

Bajaj Allianz General Insurance Company Limited

Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006

**Cashless Treatment Scheme for Road Accident Victims -
[Mumbai-Chennai (NH-48) and Chennai-Kolkata (NH-16) of “Corridors of Golden
Quadrilateral”]**

Policy Wordings

UIN-BAJHGSP24124V012324

Whereas, the **The National Highways Authority of India (NHAI)**, hereinafter referred to as the **Insured** has by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein, has applied to Bajaj Allianz General Insurance Company Limited (herein after called the “Company” or “Insurer”) for the insurance hereinafter set forth in respect of “**Cashless Treatment Scheme for Road Accident Victims on the Mumbai-Chennai (NH-48) and Chennai-Kolkata (NH-16) of “Corridors of Golden Quadrilateral”**” established by Ministry of Road Transport and Highways (MoRTH) for Insured Beneficiaries and has agreed to pay premium so as to provide cashless treatment program to accident victims along the Mumbai-Chennai and Chennai-Kolkata, of “Corridors of Golden Quadrilateral” as per tender document “NHAI/132137/Cashless Treatment/2022” dated 22nd December 2022 (“Tender Document”).

SECTION A: DEFINITIONS:

- 1. Accident, Accidental –**
An accident is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2. Accident Victim/ Victim-**
Insured Beneficiary who met with road accident (accidents from all types of vehicles/ pedestrians) on the Mumbai-Chennai (NH-48) and Chennai-Kolkata (NH-16) of Corridors of Golden Quadrilateral.
- 3. Bajaj Allianz Network Hospitals / Empaneled Hospitals/Network Providers**
Bajaj Allianz Network Hospitals / Network Hospitals means the Hospitals which have been empaneled by the Insurer as per the latest version of the list of Hospitals maintained by the Insurer, which is available to You on request. For updated list please visit Our website.
- 4. Cashless facility**
"Cashless facility" means a facility extended by the Insurer to the Insured Beneficiary where the payments, of the costs of treatment undergone by the Insured Beneficiary in accordance with the Policy terms and conditions, are directly made to the network provider by the Insurer to the extent pre-authorization is approved.
- 5. Condition Precedent**
Condition Precedent means a Policy term or condition upon which the Insurer's liability under the Policy is conditional upon.
- 6. Congenital Anomaly**
Congenital Anomaly means a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. Internal Congenital Anomaly- Congenital anomaly which is not in the visible and accessible parts of the body
 - b. External Congenital Anomaly- Congenital anomaly which is in the visible and accessible parts of the body.
- 7. Day care Centre**
A day care centre means any institution established for day care treatment of illness and / or injuries or a medical set -up with a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner and must comply with all minimum criteria as under:-
 - a. has qualified nursing staff under its employment,
 - b. has qualified medical practitioner (s) in charge,
 - c. has a fully equipped operation theatre of its own where surgical procedures are carried out

- d. maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.

8. Day Care Treatment

Day care treatment means medical treatment, and/or surgical procedure which is:

- a. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
- b. Which would have otherwise required a hospitalization of more than 24 hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

9. Dental Treatment

Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery..

10. Disclosure to information norm

The Policy shall be void and all premium paid thereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

11. Hospital

A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act or complies with all minimum criteria as under:

- a. has qualified nursing staff under its employment round the clock;
- b. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- c. has qualified medical practitioner(s) in charge round the clock;
- d. has a fully equipped operation theatre of its own where surgical procedures are carried out;
- e. maintains daily records of patients and makes these accessible to the Insurance Company's authorized personnel.

12. Hospitalization

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive In patient Care hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

13. Illness

Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

a. Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/illness/injury which leads to full recovery.

b. Chronic condition –

A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:

- a. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
- b. it needs ongoing or long-term control for relief of symptoms
- c. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
- d. it continues indefinitely
- e. it recurs or is likely to recur.

22. Inpatient Care

Inpatient care means treatment for which the Insured Beneficiary has to stay in a hospital for more than 24 hours for a covered event.

23. Injury

Injury means accidental physical bodily harm excluding Illness or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

24. Intensive Care Unit

Intensive care unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

25. ICU Charges

ICU (Intensive Care Unit) Charges means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

26. Maternity expenses:

Maternity expenses means;

- a. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
- b. expenses towards lawful medical termination of pregnancy during the Policy Period.

