

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
 UIN: BAJHLIA23141V012223

CUSTOMER INFORMATION SHEET (Description is illustrative and not exhaustive)

SI No	Title	Description	Policy Clause Number
1	Product Name	RESPECT (Rider for Bajaj Allianz Health Products)	
2	What am I covered for	<p>1. Ambulance Service</p> <p>a. Emergency Road Ambulance Service The Service Provider shall offer cashless ambulance service to the Insured in case of a medical emergency to transfer the Insured from the site of incidence to the nearest hospital / medical facility or subject to note below, indemnify the Insured only in respect of the actual cost of the Ambulance services. The Policy covers up to 2 cashless emergency ambulance services in a policy year per Insured person.</p> <p>Note: (i) No waiting period will apply for emergency ambulance service cover. (ii) Indemnification with respect to actual cost of the Ambulance services will be done only in cases where (a) Service Provider could not arrange the Ambulance in the specific listed locations even after intimation of claim on account of reasons other than strikes, lockouts, civil commotion, riots, war, acts of terrorism, action of any government or regulatory authority, abnormal weather conditions or act of god perils at the location of services, or any other cause beyond the reasonable control of the Service Provider and or Company and the Insured avails service of alternate ambulance for the same incidence (b) the ambulance arranged by the Service Provider could not reach the place of incidence within prescribed time on account of reasons other than strikes, lockouts, civil commotion, riots, war, acts of terrorism, action of any government or regulatory authority, abnormal weather conditions or act of god perils at the location of services, or any other cause beyond the reasonable control of the Service Provider and or Company and the Insured avails service of alternate ambulance for the same incidence.</p> <p>b. Planned Road Ambulance Service The Service Provider shall offer up to 2 cashless ambulance services for a planned medical treatment to transfer the Insured from:</p> <ul style="list-style-type: none"> i. Home to Hospital ii. Hospital to Home iii. Hospital to Hospital <p>Note:</p> <ul style="list-style-type: none"> i. The scope of cover is within a radius of 40 kms from the pick-up location of the Insured from where the service is being requested for. ii. Waiting period of 14 days from Policy inception date is applicable for planned ambulance service cover for New Business Policies and ported-in Policies. <p>Specific Conditions applicable to Ambulance Services-</p> <ul style="list-style-type: none"> i. The ambulance service will be offered only if medically necessary 	PART B - Scope of Cover

		<ul style="list-style-type: none"> ii. This service will be provided at specific listed locations in India only (excluding the islands) iii. If the emergency road ambulance service request is cancelled after 5 minutes of booking, then such cancellation shall be treated as "Service Delivered". iv. If the planned road ambulance service request is cancelled at any time less than 4 hours of the scheduled pick-up time, then such cancellation shall be treated as "Service Delivered". v. If the Planned ambulance service is required to carry the Insured beyond the scope of coverage of 40 kms radius, then the Insured will have to pay an additional charge for every km travelled beyond the covered radius at the prevailing rate of the Service Provider at that point of time. vi. Any unutilized service cannot be carried forward to the next year vii. Emergency ambulance arranged will be a BLS (Basic Life Support) ambulance viii. Ambulance Services will be provided to pick up the Insured from the nearest motorable point. . <p>2. Fall Detection Technology by Smartwatch</p> <p>This cover comes with a fall detection smartwatch having an inbuilt vital sensor for continuous health monitoring with the following features. This smartwatch has to be worn at all times by the Insured in order to activate all the below listed features. The Insured will have to enable the notifications & reminders in the smartwatch for below features to work and give alert.</p> <ul style="list-style-type: none"> i. Fall Detection- Upon accidental fall of the Insured wearing the smartwatch, provided along with the rider (if Plan 3 is opted), the smartwatch will detect the fall and trigger an alarm to Service Provider as well as the registered primary / emergency contact, if any updated by the Insured. The Service Provider shall get in touch with the Insured / registered primary contact through a phone call and subsequently arrange for an ambulance, if medically necessary to transfer the Insured to the nearest hospital. Also, if for any reason the Service Provider may not be able to get in touch with the Insured / registered primary contact, in that case also the Service Provider will arrange an ambulance to be sent to the Insured's current location. ii. SOS Function- This smartwatch is also equipped with an SOS button which, on activating, will trigger an alarm to the Service Provider as well as the primary contact upon which the Service Provider shall contact the Insured for any medical assistance. iii. GPS Position- In case of a fall Detection / SOS Trigger, the phone GPS will be activated, and location will be automatically shared with the Service Provider and the registered primary contact for reaching out to the Insured for. iv. Sedentary Alert- A sedentary alert will trigger in the smartwatch and it will vibrate as a reminder for the user to get up and move around if they have been inactive for too long. v. Medicine Reminder- A medicine alert will trigger in the smartwatch and it will vibrate as a reminder for the user to consume their medicines on schedule. vi. Pedometer- While the user wears the smartwatch, the sensors will track the steps taken and record it in the smartwatch. 	
