



WITH YOU ALWAYS

## WRONGFUL CALLING OF GUARANTEE INSURANCE

UIN: IRDAN108CP0013V01200102

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## POLICY WORDINGS

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### **Tata AIG General Insurance Co. Ltd.**

Registered Office:

Peninsula Business Park, Tower A, 15th Floor,

G.K. Marg, Lower Parel, Mumbai – 400013

24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170

Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com) Website: [www.tataaig.com](http://www.tataaig.com)

IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

# Wrongful Calling of Guarantee Insurance

UIN: IRDAN108CP0013V01200102



In consideration of the payment of the premium and in reliance upon statement made to the Company by the Insured and subject to the Schedule and Endorsements made a part hereof and the terms, conditions and limitations set forth herein, the Tata AIG General Insurance Company Limited (the "Company") agrees as follows :

## ARTICLE I : INSURING AGREEMENTS

To indemnify the Insured for the Insured Percentage of its ascertained Loss in respect of the Counter-Indemnity (i) if the Buyer calls on the Guarantee (s) or (ii) if the Local Bank calls on the Counter-Guarantee during the Policy Period under the terms and conditions of the Guarantee or Counter-Guarantee :

- (a) Where the Buyer has no right to call the Guarantee under the terms and conditions of the Contract and the Insured is not in default of its obligations under the Contract; or
- (b) Where the Insured has obtained an arbitration award in accordance with the terms and conditions of the Contract with respect to a call of the Guarantee or Counter-Guarantee and such award is not honored by the Buyer; or
- (c) Where there has been;
  - (1) Cancellation or nonrenewal of the export license(s) by the Government of the Insured's Country or other Country from which products for this project will be shipped as set forth in the Schedule; or
  - (2) Cancellation or nonrenewal of import license(s) by the Government of the Buyer's Country or other Country from which products for this project will be shipped as set forth in the Schedule; or
  - (3) Imposition of any law, order, decree or regulation by either Insured's Country or the Buyer's Country during the Policy Period and in circumstances beyond the control of the Insured which prevents the Insured from fulfilling the terms of the Contract.

## ARTICLE II : DEFINITIONS

- A. **BANK** means the entity stated in Item 12, of the Schedule or any other bank subject to the Company's written approval.
- B. **BUYER** means the entity stated in Item 10, of the Schedule with whom the Insured has a Contract and to whom the Guarantee has been given.
- C. **BUYER'S COUNTRY** means the Country stated in Item 11, of the Schedule.
- D. **CONTRACT** means the agreement between the Insured and the Buyer stated in Item 9, of the Schedule.
- E. **COUNTER-GUARANTEE** means the guarantee given by the Bank to the Local Bank.
- F. **COUNTER-INDEMNITY** means any guarantee given by the Insured to the Bank or Local Bank in support of the Guarantee.
- G. **DATE OF LOSS** means the date on which payment is made under the Counter-Indemnity.
- H. **GOVERNMENT OF THE BUYER'S COUNTRY** means the present or any succeeding governing authority (without regard to the method of its succession or to whether it is recognized by the government of the Insured's Country or to whether it is formally described as governmental) or authorized agents thereof, in effective control of all or any part of the Buyer's Country or of any political or territorial subdivision thereof.
- I. **GUARANTEE** means any instrument given to the Buyer by the Bank or Local Bank at the request of the Buyer and in respect of the Contract to secure (i) the performance by the Insured or (ii) the repayment of the monies advanced under said Contract.
- J. **INSURED** means the entity named in Item 1, of the Schedule
- K. **INSURED'S COUNTRY** means the Country stated in Item 2, of the Schedule.

- L. **INSURED PERCENTAGE** means the percentage stated in Item 5, of the Schedule of the amount of each and every Loss which is to be insured under this Policy.
- M. **LOCAL BANK** means the entity in the Buyer's Country stated in Item 13, of the Schedule which issues a Guarantee to the Buyer at the request of the Bank and which is secured by a Counter-Guarantee from the Bank.
- N. **LOSS**, except herein provided, means :
  - A) For Performance Bonds – The total amount paid to the Bank by the Insured under the Counter-Indemnity less all recoveries thereunder.
  - B) For Advance Payment Guarantees – The total amount paid to the Bank by the Insured under the Counter-Indemnity less (i) the amount by which the advance payment exceeds costs and expenses and other contractual commitments accrued under the Contract at Date of Loss, and (ii) all recoveries.
  - C) For Arbitration Awards – The amount of the arbitration award made in the Insured's favour in accordance with the terms and conditions of the Contract less all recoveries except as allowed for in the arbitration award.
- O. **MAXIMUM LIMIT OF LIABILITY** means the amount stated in Item 4, of the Schedule which is the maximum amount payable under this policy for Loss during the Policy Period.
- P. **POLICY CURRENCY** means the currency stated in Item 8, of the Schedule and shall be the Currency in which:
  - (i) The premium is payable,
  - (ii) Any Loss under this policy is payable, and
  - (iii) The Limit of Liability is stated
- Q. **POLICY PERIOD** means the period stated in Item 3, of the Schedule.
- R. **WAITING PERIOD** means the period of time stated in Item 6, of the Schedule which begins after each Date of Loss.