27. Medical Advise

Medical advise means any consultation or advice from a Medical Practitioner including the issue of any prescription or follow up prescription.

28. Medical Consumable

Medical consumables and equipment includes syringes, needles, sutures, staples, packaging, tubing, catheters, medical gloves, gowns, masks, adhesives and sealants for wound dressing and a whole host of other devices and tools used with a hospital or surgical environment

29. Medical expenses

Medical Expenses means those expenses that an Insured Beneficiary has necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Beneficiary had not been insured and no more than other hospitals or Medical practitioners in the same locality would have charged for the same medical treatment.

30. Medical Practitioner/Doctor/ Physician:

means a Medical Practitioner who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy or Ayurvedic and or such other authorities set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license and acceptable to Us.

31. Medically Necessary Treatment

Medically necessary treatment means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

- a. is required for the medical management of the illness or injury suffered by the Insured Beneficiary;
- b. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- c. must have been prescribed by a medical practitioner,
- d. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

32. Insured Beneficiary:

Insured Person including but not limited to drivers, passengers, pedestrians, cyclist etc. travelling on the National Highway sections of the Mumbai-Chennai (NH-48) and Chennai-Kolkata (NH-16) of Corridors of Golden Quadrilateral by road (only).

33. Non- Network Provider

Non-Network provider means any hospital, day care centre or other provider that is not part of the network.

34. Notification of Claim

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the

recognized modes of communication.

35. OPD treatment

OPD treatment means one in which the Insured Beneficiary visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured Beneficiary is not admitted as a day care or in-patient.

36. Pre-Existing Disease

means any condition, ailment or injury or disease

- a. That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement
or
- b. For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

37. Project - means the Cashless Treatment Scheme for road accident victims on the section of Mumbai-Chennai and Chennai-Kolkata, Corridors of Golden Quadrilateral.

38. Reasonable and Customary Charges

Reasonable and Customary charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

39. Surgery or Surgical Procedure

Surgery or Surgical Procedure means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

40. Unproven/Experimental treatment

Unproven/Experimental treatment means treatment, including drug Experimental therapy, which is not based on established medical practice in India, is treatment experimental or unproven.

41. You, Your, Yourself, named in the Policy Schedule means the Insured who We insure as set out in the Schedule.

42. We, Our, Ours means the Bajaj Allianz General Insurance Company Limited.

SECTION B: SCOPE OF COVERAGE

Eligibility

Victims of road Accident (accidents from all types of vehicles/pedestrians), including Drivers, Passengers Pedestrians/Cyclist, on the Mumbai-Chennai (NH-48) and Chennai-Kolkata (NH-16) of Corridors of Golden Quadrilateral are eligible and entitle for insurance cover under this Policy.

Objective of the Scheme/Policy-

The objective is to provide **Cashless Treatment (IPD/OPD)** to all victims of road Accident (accidents from all types of vehicles/ pedestrians) including drivers, passengers pedestrians, cyclist etc. on/along the National Highway sections between Mumbai-Chennai and Chennai-Kolkata Corridor of Golden Quadrilateral(NH) on cashless basis for treatment of bodily injury caused by, and arising out of, **road accident (only)**, so as to provide treatment to the accident victims during the **“Golden Hour”** and take care of the immediate needs of the hospitalization of the victims for the **first 48 hours** with the objective of saving lives and reducing fatalities in road accidents.

Coverage

1. Accidental Hospitalization-

- a. This policy will cover the cost of the medical treatment of Accident Victims, for the first 48 hours from the time of hospitalization or up to a cost of Rs. 30,000/-, whichever occurs earlier, of all road accident (accidents from all types of vehicles/ pedestrians) including drivers, passengers pedestrians, cyclist etc. on the National Highway Sections of Mumbai-Chennai and Chennai-Kolkata Corridor of Golden Quadrilateral(NH) on cashless basis in a **Government hospital** or in an **Empaneled Hospital** for treatment of bodily injury caused by, and arising out of, road accident (only).

