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane</p>
<p><b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.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, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Sham-li, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>



Office Details	Jurisdiction of Office Union Territory, District)
<p><b>PATNA</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand</p>
<p><b>PUNE</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>

Note: Address and contact number of Governing Body of Insurance Council

Secretary General - Governing Body of Insurance Council

Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054

Tel No: 022-2610 6889, 26106245, Fax No. : 022-26106949, 2610 6052, E-mail ID: [inscoun@vsnl.net](mailto:inscoun@vsnl.net)