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		<p>vii. SpO2- Users can track their Blood Oxygen Saturation levels while they wear the smartwatch.</p> <p>viii. 24x7 Body Temperature- Users can track their body temperature continuously while they wear the smartwatch. In case if the body temperature rises above a certain level, the smartwatch will vibrate and alert the user on the rise in temperature.</p> <p>ix. 24x7 Heart Rate- Users can track their heart rate continuously while they wear the smartwatch. In case if the heart rate rises above a certain level, the watch will vibrate and alert the user on the rise in heart rate.</p> <p>Note- For delivery of the Services under coverages as listed above, kindly ensure to use the required specification and process to be followed to activate the smartwatch and other features on watch. Further, the mobile application must be installed with which the smartwatch needs to be connected and the smart phone must remain connected with internet at all times. The user must strictly follow all the instructions given in the instruction manual along with the smartwatch.</p> <p>3. Physiotherapy Service at Home</p> <p>If the Insured suffers from any illness / injury during the Policy period, and if the treating Doctor prescribes physiotherapy, then on request of the Insured, the Service Provider will arrange physiotherapy services at home for the Insured.</p> <p>The services under this coverage can be availed up to a maximum of 5 days in a year with a 1 hour session per day in a year.</p> <p>Note: Waiting period of 30 days from Policy inception date is applicable for Physiotherapy service for New Business Policies and ported-in Policies except in case of accident, provided it has occurred during the Policy Period.</p> <p>Specific Conditions applicable to Physiotherapy Service -</p> <ol style="list-style-type: none"> Request for Physiotherapy Services at Home must be placed at least 24 hours before the scheduled date and time of requirement. In case the Insured cancels the service within 12 hours before the scheduled appointment, then such cancellation shall be treated as "Service Delivered/availed". Insured shall provide all the information / record requested by the service provider in order to enable providing appropriate physiotherapy and avoid any complications arising therefrom in terms of side / ill effects. Any unutilized service cannot be carried forward to the next year. <p>4. Nursing Care at home</p> <p>If the Insured suffers from any illness / injury during the Policy period, then at the request of the Insured, the Service Provider will arrange nursing services by qualified and trained professionals at home for the Insured up to a maximum of 5 days in a year with a duration of 12 hours per day if prescribed by the treating doctor as a requirement for post-operative care or managing a health condition.</p>	
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		<p>Note: Waiting period of 30 days from Policy inception date is applicable for Nursing Care cover at Home for New Policies and ported-in Policies except in case of accident, provided it has occurred during the Policy Period.</p> <p>Specific Conditions applicable for Nursing Care at home -</p> <ol style="list-style-type: none"> The Insured must provide the treating doctor's prescription stating that the covered beneficiary requires nursing care at home, provided the insured has not taken forced discharge / discharge against medical advice and still requires post-hospital discharge care Request for Nursing Care at Home must be placed at least 24 hours before the scheduled date and time of requirement. Nursing care at Home does not include any medical equipment/medicine/injections or toiletries etc., which have to be provided by the Insured at his own expense. In case the Insured cancels the service within 12 hours of the scheduled appointment, then such cancellation shall be treated as service delivered / availed. Any unutilized service cannot be carried forward to the next year. Insured shall provide all the information / record requested by the Service Provider in order to enable providing appropriate nursing care at home and avoid any complications arising therefrom in terms of side / ill effects. Nursing care at home will be provided only at the residential address of the insured provided in the policy schedule. The deputed nurse will, periodically monitor the health parameters of the Insured and follow the instructions as prescribed by the treating doctor. However, the nurse/Service Provider will not be held responsible for the health condition per se of the Insured person. <p>5. Medical Tele-consultation services</p> <p>If the Insured suffers from any illness / injury during the Policy period, then the Insured can avail medical Telephonic consultation from an empaneled qualified medical practitioner/s (General Practitioners and / or specialists).