- b. The medical treatment would be provided to the Victim during Accidental Hospitalisation on cashless basis i.e., in case of treatment at an empaneled hospital, the **victim** will not be required to pay any expense for the treatment up to the limit of Rs. 30,000/- per accident per **victim** or for the first 48 hours, starting from arrival in the Hospital / facility or till the limit of Rs.30,000/- is reached/exhausted, whichever is earlier.
- c. Any treatment facility (including OPD facility) required for the treatment of the Victim shall be also be covered under this Policy

Note-

No Ambulance service will be provided by the Insurer along the identified National Highway sections.

SECTION C: EXCLUSIONS TO THE POLICY

1. Pre and Post Hospitalization treatment
2. Any treatment continued/ taken after 48 hours from time of Hospitalization.
3. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.
4. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
5. Cosmetic or plastic Surgery (Excl08)
Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the Insured Beneficiary . For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
6. Maternity (Excl 18) :
 - a. Medical Treatment Expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy.
 - b. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.
7. Treatment for any other system other than modern medicine (allopathy)
8. The cost of spectacles, contact lenses, hearing aids, crutches, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment except for Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, infra cardiac valve replacements, vascular stents etc.
9. Breach of law (Excl10)
Expenses for treatment directly arising from or consequent upon any Insured Beneficiary committing or attempting to commit a breach of law with criminal intent.
10. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Excl12)
11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. (Excl14)
12. Refractive Error (Excl15)
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.
13. Unproven Treatments (Excl16)
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
14. External medical equipment of any kind used at home as post Hospitalization care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition.
15. Congenital external diseases or defects or anomalies, growth hormone therapy, stem cell implantation or surgery except for Hematopoietic stem cells for bone marrow transplant for haematological conditions.
16. All non-medical Items as per **Annexure I**
17. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)

SECTION D: GENERAL CONDITIONS

1. Conditions Precedent

Where this Policy requires You to do or not to do something, then the complete satisfaction of that requirement by You or someone claiming on Your behalf is a precondition to any obligation We have under this Policy. If You or someone claiming on Your behalf fails to completely satisfy that requirement, then We may refuse to consider Your claim.

2. Conditions Precedent to admission of Liability

The terms and conditions of the policy must be fulfilled by the Insured Beneficiary for the Company to make any payment for claim(s) arising under the policy.

3. Complete Discharge

Any payment to the Insured Beneficiary or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

Let us keep it.

4. Communication-

Every notice of communication to be given or made under this Policy shall be delivered in writing at the address of the Company as shown in the Policy Schedule.

5. Empanelment of Hospitals- Hospitals having adequate facilities and offering services will be empaneled after being inspected by qualified technical team of the Insurance Company or their representatives. Both public (including ESI) and private healthcare providers which provide hospitalization and/or day care services would be eligible for empanelment under the scope of this project, subject to such requirements for empanelment as outlined in this tender document. It is to be noted that PMJAY empaneled hospitals should be given first priority for empanelment subject to the fulfilment of the empanelment criteria given in the Insurance Facility Agreement..

6. Call Centre Services-

Provision of a round-the-clock control room call centre facility to be operated for responding to call from accident sites/hospital/ medical care facility for assisting the Victim in getting immediate cashless management facility as per the scope of the Project

24 hours operational toll free telephone services for the guidance and benefit of the road accident Victims whereby the Insured Beneficiaries shall receive guidance about various issues by dialing a notified Toll free number 1033.

This service provided is referred to as the "Call Centre Services". The calls regarding the project shall be transferred to the insurer's own call centre.

7. Cashless Access Service-

The Insurer shall ensure that all the road accident victims (accidents from all types of vehicles/ pedestrians) on the identified stretches are provided with adequate facilities so that they do not have to pay any deposits at the hospital. The service provided by the Insurer, along with the responsibilities of the Insurer as detailed in this clause, is collectively referred to as the "Cashless Access Service." The EMT/Paramedic/Nurses on the NHAI Ambulances would be authorized by NHAI headquarter to ascertain that the Accident has occurred on the National Highway within the scope of this Project and the transportation of the Victim to the health facility has been made by the NHAI Ambulance. All such cases would have to be considered by the Insurer. For cases where the Victim is covered under any existing third party insurance and/or any other existing insurance cover, immediate assistance would have to be provided by the Insurer under the ambit of this Policy/Project itself without wasting any critical time and the same would have to be settled by the Insurer under this Policy/Project and Insurer is directed not to raise any claim regarding the cashless treatment facility provided to the Victim, at any other platform/insurance company .

