Bajaj Allianz General Insurance Company Limited
Bajaj Allianz House, 1st Floor Airport Road, Yerawada Pune 411006,
Reg. no. 113 CIN: U66010PN2000PLC015329
UIN : IRDAN113RP0003V01201213

MOTOR VEHICLE WARRANTY POLICY

POLICY DOCUMENT

Whereas the **Insured** designated in the **Schedule** hereto has made to the Bajaj Allianz General Insurance Company Limited (hereinafter after called the "**Company**") a proposal which is hereby agreed to be the basis of this policy contained and has paid the premium specified in the **Schedule** as consideration for such insurance, the **Company** agrees , subject always to the following terms , conditions , exclusions and limitations to indemnify the **Insured** in excess of the amount of **Deductible** as applicable and subject always to the **Sum Insured** against such loss as herein provided

COVERAGE

The **Company** will indemnify the **Insured** during the **Policy Period** against the repair or replacement costs in respect of the **Insured Vehicle/Equipment** caused by a **Breakdown** or failure of a mechanical or electrical part arising out of manufacturing defect, provided that the liability of the **Company** in respect of any **Insured Vehicle/Equipment** in any one **Policy Period** shall not individually or in the aggregate exceed the **Sum Insured** as stated in the **Schedule** subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed

DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits

1. **Breakdown** means the mechanical and or electrical failure of a physical object that causes it to not function in its intended manner
2. **Commercial Vehicle** means Goods Carrying Vehicle including Three wheeler and Four Wheeler, Passenger Carrying Vehicle including Three wheelers and Four Wheelers, Tractors, Miscellaneous and Special types of vehicles
3. **Deductible** means the amount shown in the **Schedule** which shall be borne by the **Insured** in respect of each and every claim made under the Policy. The **Company's** liability to make any payment under the policy is in excess of the **Deductible**.
4. **Insured** means the owner of the vehicle
5. **Insured Vehicle/Equipment** means the motor vehicle/Equipments which is new or pre owned and is the subject matter of insurance under this **Policy** and the details of which appears specifically on the **Schedule** and shall include Private Cars,Taxis,Two Wheelers and **Commercial Vehicles**
6. **Kilometers or Hours** means the distance run by the vehicle indicated in the odometer or hours logged by the equipment as indicated in the Hour meter
7. **Manufacturer's Warranty Period** means the months or **Kilometers / Hours**, whichever is earlier as applicable, for which Manufacturer's Warranty for the **Insured Vehicle/Equipment** shall be effective
8. **Policy** means the proposal, the **Schedule**, the policy document and any endorsements attaching to or forming part thereof either on the risk inception date or during the **Policy Period**
9. **Policy Period** means the period commencing from the risk inception date and hour as shown in the **Schedule** and terminating at midnight on the expiry date as shown in the **Schedule** or the completion of the…….. **Kilometers or Hours** as specified in the **Schedule** whichever is earlier.
10. **New Vehicle/Equipment** means vehicle/equipment purchased for the first time from the authorized dealer of Manufacturers
11. **Pre Owned Vehicle/Equipment** means any used/ pre owned vehicle/equipment which is 7 years or less purchased from any **Company** approved pre owned dealerships
12. **Sum Insured** means the amount stated in the **Schedule** and shall be the maximum liability of the **Company** during the **Policy Period**
13. **Plan A**: This plan shall be available only for the **New Vehicle/Equipment** and for which this cover has been taken whilst the manufacturers warranty period is in force and the cover shall incept after the expiry of the **Manufacturer Warranty Period**
14. **Plan B:** This plan shall be available for **Pre Owned Vehicle/Equipment** purchased through the **Company** approved pre owned vehicle dealership. The cover shall commence from the date of purchase of the Vehicle/Equipment

GENERAL CONDITIONS

1. **Due Observance**
   The due observance of and compliance with the terms, provisions, warranties and conditions of this **Policy** insofar as they relate to anything to be done or complied with by the **Insured** shall be a condition precedent to any liability of the **Company** under this **Policy**
2. **Reasonable Care**
   The **Insured** shall:
   a) take all reasonable steps to safeguard the **Insured Vehicle/Equipment** against any insured event
   b) take all reasonable steps to prevent a claim from arising under this **Policy**

3. **Duties and Obligations after Occurrence of an Insured Event**
   Save as more specifically provided for elsewhere in the **Policy**, it is a condition precedent to the **Company's** liability under this **Policy** that, upon the happening of any event giving rise to or likely to give rise to a claim under this **Policy**:
   a) the **Insured** shall immediately and in any event within 3 days give written notice of the same to the address shown in the **Schedule** for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
   b) the **Insured** shall not abandon the **Insured Vehicle/Equipment** nor take any steps to rectify/remedy the damage before the same has been approved by the **Company** or any of its representatives and appointees, and
   c) the **Insured** shall within 7 days deliver to the **Company** its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the **Company**, and
   d) the **Insured** shall expeditiously provide the **Company** and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
   e) the **Insured** shall allow the **Company** and its representatives and appointees to inspect the **Insured vehicle/Equipment** or any other material items, as per 'the Right to Inspect' Clause.