## ARTICLE III. EXCLUSIONS

The Company shall not be liable for Loss caused by or resulting from :

- A. Wrongful or dishonest acts or omissions of the Insured or its agents, or at the Insured's directions or lack thereof;
- B. War (i) between the Russian Federation, the United States of America, France, the United Kingdom or the People's Republic of China, (ii) involving nuclear or thermonuclear devices, or (iii) between the Buyer's Country and the Insured's Country;
- C. Currency fluctuation or devaluation;
- D. Insolvency, bankruptcy, or financial default of any person whatsoever except the Buyer;
- E. Material breach or inaccuracy of any representation or warranty made herein or failure to perform or fulfill any covenant or agreement made herein by the Insured;
- F. Noncompliance by the Insured or any of its agents in any material respect with any obligation specified in the Contract or license;
- G. Any material change, alteration, or modification of the Guarantee(s) as on file with the Company, except when the Company has given its prior written consent to such change;
- H. Any fines, local duties and taxes, or penalties (excluding the calling of Guarantee(s) insured hereunder) imposed upon the Insured, including penalties for delay or nonperformance under the Contract;
- I. Disputes between the Insured and the Buyer relating to the failure of the Insured or its agents to perform their obligations under the Contract, unless and until each such dispute shall have been finally adjudicated and the Loss shall be a valid and legally enforceable indebtedness of the Buyer, its legal representative or successor in interest, or unless such dispute is settled to the satisfaction of the Company;

- J. The actual or threatened release, discharge, escape or dispersal of environmental contaminants or pollutants, whether direct or indirect, proximate or remote;
- K. Loss, damage, liability or expenses directly or indirectly caused by or contributed to or arising from :
- (i) Ionizing radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
  - (ii) The radioactive, toxic, explosive or other hazardous or contaminating properties or any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
  - (iii) Any weapon or war employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter.

This policy does not cover any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused.

All other terms, conditions and exclusions to this policy remain unchanged.

## ARTICLE IV : WARRANTIES AND COVENANTS

The Insured warrants and agrees :

- A. That it has no knowledge at policy inception of any circumstances which could give rise to a Loss hereunder and that all information provided to the Company by the Insured is true and correct and that no material information has been withheld;
- B. To give written notice to the Company of any circumstance which it believes is likely to result in a Loss within thirty (30) days after first becoming aware of such circumstances at the Insured's main offices;
- C. Not to make or permit the continuation of shipments or delivery of services to the Buyer after knowledge of any circumstance which could result in a Loss hereunder, unless the Company and the Insured mutually agree that it is in the best interest of both parties to continue to perform under the Contract and the Company has so indicated in writing;
- D. To use all reasonable measures to prevent or minimize Loss hereunder, to cooperate in full with the Company, and to take all reasonable steps before and after payment by the Company of any Loss to effect recoveries of any amounts due, including the enforcement of any security and the institution of legal proceedings against either the Buyer or any named guarantors or both;
- E. That it will, to the extent practicable, adhere to the provisions of the Contract with regard to the resolution of disputes and will pursue and preserve all diplomatic, administrative or judicial remedies which may reasonably be available for the resolution of such disputes;
- F. That it has complied and will continue to comply in all material respects with the law of the Buyer's Country and the Insured's Country, it being understood that the law of the Insured's Country will obtain in the event of a conflict of law;
- G. That it has or will have obtained all necessary export authorizations and licenses and that other authorizations necessary fulfill the terms of the Contract shall have been validly issued and obtained, and that it will make all applications as required by law to extend, renew or modify such licenses or to comply with any new licensing requirements promulgated during the Policy Period;
- H. To establish and to maintain an indebtedness legally enforceable in the Buyer's Country which shall be evidenced by the Contract, other Contract(s) of sale, a loan agreement, a debt instrument or any combination thereof, unless otherwise agreed to in writing by the Company;
- I. That the responsibility for proving a Loss under this Policy shall at all times rest with the Insured;
- J. That the Contract provided by the Insured, secured by a Guarantee, and on file with the Company is signed, duly executed and in full force and effect, and that all necessary arrangements for the fulfillment thereof have been made and that it is a true copy which embodies all existing terms and conditions of the Contract;
- K. That it has complied in all material respects with all terms and conditions of the Contract and Guarantee and is not in default of its obligations under the Contract or Guarantee at the beginning of the Policy Period;