</p> <p>Note: No waiting period is applicable for this benefit.</p> <p>Specific Conditions applicable to medical teleconsultation</p> <ol style="list-style-type: none"> The Insured shall call and place a request for a medical teleconsultation on the helpdesk number and the Service Provider shall arrange a callback for the Insured. We shall not be responsible or liable for any defect or deficiency in the medical consultation, diagnosis or treatment recommended to Insured by any medical practitioner This service is NOT for use for medical emergencies, for life threatening conditions or for when Insured needs acute care and the Insured should not disregard or delay to seek medical advice from his/her physician based on anything that appears or is provided to 	
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		<p>him by or through this service in case of medical emergencies, for life threatening conditions or for when Insured needs acute care.</p> <p>iii. The consulting doctor may not be able to complete the diagnosis or prescribe a medicine in one consultation due to additional requirements of some medical tests or reports that the consulting doctor may prescribe at his/her own discretion. In such cases, the decision of the doctor whether to issue a prescription or advice a follow up will be considered final.</p> <p>6. Tele-consultation services for Psychological conditions</p> <p>On request of the Insured, the Service Provider will arrange up to 2 telephonic consultations in a year with trained and qualified practitioners to manage mental health & wellness.</p> <p>Note: A waiting period of 30 days from Policy inception date is applicable to this benefit for New Policies and ported-in Policies.</p> <p>Specific Conditions applicable to Tele-consultation services for Psychological conditions-</p> <p>i. No medical intervention will be covered under this benefit</p> <p>ii. Any unutilized service cannot be carried forwarded to the next year.</p> <p>iii. The psychological assistance would be offered around managing anxiety, mental stress, coping with changing environment etc.</p> <p>7. Concierge services/ Assistance</p> <p>The Service Provider would be offering telephonic assistance for booking and coordination of various concierge services as listed below to support the Insured as per his requirement. The Insured shall directly pay to the Service Provider and or Service Provider's vendor the fees towards such service utilization, if any. .</p> <p>a. Daily Care / Home Assistance</p> <p>i. Assistance for arranging Physiotherapy at home (over and above the Physiotherapy Service mentioned in Part B. Scope of Cover 3)</p> <p>ii. Assistance for arranging Nursing at home (over and above the Physiotherapy Service mentioned in Part B. Scope of Cover 4)</p> <p>iii. Appointment booking assistance at Hospital / Laboratory</p> <p>iv. Assistance for booking Air Conditioning / water purifier / washing machine repair and maintenance services</p> <p>v. Assistance for booking Electrician, Plumber, Carpenter services</p> <p>vi. Assistance for booking Pest control services</p> <p>vii. Assistance for booking Car wash / sanitization services</p> <p>b. Cyber Assistance</p> <p>i. Assistance on how to block debit / credit card</p> <p>ii. Assistance in understanding mobile phone and its usage</p> <p>iii. Assistance in downloading OTT (Over The Top) media, making payments etc.</p> <p>iv. Assistance in placing online orders</p>	
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		<ul style="list-style-type: none"> c. Travel Assistance <ul style="list-style-type: none"> i. Travel booking assistance d. Legal Assistance <ul style="list-style-type: none"> i. Assistance for seeking Legal consultation on will, property contract vetting etc. <p>The telephonic concierge service support extended by the Service Provider would be unlimited and the offering can be only on need basis and depends on the Service Providers availability in the vicinity.</p> <p>Note: No waiting period is applicable to this benefit.</p>	
3	What are the major exclusions in the policy:	Not Applicable. Claims to be processed as per coverage and Specific conditions.	PART B