4. **Right to Inspect**
   If required by the **Company,** its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the **Policy** be permitted at all reasonable times to examine into the circumstances of such loss. The **Insured** shall, on being required so to do by the **Company**, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the **Company** so far as they relate to such claims or will in any way assist the **Company** to ascertain in the correctness thereof or the liability of the **Company** under the **Policy**.
   In the event of an admissible claim, the insurer has the discretion of repairing or replacing any parts found to be defective with complete assembly or child parts wherever available

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

6. **Subrogation**
   The **Insured** and any claimant under this **Policy** shall at the expense of the **Company** do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the **Company** for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which the **Company** shall be or would become entitled or subrogated upon the **Company** 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**.

7. **Fraud**
   If the **Insured** or any claimant under this **Policy** shall make or advance any claim knowing the same to be false or fraudulent as regards amount or otherwise, this **Policy** shall be void and all claims or payments hereunder shall be forfeited.

8. **Substitution**
This policy does not permit any substitution of vehicle

9. **Cancellation**
   a) This **Policy** may be cancelled by or on behalf of the **Company** by giving the **Insured** at least 15 days written notice and in such event the **Company** shall refund to the **Insured** a pro-rata premium for the unexpired **Policy Period**. For the avoidance of doubt, the **Company** shall remain liable for any claim that was made prior to the date upon which this insurance is cancelled.
   Under normal circumstances, the Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured
   b) This **Policy** may be cancelled by the **Insured** at any time by giving at least 15 days written notice to the **Company**. The **Company** will refund premium on a pro-rata basis by reference to the time cover is provided, subject to a minimum retention of premium of 25%
   c) No refund of premium shall be due on cancellation if a claim has been made under this **Policy**.

10. Dispute Resolution
(Applicable only in cases where this Policy is issued under Commercial Lines of Business)
"The Insurer and Insured may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this Policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

Note :
1. Wherever this Policy is issued under retail lines of business, Arbitration clause shall not be applicable.
2. Arbitration clause shall not be applicable in case of Policies issued under commercial lines of business where Insured has specifically consented for no arbitration clause and no arbitration terms have been annexed to the Policy Schedule / Policy.

11. **Transfer of Ownership**
On the sale of the vehicle during the policy period , the Motor Vehicle warranty **Policy** shall be transferred to the subsequent owner at the request of the original **Insured** for the remaining period and subject to the terms, conditions and exclusions as specified in the **Policy**

12. **Notices**
   a) Any and all notices and declarations for the attention of the **Company** shall be submitted in writing and shall be delivered to the address specified in the **Schedule**
   b) Any and all notices and declarations for the attention of the **Insured** shall be posted to the **Insured**'s address stated in the **Schedule**

13. **Governing Law**
The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with Indian law. The section headings of this **Policy** are included for descriptive purposes only and do not form part of this **Policy** for the purpose of its construction or interpretation.

14. **Entire Contract**
This **Policy** constitutes the complete contract of insurance. No change or alteration in this **Policy** shall be valid or effective unless approved in writing by the **Company**, which approval shall be evidenced by an endorsement on the **Policy**.

15. **Territorial Limits**
This **Policy** covers insured events arising during the **Policy Period** within India. The **Company's** liability to make any payment shall be to make payment within India and in Indian Rupees only.

16. **Renewal Notice**
The **Company** shall not be bound any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this **Policy**) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result in enhancement of the risk of the Company under this Policy. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the **Company**. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may subject to change.

GENERAL EXCLUSIONS (Applicable to all types of vehicles/equipments)