8. Toll Free Number for Grievance redressal-

The Insurer will have to integrate with the 1033 toll free number of NHAI for smooth transition of the calls from 1033 call centre to insurers own call centre.

Annexure 1 -

List I: List of Non-Medical Items

Sl No	Item	
1	Baby Food	Not Payable
2	Baby Utilities Charges	Not Payable
3	Beauty Services	Not Payable
4	Belts/ Braces	Not Payable
5	Buds	Not Payable
6	Cold Pack/Hot Pack	Not Payable
7	Carry Bags	Not Payable
8	Email / Internet Charges	Not Payable
9	Food Charges (Other Than Patient's Diet Provided By Hospital	Not Payable
10	Leggings	Essential In Bariatric And Varicose Vein Surgery And Should Be Considered For These Conditions Where Surgery Itself Is Payable.
11	Laundry Charges	Not Payable
12	Mineral Water	Not Payable
13	Sanitary Pad	Not Payable
14	Telephone Charges	Not Payable
15	Guest Services	Not Payable
16	Crepe Bandage	Not Payable
17	Diaper Of Any Type	Not Payable
18	Eyelet Collar	Not Payable
19	Slings	Not Payable
20	Blood Grouping And Cross Matching Of Donors Samples	Not Payable
21	Service Charges Where Nursing Charges Also Charged	Not Payable
22	Television Charges	Not Payable
23	Surcha Rges	Not Payable
24	Attendant Charges	Not Payable
25	Extra Diet Of Patient (Other Than That Which Forms Part Of Bed Charge	Not Payable
26	Birth Certificate	Not Payable
27	Certificate Charges	Not Payable
28	Courier Charges	Not Payable
29	Conveyance Charges	Not Payable
30	Medical Certificate	Not Payable
31	Medical Records	Not Payable
32	Photocopies Charges	Not Payable
33	Mortuary Charges	Not Payable
34	Walking Aids Charges	Not Payable
35	Oxygen Cylinder (For Usage Outside The Hospital)	Not Payable
36	Spacer	Not Payable
37	Spirometre	Not Payable
38	Nebulizer Kit	Not Payable
39	Steam Inhaler	Not Payable
40	Arm sling	Not Payable
41	Thermometer	Not Payable
42	Cervical Collar	Not Payable
43	Splint	Not Payable

44	Diabetic Foot Wear	Not Payable
45	Knee Braces (Long/ Short/ Hinged)	Not Payable
46	Knee Immobilizer/S Houlder Immobilizer	Not Payable
47	Lumbosacral Belt	Not Payable
48	Nimbus Bed Or Water Or Air Bed Charges	Not Payable
49	Ambulance Collar	Not Payable
50	Ambulance Equipment	Not Payable
51	Abdominal Binder	Not Payable
52	Private Nurses Charges - Special Nursing	Not Payable
53	Sugar Free Tablets	Not Payable
54	Creams Powders Lotions (Toiletries Are Not Payable, Only Prescribed Medical Pharmaceuticals Payable)	Not Payable
55	ECG Electrodes	Not Payable
56	Gloves	Not Payable
57	Nebulisation Kit	Not Payable
58	Any Kit With No Details Mentioned [Delivery Kit, Orthokit , Recovery Kit, Etc]	Not Payable
59	Kidney Tray	Not Payable
60	Mask	Not Payable
61	Ounce Glass	Not Payable
62	Oxygen Mask	Not Payable
63	Pelvic Traction Belt	Not Payable
64	Pan Can	Not Payable
65	Trolley Cover	Not Payable
66	Urometer , Urine Jug	Not Payable
68	Vasofix Safety	Not Payable

List II - Items that are to be subsumed into Room Charges

S. No.	Item
1	Baby Charges (Unless Specified /Indicated)
2	Hand Wash
3	Shoe Cover
4	Caps
5	Cardle Charges
6	Comb
7	Eau-De-Cologne/Room Fresheners
8	Foot Cover
9	Gown
10	Slippers
11	Tissue Papper
12	Tooth Paste
13	Tooth Brush
14	Bed Pan
15	Face Mask
16	Flexi Mask
17	Hand Holder
18	Sputum Cup
19	Disinfectant Lotions
20	Luxury Tax
21	HVAC
22	House Keeping Charges
23	Air Conditioner Charges
24	Im Iv Injection Charges
25	Clean Sheet
26	Blanket/Warmer Blanket
27	Admission Kit
28	Diabetic Chart Charges
29	Documentation Charges/Administrative Expenses
30	Discharge Procedure Charges
31	Daily Chart Charges