4	Waiting Period	<ol style="list-style-type: none"> 1. Planned Ambulance Benefit Waiting period of 14 days from Policy inception date is applicable for planned ambulance service cover for New Business Policies and ported-in Policies. 2. Physiotherapy Service (upto 5 days in a year, 1 hr session per day) Waiting period of 30 days from Policy inception date is applicable for Physiotherapy service for New Business Policies and ported-in Policies except in case of accident, provided it has occurred during the Policy Period. 3. Nursing Care at home (upto 5 days in a year, 12 hr per day) Waiting period of 30 days from Policy inception date is applicable for Nursing Care cover at Home for New Policies and ported-in Policies except in case of accident, provided it has occurred during the Policy Period. 4. Tele-consultation services for Psychological conditions A waiting period of 30 days from Policy inception date is applicable to this benefit for New Policies and ported-in Policies. 	PART B
5	Payout basis	All pay outs are Indemnity payment basis to the Service Providers. No Payout shall be initiated for "Concierge services/ Assistance"	PART B
6	Cost Sharing and Sub Limits	Not Applicable	PART B
7	Discounts	No	PART D
8	Renewal Conditions	In case of renewal of Opted Base Policy, opted Rider can be renewed subject to Company's receipt of prescribed premium.	PART D
9	Renewal Benefits	Not Applicable	
10	Cancellation	All the terms and conditions as to Cancellation of Base Policy shall mutatis mutandis apply to the Cancellation of Riders.	Section D 2
11	Claims	<ol style="list-style-type: none"> 1. Service Delivery Process specific to Rider <ol style="list-style-type: none"> 1. Ambulance Services service delivery process <ul style="list-style-type: none"> i. Insured can reach the Service Provider by: <ul style="list-style-type: none"> a) Directly calling on the Customer Care number 0120-4984848 b) Pressing the SOS button on the BAGIC app (Caringly Yours app) ii. The service under the section includes the support assistance primarily arising due to any accidental occurrence, fall, sudden illness, Anxiety, palpitations, road accident, etc. 	Section D 3

		<p>iii. The Service Provider will have a 24*7 manned helpdesk to ensure the services.</p> <p>iv. The qualified medical/ trained personnel shall be managing all the emergency assistance</p> <p>v. In case of any need and requirement, the Customer Care shall arrange the Ambulance to refer the patient to the nearest medical facility/Hospital. The Customer Care shall also arrange the intimation and regularly update the registered primary contact in respect of status of service delivery.</p> <p>Note: This service is currently available in specific listed locations, specified at www.bajajallianz.com. New locations may be added to this list subsequently.</p> <p>2. Fall Detection Smart watch service delivery process-</p> <p>a) Upon accidental fall of the Insured Person wearing smart watch, the watch will detect the fall and intimate the same to the Service Provider as well as the registered primary contact.</p> <p>b) The Service provider shall get in touch with the insured person/primary contact through a phone call and subsequently arrange for an ambulance if medically necessary to transfer the insured person to the nearest hospital.</p> <p>c) The smart watch has to be worn at all times by the Insured Person in order to detect the fall.</p> <p>Note: This service is currently available in specific listed locations. New locations may be added to this list subsequently.</p> <p>3. Physiotherapy service delivery process</p> <p>Insured Member can reach the Service Provider by:</p> <p>a) Directly calling on the Customer Care number 0120-4984848</p> <p>b) Pressing the SOS button on the BAGIC app (Caringly your's app) which shall lead the call to the Customer Care number</p> <p>Note: This service is currently available in specific listed locations. New locations may be added to this list subsequently.</p> <p>4. Nursing Care service delivery process</p> <p>Insured can reach the Service Provider by:</p> <p>a) Directly calling on the Customer Care number 0120-4984848</p> <p>b) Pressing the SOS button on the BAGIC app (Caringly your's app) which shall lead the call to the Customer Care number.</p> <p>Note: This service is currently available in specific listed locations. New locations may be added to this list subsequently.</p> <p>5. Unlimited Medical Teleconsultation service delivery process.</p> <p>Insured can reach the Service Provider by:</p> <p>a) Directly calling on the Customer Care number 0120-4984848</p> <p>b) Pressing the SOS button on the BAGIC app (Caringly your's app) which shall lead the call to the Customer Care number</p> <p>Once the request is placed with the Service Provider, they will arrange a call back for consultation to the insured.</p>	
