



WITH YOU ALWAYS

Weather Insurance Policy - Commercial

UIN: IRDAN108CP0071V02201819

POLICY WORDINGS

Tata AIG General Insurance Co. Ltd.

Registered Office:

Peninsula Business Park, Tower A, 15th Floor,

G. K. Marg, Lower Parel, Mumbai - 400 013.

24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens)

Email: customersupport@tataaig.com

Website: www.tataaig.com

IRDA of India Registration No.: 108 CIN: U85110MH2000PLC128425

TATA AIG General Insurance Company Limited ("the Company"), having received a proposal and the premium from the Proposer named in the Schedule, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

1. DEFINITIONS:

- 1.1. **"Backup data source/ Weather Station"** means the secondary source of observed weather index of which the weather/ atmospheric/ satellite based/ modelled observations data shall act as a substitute for the missing weather data, if any, of the reference data source/ weather station
- 1.2. **"Bank"** means the first named financial Institution/ bank named in the policy.
- 1.3. **"Beneficiary"** means any person(s) whose property and /or crop cultivated, or agriculture/non-agriculture economic activities and events is (are) insured under the policy.
- 1.4. **"Company"** means the Tata AIG General Insurance Company Limited

- 1.5. **"Day/Daily"** means the calendar day
- 1.6. **"Data Provider"** means an independent third-party data agency with credible standards which provides data either from physical weather station situated on ground or modelled index data based on satellite/atmospheric observations or combination of all such as India Meteorological Department's (IMD) weather station (or stations set up by departments of State Government, Research Institute, Universities or other independent weather stations set up private data providers) to record various weather parameters/modelled weather index (to be specified for each individual policy).
- 1.7. **"Reference Data Source/ Weather Station"** are those sources of data which are commissioned for providing weather data for the purpose of assessment of compensation as stated in the Policy Schedule.
- 1.8. **"Deductible"** means fixed amount or percentage of an insurance claim which the company will deduct from the claim payment as per the Policy Schedule.
- 1.9. **"Endorsement"** means any alteration made to the policy which has been agreed to by the company in writing.
- 1.10. **"Exclusions"** means damages/ perils/ properties/ contingencies which are not covered under the policy and for which the company shall have no liability in the event of loss occurrence.
- 1.11. **"Exit"** means the Observed Weather Index level at which the Insured becomes eligible for full Sum Insured under the defined weather index Risk period/ weather index Phase period under the Policy.

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- 1.12. "Franchise"** means when the company is not responsible for the loss which does not exceed an agreed amount but is responsible for the entire amount of the loss when it exceeds the agreed amount.
- 1.13. "Insured/Policyholder"** means the person or entity whose name specifically appears as such in the Schedule to this Policy.
- 1.14. "Missing weather data"** means the weather index data for any particular period or weather index Risk period/weather index Phase period which has not been recorded or having been recorded but is not available to the company
- 1.15. "Notional Rate"** means the agreed amount, which shall be paid as compensation to the Insured per unit deviation in Weather Index (To be specified for each Policy under section "Coverage Details", in Schedule)
- 1.16. "Observed Weather Index"** means the observed value of the Weather Index against the weather parameters covered in the Policy, which observed value will be used for determining the Strike or the Exit, during the Period of Insurance. The data can be taken from a physical weather station situated on ground or modelled index data based on satellite/atmospheric observations or a combination of all.
- 1.17. "Payout"** means the pre-agreed sum of amount paid to the insured when a claim is triggered.
- 1.18. "Policy"** means the Policy booklet, the Schedule and any applicable endorsement. The Policy contains details of the extent of cover available to the Insured the exclusions from the cover and the terms and conditions of the issue of the Policy
- 1.19. "Policy Schedule/ Certificate of Insurance"** means the schedule and parts thereof, and any other annexure(s) appended, attached and / or forming part of this policy
- 1.20. "Policy Period/Period of Insurance"** means with respect to the policy, the period commencing with the effective date of the policy and terminating at the midnight of the expiration date of the policy as stated in the Policy Schedule and any subsequent period for which the policy may be extended.
- 1.21. "Proposal Form"** means any initial or subsequent proposal or declaration made by the insured and is deemed to be attached and which forms a part of this policy.
- 1.22. "Rainfall"** means the amount of precipitation measured by the depth.
- 1.23. "Relative Humidity"** means the amount of water vapor present in the atmosphere expressed as the percentage of maximum that could be present at the same temperature
- 1.24. "Strike"** means the Observed Weather Index level at/above/below which the Insured becomes eligible for claim payment as per the policy schedule.
- 1.25. "Sum Insured"** means and denotes the amount of cover available as stated in Part I of the Schedule. This is the maximum amount that the Company will pay for, any or all claims put together, under this Policy
- 1.26. "Sunshine Hours"** climatological indicator, measuring duration of sunshine in given period (usually, a day or a year) for a given location. It is also