The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. Any claim falling beyond the expiry date as shown in the **Schedule** or the completion of the **kilometers/ Hours** as specified in the **Schedule** whichever is earlier.
2. **Deductible** as applicable and mentioned in the **Schedule.**
3. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service center of the manufacturer.
4. Any damage that results from hard driving, race, rally.
5. Any damage that results from operating methods other than those mentioned in the owners manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, engine speed and others.
6. Any damage that results from use of non genuine parts,non genuine oils, non genuine coolants or accessories or other than those approved by the manufacturer.
7. Any accessories/attachments not supplied along with the vehicle as Original Equipment fitments.
8. Any damage that results from vehicle performance modifications not approved by the manufacturer.
9. Inconsequential aspects such as noises, vibrations,oil seepage and sensations that could not lead to dismal product function or performance of the **Insured Vehicle.**
10. Any damage that results from storage or transportation.
11. The loss under the policy that is not in force at the time of claim due to any reason whatsoever.
12. Any claims for repair/replacement of parts covered under the **Manufacturer's Warranty Period**.
13. Continued use of the Insured vehicle in spite of knowing that the defect exists, will make warranty void.
14. loss arising out of **Accident** caused by external impact, acts of terrorism, illegal and malicious activities,vandalism,Strike,riot,civil,commotion,storm,hail,thunder, earthquake or flood, fire or explosion, war & allied perils.
15. Cost of roadside assistance and /or towing/transportation.
16. Fraudulent act committed by the vehicle owner or driver or the dealer.
17. Theft of vehicle/equipments and/or parts or accessories.
18. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
19. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear , depreciation , moth vermin, process of cleaning , restoring or renovating of scratches ,effect of light ,sun or any atmospheric conditions , bird droppings.
20. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating.
21. Routine maintenance service jobs, including cleaning , polishing , minor adjustments , engine adjustment/ tuning ,oil/fluid changes, carbon cleaning , AC servicing , wheel alignment ,wheel balancing, tyre rotation , calibration /reconditioning of diesel equipments including nozzles, injector and fuel pumps etc.
22. Parts subjected to normal wear and tear, ageing , corrosion, including spark plugs ,glow plugs, axle/ drive shaft boots , shock absorbers , wheel bearings,horns,front struts , suspension ball joints/tie rod , tie rod end , drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter , oil filters , rubber seals, brake pads , brake linings , brake disc, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator , bulbs , fuses , belts ,all type of hoses, tyres , oil seals, batteries

, glasses , lenses , all mountings , oxygen sensors , drive chains , air cleaner elements, motor brushes and bushes , step rubbers, rubber tubes, belts, filters, wiper blades and other items as specified in the manufacturers maintenance schedule.

23. All consumables including engine oils , gear oil , brake oil , power steering oil , coolant , AC gas oil ,AC gas, grease , battery electrolyte , windshield washer fluid, radiator coolant other than when required to be changed /replaced consequent to repair /replacement of a part falling under a warranty claim .
24. Perforation of sheet metal parts and rusting of catalytic converter and silencer.
25. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel ,coolant or lubricant oil to the fuel systems including fuel pump,injector,nozzles,water pump, turbocharge and other parts as well
26. Damage to engine, transmission assembly , turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation.
27. Any loss or damage arising due to poor workmanship.
28. Consequential damage or loss whatsoever, any legal liability, death or injury to occupants, third party and damage to personal property and third party property damages.
29. Damage arising due to fitment of accessories including without limitations, electrical or mechanical accessories not approved by the manufacturer
30. body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects.
31. For damages which have a casual connection with
    a) interferences made to the speedometer/odometer/hourmeter,or if there was a change to the corresponding mileage which was not indicated
    b) the fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation,necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.
32. Caused through cyber risks,loss,damage,destruction,distortion,erasure,corruption or alteration of electronic data from any cause whatsoever(including but not limited to COMPUTER VIRUS) or loss of use,reduction in functionality,cost,expense of whatsoever nature resulting therefrom,regardless of any other cause or event contributing concurrently or in any other sequence to the loss .
33. The **Company** shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by the Motor Vehicle Warranty Policy.Further the **Company** shall not be liable for payment of any other work carried out by the repairer under the instructions of the **Insured** which is not related to an admissible claim.
34. Expenses incidental to Motor Vehicle Warranty Policy claims including but not limited to
    a) additional expenses incurred for communication , lodging , meals , towing charges , and other items due to breakdown of the vehicle in a remote area/city
    b) expenses related to personal injury or property damage compensation , for loss of time , commercial losses or rental costs for a substitute product during the period of repairs.
35. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989.
36. Radio/cartridge, CD player, CD changer, antennas and all parts of the sound system as well as entertainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems.
37. Defects to non-covered part are not insured also if the operability of a covered part is impaired and this part is not defective.

Additional Exclusion applicable for Commercial Vehicles

1. Repair arising from improper starting, warm up or shut down.
2. Failure of the machine, it's implements or attachments caused by improper field application or over loading.
3. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.
4. Cost of initial set up or installation of any optional equipments or attachments to a unit.
5. Following parts are excluded due to what so ever reasons
    a) Glow plug, vacuum pump ,air cleaner, all type of mountings, clutch plate, pressure plate, clutch release bearing/ clutch related operating mechanism, drive belts ,catalytic converter & silencer, horns, all switches and all oil seals & hoses.
    b) Universal Joint Crosses, parking brake mechanism, wheel bearings & king pin bearings, bushes, tie rod, tie rod ends, ball joints, wheels spindles, brake drums/discs, brake liner/pads, wheel cylinders, brake back plate/calipers, Leaf springs, steering knuckles, complete suspension system, drive shafts, propeller

shaft,wheel rims ,tyres, damage to loader/loader bucket teeth, feathers/springs ,pneumatic springs and pneumatic spring absorbers