- L. That it will, at its own expense, utilize its best efforts in arranging with the Buyer and the Local Bank to procure the return of the Guarantee or the cancellation thereof at the time of its expiry including the dispatch of the Insured's own representatives to meet the Buyer and the Local Banks;
- M. That it will carry out any additional work and services reasonably required by the Buyer under the Contract and that it shall grant any extension to the validity period of the said Guarantee requested by the Buyer occasioned by any such additional work and services so required;
- N. That the Insured will retain for its own account the uninsured percentage of each and every Loss.

## ARTICLE V : PROOF AND PAYMENT OF CLAIMS

Payment for Loss shall be made promptly on the condition that :

- A. The Waiting Period has expired after the Date of Loss;
- B. The Insured has presented a complete written proof of Loss form;
- C. The Insured has submitted proof of Loss acceptable to the Company with (a) twelve (12) months of the Date of Loss, or (b) thirty (30) days following demand by the Company for submission of such proof of Loss, and
- D. The Loss was caused by an event insured hereunder.

## ARTICLE VI : GENERAL CONDITIONS

### A. Accounting principles

All financial statements and accounts as well as the calculation of any Loss hereunder shall be in accordance with the principles of accounting generally accepted in the Insured's Country, consistently applied and as used by the Insured in its certified financial statements.

### B. Action Against Company

No action arising out of this policy may be brought against the Company unless such action is commenced within twenty-four (24) months following the Date of Loss.

### C. Arbitration

- (a) Any and all disputes or differences which may arise under, out of, in connection with or in relation to this policy, or to its existence, validity or termination, or to the determination of the amount or any amounts payable under this policy, shall be referred to a sole arbitrator to be appointed by the parties to the dispute within thirty (30) days of any party giving notice of arbitration to the other(s).
- (b) In the event that the parties are unable to agree under the identity of a sole arbitrator, the disputes or differences shall be referred to the decision of 3 arbitrators of whom one shall be appointed in writing by each of the parties within a period of thirty (30) days after the failure to appoint a sole arbitrator and the third (who shall serve as Chairman) shall be appointed by the nominated arbitrators. In case either party shall refuse or fail to appoint an arbitrator within the aforesaid thirty (30) days after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator who shall thereafter be empowered to conduct the arbitration and determine the disputes or differences referred to him as if he had been appointed a sole arbitrator with the consent of both parties.
- (c) The parties shall share the expenses of the arbitrator or arbitral tribunal equally and such expenses, along with the reasonable costs of the parties in the arbitration, shall be awarded by the arbitrator or arbitral tribunal in favour of the successful party in the arbitration or, where no party can be said to have been wholly successful, to the party who has substantially succeeded.
- (d) The place of arbitration shall be India, the language of arbitration shall be English, the law applicable to and in the arbitration shall be Indian Law and the arbitration process will be in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as amended from time to time.

- (e) It is a condition precedent to any right of action or suit upon this policy that the award by such arbitrator or arbitrators shall be first obtained.
- (f) In the event that these arbitration provisions shall be held to be invalid then all such disputes shall be referred to the exclusive jurisdiction of the Indian Courts.

#### D. Assignments

This policy is assignable only with the prior written consent of the Company. No assignment by the Insured of any right, title or interest to any amount payable under this policy shall be valid and binding upon the Company unless the Insured notifies the Company thereof and the Company endorses the policy in the manner provided for in Article VI. F. hereof.

#### E. Cancellation

- (a) The Company may cancel this policy by giving thirty (30) days written notice of such cancellation to the last known address of the Insured and in such event the Company will return a pro-rata portion of the premium for the unexpired Policy Period.
- (b) This policy may also be cancelled by the Insured by giving thirty (30) days written notice to the Company in which event the Company will retain premium at the customary short period scale, provided that there has been no claim under the policy during the Policy Period in which case no refund of premium shall be allowed.
- (c) The payment or tender of any unearned premium by the Company shall not be a condition precedent to the effectiveness of cancellation but such payment shall be made as soon as practicable.