32	Entrance Pass / Visitors Pass Charges
33	Expenses Related To Prescription On Discharge
34	File Opening Charges
35	Incidental Expenses / Misc. Charges (Not Explained)
36	Patient Identification Band / Name Tag
37	Pulseoxymeter Charges

List III- Items that are to be subsumed into Procedure Charges

S. No.	Item
1	Hair Removal Cream
2	Disposables Razors Charges(For Site Preparations)
3	Eye Pad
4	Eye Sheild
5	Camera Cover
6	DVD ,Cd Charges
7	Gause Soft
8	Gauze
9	Ward And Theatre Booking Charges
10	Arthroscope And Endoscopy Instruments
11	Microscope Cover
12	Surgical Blades,Harmonicscalpel,Shaver
13	Surgical Drill
14	Eye Kit
15	Eye Drape
16	X-Ray Film
17	Boyles Apparatus Charges
18	Cotton
19	Cotton Bandage
20	Surgical Tape
21	Apron
22	Torniquet
23	Orthobundle, Gynaec Bundle

List IV - Items that are to be subsumed into costs of treatment

S. No.	Item
1	Admission/Registration Charges
2	Hospitalization For Evaluation/Diagnostic Purpose
3	Urine Container
4	Blood Resevation Charges And Ante Natal Booking Charges
5	BIPAP Machine
6	CPAP/CAPD Equipments
7	Infusion Pump-Cost
8	Hydrogen Perpoxide\Spirit\Disinfection etc
9	Nutrition Planning Charges - Dietician Charges - Diet Charges
10	HIV Kit
11	Antiseptic Mouthwash
12	Lozenges
13	Mouth Paint
14	Vaccination Charges
15	Alcohol Swabes
16	Scrub Solution / Sterillium
17	Glucometer & Strips
18	Urine Bag

Annexure II:- List of Ombudsman offices

Office Details	Jurisdiction of Office Union Territory, District
<p>AHMEDABAD 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 (mailto:bimalokpal.ahmedabad@cioins.co.in)</p>	<p>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>
<p>BENGALURU - 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 (mailto:bimalokpal.bengaluru@cioins.co.in)</p>	<p>Karnataka.</p>
<p>BHOPAL - 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 (mailto:bimalokpal.bhopal@cioins.co.in)</p>	<p>Madhya Pradesh Chattisgarh.</p>
<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in (mailto:bimalokpal.bhubaneswar@cioins.co.in)</p>	<p>Orissa.</p>
<p>CHANDIGARH - 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 (mailto:bimalokpal.chandigarh@cioins.co.in)</p>	<p>Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>
<p>CHENNAI - 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 (mailto:bimalokpal.chennai@cioins.co.in)</p>	<p>Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).</p>
<p>DELHI - Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>

<p>(mailto:bimalokpal.delhi@cioins.co.in)</p>	
<p>GUWAHATI - 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 (mailto:bimalokpal.guwahati@cioins.co.in)</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - 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 (mailto:bimalokpal.hyderabad@cioins.co.in)</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p>JAIPUR - 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 (mailto:bimalokpal.jaipur@cioins.co.in)</p>	<p>Rajasthan.</p>
<p>ERNAKULAM 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 (mailto:bimalokpal.ernakulam@cioins.co.in)</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA 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 (mailto:bimalokpal.kolkata@cioins.co.in)</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW 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 (mailto:bimalokpal.lucknow@cioins.co.in)</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratappur, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W),</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>

<p>Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in (mailto:bimalokpal.mumbai@cioins.co.in)</p>	
<p>NOIDA 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 (mailto: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, Gautambodhanagar Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel. : 0612-2547068 Email: bimalokpal.patna@cioins.co.in (mailto:bimalokpal.patna@cioins.co.in)</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE 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 (mailto:bimalokpal.pune@cioins.co.in)</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>