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defined as the period during which direct solar irradiance exceeds the threshold value of 120 watts per square meter.

1.27. "Temperature" means the minimum and maximum temperature recorded for a particular day.

1.28. "Unit" means a unit of measurement with a definite magnitude of a quantity, defined and adopted by convention or by law, that is used as a standard for measurement of the same kind of quantity. For example, Meter is a unit of length.

1.29. "Weather Index Risk Period" means the subdivision of the policy period for the defined weather index, with a start date and end date included with in the policy period as per the policy schedule.

1.30. "Weather Index Phase Period" means the subdivision of the weather Index Risk period, with a start date and end date included with in the weather index Risk period.

1.31. "Weather Parameter Benchmark" means the weather parameter level above/ below which Property and/or crop Cultivated, or agriculture/ non-agriculture economic activities and events will start facing losses.

1.32. "Weather Index" shall mean the mathematical construct on the basis of which Policy is issued. Weather Index would be constructed with any one or a combination of the following weather parameters (this will be specified for each individual Policy under section "Coverage Details" in Schedule.

1.32.1 Rainfall

1.32.2 Temperature

1.32.3 Humidity

1.32.4 Fog (Visibility)

1.32.5 Wind Speed

1.32.6 Hailstorm

1.32.7 Sunshine hours

1.32.8 Cyclone

1.32.9 Pressure

1.32.10 Inundation/Flood

1.32.11 Any other weather parameter or indirect proxy parameter such as solar irradiation, air pollution, soil moisture and Satellite based proxy index data (NDVI, NDWI, Evapotranspiration index) or of similar nature which is measurable directly or indirectly through weather index and / or index modelling obtained from any authentic means and as defined in the Policy schedule.

1.33 "We/us/our" means Tata AIG General Insurance Company Limited

1.34 "Windspeed" means the average and maximum wind speed recorded for a particular day.

1.35 "You/your/yourself" means the insured who is named in the Policy Schedule.

2. SCOPE OF COVER: The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate the Insured as stated in the Policy , resulting from deviation of Observed Weather Index from Strike if such deviation is as stated in coverage within a specific geographical location and Policy period / Weather Index Risk Period/ Weather Index Phase Period subject to the maximum Sum Insured in the

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manner specified in the Schedule to this Policy

3. **EXCLUSIONS**

3.1 The Company shall not be liable to make any payment under this Policy to the Insured in connection with or in respect of any expenses whatsoever incurred by any Insured arising out of deviation in Weather Index resulting from:

3.1.1 Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or

3.1.2 The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

3.2 The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by any Insured in connection with or in respect of any event leading to diminished agricultural or non-agricultural output/ yield, or increased operational costs, howsoever caused, other than on account of a deviation in weather parameters as stated in the Schedule within a specific geographical location and specified time period.

3.3 Acts of Terrorism Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall be

excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of Terrorism.