#### F. Changes

Notices to any representative of the Company or knowledge possessed by any representative or by any person shall not effect a waiver or a change in any part of this policy or estop the Company from asserting any right under the terms of this policy, nor shall the terms of this policy be waived or changed, unless agreed to by a written endorsement issued to form a part of this policy and signed by an authorized agent or representative of the Company.

#### G. Choice of Law

The construction, validity and performance of this policy shall be governed by the laws of India.

#### H. Compliance by Insured

Failure by the Insured to comply with any term or condition of this policy shall not be deemed to have been executed or accepted by the Company unless the same is specifically so excused or accepted by the Company in writing.

#### I. Conformity to Statute

Terms of this policy which are in conflict with the statutes of the jurisdiction wherein this policy is issued are hereby amended to conform to such statutes.

#### J. False or Fraudulent Statements, Reports or Claims, Concealment

If the Insured makes any statement, report or claim, knowing it to be false or fraudulent, or if the Insured knowingly conceals any material fact, this policy shall become void and all claims thereunder shall be forfeited.

#### K. Insured's Records

Upon reasonable notice to the Insured, the Company may at any time examine or copy any letter, account or other documentation in the possession or control of the Insured relating to or connected with this policy or any transaction between the Insured and the Buyer. The Insured shall, at the request of the Company, take all reasonable steps to obtain for the Company any information or any documents in the possession of any third party relating to or connected with this policy or any transaction between the Insured and the Buyer.

#### L. Notices

All notices of Loss, claims, proposals, demands and requests provide for in this policy shall be in writing and given to or made upon either party at its address stated in the Schedule.

#### M. Other Insurance

The insurance provided under this Policy shall be excess over any other valid bond, insurance or other indemnity.

#### N. Recoveries

In the event of any payment under this policy, any sums which are recovered from the Buyer or from any other source, after the costs of recovery are deducted, shall be shared between the Company and the Insured, in the proportion in which they share the Loss.

#### O. Subrogation

In the event of any payment under this policy, the Company shall be subrogated to all of the Insured's rights of recovery therefor against any person or organization, and the Insured shall execute and deliver all instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing to prejudice such rights.

#### P. Renewal

The Policy may be renewed with our consent. The benefits under the policy or/and the terms and conditions of the policy, including premium rate may be subject to change. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid / received. 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.

### Grievance Lodgment Stage

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels:

Call us 24X7 toll free helpline 1800 266 7780

Email us at [customersupport@tataaig.com](mailto:customersupport@tataaig.com)

**Write to us at :** Customer Support, Tata AIG General Insurance Company Limited

A-501 Building No. 4 IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097

Visit the Servicing Branch mentioned in the policy document

#### Nodal Officer

Please visit our website at [www.tataaig.com](http://www.tataaig.com) to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

#### Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to [manager.customersupport@tataaig.com](mailto:manager.customersupport@tataaig.com). After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt of your complaint.

#### Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head-Customer Services at [head.customerservices@tataaig.com](mailto:head.customerservices@tataaig.com). After examining the matter, we will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the

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Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

## INSURANCE OMBUDSMAN CENTRES

Office of the Ombudsman	Address and Contact 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: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	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, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652048/26652049 Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>	Karnataka
BHOPAL	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 – 2769201/2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>	Madhya Pradesh, Chattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 – 2596461/2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>	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: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
CHENNAI	Office of the Insurance Ombudsman,	Tamil Nadu, Pondicherry
	Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet CHENNAI - 600 018. Tel.: 044-24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	Town and Karaikal (which, are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011-23239633/23237532 Fax: 011 - 23230858 Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361-2132204/2132205 Fax: 0361 - 2732937 Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	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.: 040-65504123/23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>	Andhra Pradesh, Telangana, Yanamand part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a>	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: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>	Kerala, Lakshadweep, Mahe- a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA-700 072. Tel.: 033-22124339/22124340	West Bengal, Sikkim, Andaman & Nicobar Islands

# Wrongful Calling of Guarantee Insurance

UIN: IRDAN108CP0013V01200102



WITH YOU ALWAYS

	Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in				Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhan agar, Hardoi, Ghaziabad, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
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@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba,Banda, Hamirpur, 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, Ballia, Ambedkarnagar , Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Sidharathnagar			
			PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand
			PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Flr, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune-411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022-26106552/26106960 Fax: 022 - 26106052 Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane			
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.: 0120-2514250/ 2514252/ 2514253, Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Etah, Bulandshehar, Kanoj, Mainpuri, Mathura, Meerut, Moradabad,			

## Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation. 2017.