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		<p>6. Tele-consultation services for Psychological conditions service delivery process</p> <p>Insured can reach the Service Provider by:</p> <ol style="list-style-type: none"> Directly calling on the Customer Care number 0120-4984848 Pressing the SOS button on the BAGIC app (Caringly your's app) which shall lead the call to the Customer Care number Once the request is placed with the Service Provider, they will arrange a callback for consultation to the Insured. <p>7. Concierge Services/ Assistance service delivery process</p> <p>Insured can reach the Service Provider by:</p> <ol style="list-style-type: none"> Directly calling on the Customer Care number 0120-4984848 Pressing the SOS button on the BAGIC app (Caringly your's app) which shall lead the call to the Customer Care number <p>Note: This service is currently available in specific listed locations . New locations may be added to this list subsequently.</p>	
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12	<p>Policy Servicing/ Grievances/Complaints</p>	<p>Bajaj Allianz General Insurance Co. Ltd Bajaj Allianz House, Airport Road Yerawada, Pune 411006 E-mail: bagichelp@bajajallianz.co.in Call : 1800-225858 (free calls from BSNL/MTNL lines only) 1800-1025858 (free calls from Bharti users – mobile /landline) or 020-30305858</p> <p>Grievance Redressal Cell for Senior Citizens Senior Citizen Cell for Insured who are Senior Citizens 'Good things come with time' and so for Our customers who are above 60 years of age We have created special cell to address any health insurance related query. Our senior citizen customers can reach Us through the below dedicated channels to enable Us to service them promptly Health toll free number: 1800-103-2529 Exclusive Email address: seniorcitizen@bajajallianz.co.in</p> <table><tr><th>Office Details</th><th>Jurisdiction of Office (Union Territory, District)</th></tr><tr><td>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</td><td>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</td></tr><tr><td>BENGALURU - 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</td><td>Karnataka.</td></tr><tr><td>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</td><td>Madhya Pradesh Chattisgarh.</td></tr></table>	Office Details	Jurisdiction of Office (Union Territory, District)	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	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	BENGALURU - 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 - 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	Madhya Pradesh Chattisgarh.	<p>Section D CONDITIONS Point no. 5</p>
Office Details	Jurisdiction of Office (Union Territory, District)										
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	Gujarat, Dadra & Nagar Haveli, Daman and Diu.										
BENGALURU - 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 - 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	Madhya Pradesh Chattisgarh.										

		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	Orissa.	
		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	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	
		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	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).	
		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	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.	
		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	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	
		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	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	

		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	Rajasthan.	
		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	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.	
		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	West Bengal, Sikkim, Andaman & Nicobar Islands.	
		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	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	
		MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	

		<p>Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: 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 Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p> <p>PATNA - Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p> <p>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</p> <p>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. Tel.: 022 - 69038800/69038812 Email: ombudsman@cioins.co.in</p> <p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, 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>Bihar, Jharkhand.</p> <p>Maharashtra. Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>	
13	Insured's Rights	Not Applicable	
14	Insured's Obligations	Please provide the details while claiming under opted coverage within mentioned timeline also as and when requested by Health Administrative Team of Company.	
Legal Disclaimer Note: The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document, the terms and conditions mentioned in the policy document shall prevail.			