6. Motor vehicles whose engine performance or engine torque was increased by changes in the engine or in the engine control (Tuning or chip tuning).
7. Proprietary Items such as Fuel injection equipment (Pump & Nozzles),Starter Motors, Alternators, Tyres and Battery.
8. Loss or Damage caused by
    a) using a higher axle and trailer weight over and above manufacturer's specifications
    b) using a repair part that is itself recognisably in need of repair,
    c) Which were deliberately caused or due to gross negligence or were due to fraudulence
9. Interior and exterior linings, covers, absorbers and upholstery.
10. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water-bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
11. All frame and body parts, convertible and fold cover (except mechanical and electronic parts), glass, headlight casings, lighting inside and outside.
12. Any part excluded under manufacturers as well as proprietary /suppliers warranty.

Additional Exclusions applicable for **Plan B**

1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty policy or under plan A or under any other extended warranty programme.
2. Any Vehicle/Equipment not certified by the authorized person of the **Company** as eligible to be insured under **Plan B.**
3. Interior and exterior linings, covers, absorbers and upholstery.
4. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages.
5. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water-bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
6. Following parts are excluded due to whatsoever reason : catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades,actuators,wiring harness, all oil seal, clutch disk, brake lining,drums,discs and tyres, wheel balancing, feathers/springs ,pneumatic springs and pneumatic Spring absorbers,horn,fuel pump, injector.
7. Any Manufacturer rubber &plastic accessories

BASIS OF CLAIM SETTLEMENT

In the event of a loss,the basis of loss settlement shall be as follows:

a) Where the defective component of the **Insured Vehicle** can reasonably be repaired or reinstated at a cost less than the replacement cost, the **Company** will indemnify the **Insured** in respect of the expenses necessarily incurred to restore the **Insured Vehicle** to its state immediately prior to the happening of the insured event. No depreciation shall be deducted.

b) In the case of a total loss, the **Company** shall indemnify the **Insured** in respect of the restoration or replacement costs up to the **Sum Insured** set against the **Insured Vehicle** in the **Schedule**.

c) The **Company** shall be entitled to retain any defective part replaced under the Policy.

d) the liability of the **Company** in respect of any **Insured Vehicle/Equipment** in any one **Policy Period** shall not individually or in the aggregate exceed the **Sum Insured** of the **Insured Vehicle/Equipment** at the time of occurrence subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed.

e) The amount payable incase of total as well as a partial loss shall be in excess of the applicable **Deductible.**

IN EVENT OF ANY CLAIM

On receipt of all required information/ documents that are relevant and necessary for the claim, the Company shall, within a period of 30 days offer a settlement of the claim to the insured.

If the Company, for any reasons, decides to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document.

In the event the claim is not settled within 30 days as stipulated above, the 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.

38. 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.

Level 1 In case you have any concern, you may please reach out to our Customer Experience Team through any of the following options: • Our Website @ https://general.bajajallianz.com/Corp/aboutus/general-insurance-customer-service.jsp • Call us on our Toll free no 1800 209 5858 • Mail us on bagichelp@bajajallianz.co.in • Write to Bajaj Allianz General Insurance Co. Ltd. Bajaj Allianz House, Airport Road, Yerwada Pune- 411006
Level 2 In case you are not satisfied with the response given to you by our team, you may write to our Grievance Redressal Officer **Mr. Jerome Vincent** at ggro@bajajallianz. co.in
Level 3 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 <WORRY> To 575758 and our care specialist will call you back
If you are still not satisfied with the solutions provided, write to Mr. Ankit Goenka, Head of Customer experience directly at head. customerservice@ bajajallianz.co.in.
Grievance Redressal Cell for Senior Citizens 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 seniorcitizen@bajajallianz.co.in

In case your complaint is not fully addressed by the insurer, You may use the Integrated Greivance 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.
If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

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:

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 – 25501201 /02 /05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL - Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, “Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR – Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 – 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 – 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.
CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)

Office Details	Jurisdiction of Office Union Territory, District)
DELHI – Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
GUWAHATI - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 –2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM – Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College,M.G.Road, Ernakulam - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA – Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW – Insurance Ombudsman Office of the Insurance Ombudsman,	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow,

Office Details	Jurisdiction of Office Union Territory, District)
6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar..
MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/ 27/ 29/ 31/ 32/ 33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
NOIDA - Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA – Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020- 24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

"List of Ombudsman offices established by the Central Government for redressal of grievance are also available at https://www.cioins.co.in/Ombudsman

Note: Address and contact number of Governing Body of Insurance Council:
Council for Insurance Ombudsmen,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.
E-mail: inscoun@cioins.co.in
Tel: 022 -69038800/69038812
Website: https://www.cioins.co.in