3.4 War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

3.5 Pandemic and Infectious Diseases: The company shall not provide cover or pay any claim or loss under the Policy which is caused by, results from, happens through, arises out of or in connection with an occurrence or outbreak of a pandemic or any infectious or human contagious diseases.

3.6 Force Majeure and Other Perils: The company shall not provide cover or pay any claim or loss under the Policy which is caused by, results from, happens through, arises out of or in connection with any labour strikes or other labour actions, sabotage (including, without limitation, sabotage effected by means of information technology through breach of cybersecurity or otherwise), riots, or Earth Movement. The term "Earth Movement", as used herein, means an

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earthquake, landslide, avalanche, subsidence, volcanic activity, tsunami, mudslide or mud flow caused by an accumulation of water on or under the ground, or any other earth movement, or any unexpected movement of the soil, regardless of whether driven by earthquake, wind or naturally occurring or otherwise. The earthquake will remain an exclusion unless it is mentioned as a covered peril in the policy.

4. BASIS OF ASSESSMENT OF CLAIMS:

- 4.1** Insofar as it relates to loss or damage to the Property and /or Crop Cultivated or agriculture/ non-agriculture economic activities and events as specified in the Schedule to the Policy, the basis upon which the Company shall assess the claim shall be as follows: In the event that, in the geographical location and during the time period specified in the Schedule to this Policy, the Observed Weather Index is greater than the Strike in case of coverage for excess weather parameter and/or lower than the Strike in case of coverage for deficient weather parameter, the benefit payable to the Insured shall be as per the Payment Formula specified in the Schedule, subject to a maximum of the Sum Insured.
- 4.2** The Company shall not be liable to compensate the Insured or pay any amount, in the event that the Observed Weather Index is lower than the Strike in case of coverage for excess weather parameter cover or In the event that the Observed Weather Index is greater than the Strike in case of coverage for deficient weather

parameter cover during the Period of Insurance.

- 4.3** The claims would be settled on the certified data provided by the authorized reference data source/ weather station as mentioned in the policy schedule.

5 CLAIM PROCEDURE

- 5.1** In event when there is a deviation in weather parameter as per the certified data for the claims is provided by authorized Data source/Weather station who is independent third party, the insurer shall calculate the loss as per the payment formula as stated in the Policy schedule on the basis of parameter data and shall not require the claim form and payment shall be made to the insured, which is irrespective of the date on which the event shall have occurred, but not earlier than the expiry of the Period of Insurance/Weather Index Risk Period/weather Index Phase Period as specified in the Schedule and not later than 30 days from the day certified weather data required for claim settlement is received.
- 5.2** The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder upon the written request of the company.
- 5.3** In event when there is no deviation in the weather parameters as per the policy terms and conditions, the insurer shall not be liable to provide any written communication to the Insured/Beneficiary.
- 5.4** The claim payment can be done in between the Policy period subject to

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the completion of weather index Risk period/weather index Phase period and receipt of certified data.

5.5 The Company has a right to

5.5.1 Enter and examine any insured area where claim event has occurred

5.5.2 Receive all necessary information, proof of landholding/ownership, insurable interest etc. and necessary assistance from the Insured Person seeking benefit under this Policy.

If You or any Insured person shall not comply with Our requirement or shall hinder or obstruct the Company in the exercise of the aforesaid powers, all benefits under the Policy shall be forfeited at Our option.

5.6 If the weather data is not available from the reference data source/ weather station, then the back-up data source/ weather stations data will be used. In case, weather data from back-up data source/ weather stations are also not available, then the weather data generated through fallback methodology will be used. The fallback methodology is explained below.

5.6.1 Fallback Methodology: If the Data Provider does not publish the Daily observed weather data in respect of any calendar day during the Policy Period, the missing data shall be replaced with an average value to be calculated as follows: Any missing data shall be replaced with data measured on the

corresponding dates of the most recent available mutually agreed number of historical years on an iterative basis. If more than one data point is missing for the current year, all the replacement data shall be taken from the same historical year (S), so that if in any historical year data is available for one date corresponding to a missing data point in the current year, but is not available for another missing data point, that historical year's data shall not be used as replacement data. Each of the last mutually agreed number of historical year's available replacement data shall be applied in turn in place of each of the missing data points, and the loss payable under the Policy shall equate to the average of the mutually agreed number of amounts (if any) thus indicated as payable

6. GENERAL CONDITIONS APPLICABLE TO THE POLICY:

6.1 Limitation Period: In no case whatsoever shall the Company be liable for any loss or damage due to weather index deviation outside the risk period

6.2 Legal Ownership: During the Period , the Insured shall have insurable interest with regard to the Property and / or Crop Cultivated or agriculture/non-agriculture economic activities and events. The Insured shall provide to the Company such title

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deeds and other documents as may be required by the Company for verification of his/her insurable interest in the Property and / or Crop Cultivated or agriculture/ non-agriculture economic activities and events. The due observance and fulfillment of the above shall be a condition precedent for settlement of any claim under this Policy.

6.3 Agreed Bank Clause: It is hereby declared and agreed:-

6.3.1 That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.

6.3.2 That the receipts of the Bank shall be complete discharge of the Company there of and shall be binding on all the parties Insured hereunder.

6.3.3 That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank. A copy of communication would also be marked to insured.

6.3.4 That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.

6.4 Incontestability and Duty of Disclosure: The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.

6.5 Policy Disputes: All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

6.6 Arbitration clause: If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be

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appointed in writing by the parties to the dispute/difference, or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as amended by Arbitration and Conciliation Act, 2015, (No. 3 of 2016). It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

6.7 Cancellation clause:

6.7.1 The Company may cancel this Policy at any time on grounds of mis-representation, fraud, non-disclosure of material facts of the insured by giving insured 15 Days’ notice delivered to insured or mailed to insured’s last address as appears in Our records, stating when such cancellation shall be effective. In the event of cancellation for mis- representation, fraud, non-disclosure of material

facts, the policy shall stand cancelled ab-initio and there will be no refund of premium.

6.7.2 In the event the policy is cancelled for non-cooperation of the insured or if insured cancel the Policy, the premium shall be computed in accordance with Our short period rate table for the period the Policy has been in force, provided no claim has occurred up to the date of cancellation.

6.7.3 Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of the Insured where any claim has been admitted by the Company or has been lodged with the Company irrespective of the fact whether the claim is payable, non-payable or rejected.

Sr. No:	Length of time Policy in force	Refund of premium (% of full premium)
1	Up to 1 Month	75.00%
2	>1 month & Up to 3 Months	50.00%
3	>3 months & Up to 6 Months	25.00%
4	>6 months & Up to 12 Months	Nil
5	Exceeding 12 months	Nil

6.8. Customer Service and Grievance Procedure: The insured person may contact Us on our 24/7 help line- The contact details of our helpline are as under. The Company is committed to extend the best possible services to its

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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
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 to know the contact details of the Nodal Officer for your servicing branch.
After investigating the grievance internally and subsequent closure, the company 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, the company 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. After investigating the matter internally and subsequent closure, the company 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. After examining the matter, the company 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 Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

Office of the Ombudsman	Address & 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: 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.

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Registered Office: Peninsula Business Park, Tower A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400 013.
24x7 Toll Free No: 1800 266 7780 or 1800 22 9966 (For Senior Citizens) | Email: customersupport@tataaig.com
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Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
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 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 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 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 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry)
NEW 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

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Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
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 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and 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: 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 Email: bimalokpal.ernakulam@cioins.co.in	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 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 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, 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

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Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Email: bimalokpal.mumbai@cioins.co.in	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.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	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
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	Bihar, Jharkhand
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	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

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