



## SHIP REPAIRERS' LIABILITY INSURANCE

UIN: IRDAN108CPMR0007V01202425

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## POLICY WORDINGS

### Tata AIG General Insurance Co. Ltd.

Registered Office:

Peninsula **B**usiness 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

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## **PREAMBLE**

Tata AIG General Insurance Company Limited (We, Our, Us or Company) will provide the insurance described in this Policy and any endorsements thereto, for the Period of Insurance to the Insured detailed in the Policy Schedule, in reliance upon the statements contained in the proposal form, which shall be the basis of this Policy and are deemed to be incorporated herein, in return for the required premium being received by Us when due and the Insured's compliance with all applicable terms and conditions of this Policy. The liability of the Company during the Period of Insurance with respect to any one Contract covered under this Policy shall not exceed the Sum Insured specified in the Policy Schedule which applies per Contract. In no event shall the Company's aggregate liability for all claims under this Policy, in relation to any and all Contracts covered under this Policy, exceed the Limit of Liability set out in the Policy Schedule.

## **1 Premium:**

The minimum and deposit Premium shall be as mentioned in the schedule, shall be subject to adjustment at expiry of the period of this insurance at agreed adjustable rate as mentioned in the schedule on gross charges of the Insured, such adjustment to be paid within 90 days.

## **2 Gross Charges:**

Gross Charges shall be defined as total charges (collected or uncollected) made by the Insured as ship repairers during the period of this insurance. No deduction shall be made from the Gross Charges in respect of any subcontracted work.

## **3 Coverage:**

The Insurance Company hereby agree, subject to the limitations, terms and conditions hereinafter mentioned, to indemnify the Insured for all sums which the Insured shall become liable to pay by reason of the legal liability of the Insured as ship repairer for:

- a. Loss of or damage to any vessel or craft which is in the care, custody or control of the Insured for the purpose of being worked upon, including shifting and moving within the limits of the respective port, at which the work is being carried out and including trial trips but not exceeding the distance in nautical miles (as mentioned in the schedule) from such port.
- b. Loss of or damage to any other vessel or craft upon which the Insured is working, except vessels or craft at sea other than whilst on trial trips.
- c. Loss of or damage to cargo or other things on or discharged from any of the vessels or craft referred to in (a) or (b) above.
- d. Loss of or damage to machinery or equipment of any vessel or craft, whilst such machinery or equipment is removed from such vessel or craft and is in the care, custody or control of the Insured for the purpose of being worked upon, including whilst in transit between such vessel or craft and the premises of the Insured or whilst in transit to or from Insured's premises and / or and the specialist repairers' or whilst in transit to or from specialist repairers' or manufacturers' premises.
- e. Removal of Wreck
- f. Loss or damage to third party property occurring in the course of or arising from ship repairing activities of the Insured, where such liability results from negligence of the Insured, his servants, agents or sub-contractors occurring during the period of insurance.

## **4 Limit of Liability:**

The limit of liability under this insurance, in respect of any one accident or series of accidents arising out of one occurrence, shall be as mentioned in the schedule, including liability for costs and expenses which are either:

- a. incurred with the written consent of the Insurance Company hereon, or
- b. awarded against the Insured.

## **5 Deductible:**

This insurance shall only pay the excess of the amount as mentioned in the schedule, in respect of the Insureds' ultimate net loss resulting from any one accident or series of accidents arising out of one occurrence.

## 6 Exclusions:

Notwithstanding anything contained herein to the contrary, this insurance shall not cover any liability:

- a. in respect of property
  - i. Owned by, used by or leased to the Insured;
  - ii. in the care, custody or control of the Insured [other than property referred to in Clause 3 (a), (c) or (d) above];
- b. being collision liability, towers liability or liability arising out of the navigation of any Vessel or Craft owned or operated by the Insured or any affiliated or subsidiary concern or party;
- c. in respect of or arising in connection with any Vessel or Craft accepted by the Insured solely to be stored;
- d. in respect of or arising in connection with an oil tank Vessel or Craft or any Vessel or Craft previously engaged in carrying explosives or inflammable liquids or gases or arising in connection with work;
  - i. on or near any fuel tank or pipeline of an oil burning Vessel or Craft;
  - ii. on or near any bunker space of any coal burning Vessel or Craft;unless the rules, regulations and requirements of the port or governmental authorities at the place where the work is being carried out have been complied with. Should a gas free certificate not be required by the port or governmental authorities then such a certificate must be obtained from a chemist approved by the Insurance Company prior to the commencement of work;
- e. in respect of or arising in connection with any new Vessel or Craft being built by the Insured;
- f. for payment under penalty clauses, detention, demurrage, loss of time, loss of freight, loss of charter, loss of market or any other consequential loss whatsoever, in respect of property referred to in Clause 3 above;
- g. arising from the existence, maintenance or use of:
  - i. any licensed truck, automobile or other mechanically propelled vehicle;
  - ii. any unlicensed truck, automobile or other mechanically propelled vehicle outside the premises or yard of the Insured;
- h. in respect of loss or damage specified in Clause 3 above unless discovered and reported in writing to the Insurance Company within 6 months of the delivery to Owners or within 6 months after the work is completed by the Insured, whichever may first occur;
- i. in respect of or arising in connection with:
  - i. condemnation or rejection of any part by reason of faulty design;
  - ii. any loss or expense arising from such condemnation or rejection;
  - iii. the cost or expense of repairing, modifying or replacing any part (or for any loss or expense arising therefrom) by reason of faulty design;
- j. arising from any strike, lockout, labour disturbance, riot, civil commotion or act of any person taking part in any such occurrence or from any act of any person acting maliciously;
- k. directly or indirectly occasioned by, happening through or in consequence of:

- i. War, civil war, revolution, rebellion, insurrection or civil strife arising there from or any hostile act by or against a belligerent power;
  - ii. Capture, seizure, arrest, restraint or detainment (barratry and piracy excepted) and the consequences thereof or any attempt thereat;
  - iii. derelict mines, torpedoes, bombs or other derelict weapons of war;
  - iv. destruction of or damage to property by or under the order of any government or public or local authority;
- l. directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- m. assumed under contract or otherwise in extension of the liability imposed upon the Insured by law in the absence of contract;
- n. for punitive and exemplary damages however described;
- o. directly or indirectly caused by asbestos;
- p. for seepage, pollution or contamination unless caused by an event which is identified as occurring at an instantaneous moment in time during the period of this policy, is accidental and neither expected or intended by the insured, and became known to the insured within 72 hours after its commencing and is reported to underwriters within 90 days thereafter. Nothing in this exclusion shall operate to provide coverage for:—
- i. Fines, penalties, punitive damages, exemplary damage, treble damages or any other damages resulting from the multiplication of compensatory damages;
  - ii. Any site or location used in whole or in part for the handling, processing, treatment, storage, disposal or dumping of any waste materials or substances;
  - iii. The cost of evaluating and/or monitoring and/or controlling seepage and/or contaminating substances;
  - iv. The cost of removing and/or nullifying and/or cleaning up seepage and/or polluting and/or contaminating substances on property at any time owned and/or leased and/or rented by the Insured and/or under the control of the insured.

## **ENDORSEMENT:**

### **1. Personal Injury Endorsement**

It is hereby declared and agreed that this policy shall be extended to include legal liability of the Insured for "bodily injury" occurring in the course of and arising from the business description (as mentioned in the schedule) of the Insured, but in no event shall this endorsement provide cover, for any claim arising directly or indirectly under Workmen's Compensation or Employers Liability in respect of loss of life, bodily injury to or illness of any workman or other person employed in any capacity whatsoever by the Insured, his agents or sub-contractors when such loss of life, bodily injury or illness arises out of or in the course of the employment of such workman or other person.

The coverage provided under this endorsement is sub-limited to the amount as mentioned in the schedule, and this shall form part of overall Limit of Liability as mentioned in the schedule of the policy.

For the purposes of this endorsement the following additional definition shall apply:

"Bodily Injury" means bodily injury, sickness, or disease sustained by a person, including death / disability resulting from any of these at any time.

Subject otherwise to all terms, clauses and conditions of this insurance.

### **2. Other Work Endorsement**

a. Subject to prior notification to and agreement of the Insurance Company, this insurance shall be extended to cover other repair operations which do not come within the scope of the ship repairing operations of the Insured. The gross charges in respect of such operations shall be declared to the Insurance Company and adjusted at a rate mentioned in the schedule.

b. So far as concerns such other repair operations:

i. The expressions Ship repairers' and 'Ship repairing' whenever used in this insurance, other than in Clause 2, shall be deemed to include other repair operations of the Insured;

ii. Clause 3 (d) of this insurance shall be deemed to be substituted by the following:  
loss of or damage to property [other than that referred to in 3 (a), (b) or (c) above] which is in the care, custody or control of the Insured for the purpose of being worked upon including whilst in transit to or from the premises of the Insured or whilst in transit to or from specialist repairers' or manufacturers' premises.

Subject otherwise to all terms, clauses and conditions of this insurance.

### **3. Act of God and other Perils Endorsement:**

Notwithstanding anything stated to the contrary anywhere in the policy and in consideration of an additional premium it is hereby agreed and declared that the insurance under this policy shall extend to cover loss or damage to any vessel under repair, or materials procured by the yard for such repair, including the yard's value additions, including cover for loss or damage due to fire, theft, explosion, earthquake, storm, tempest, flood, inundation (STFI), tsunami, war, strikes, riots, civil commotions (SRCC) and terrorism.

Subject to prior notification to and agreement of the Insurance Company

All other terms, clauses and conditions of this insurance remain unchanged.

## STANDARD TERMS & CONDITIONS

### 1. 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, misrepresentation, misdescription or non-disclosure 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.

### 2. Reasonable Care

The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss, or damage that may give rise to the claim.

### 3. Observance of terms and conditions

The due observance and fulfilment of the terms, conditions and endorsements of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this policy.

### 4. Material change

The Insured shall immediately notify the Company in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

### 5. Reconstruction or Conversion:

It is a condition of this insurance that before work commences involving the reconstruction or conversion of any Vessel or Craft which entails a change in dimension, tonnage or type, the Insured must advise the Insurance Company and the coverage hereon in respect of such Vessel or Craft shall depend on the payment by the Insured of such Additional Premium as may be required by the Insurance Company.

### 6. Due Diligence

It is a duty of the insured and his agents at all times to take such measures as may be reasonable for the purposes of averting or minimising a loss.

### 7. Other Insurances

In the event of an occurrence giving rise to a claim which is or but for the existence of this insurance would be covered under any other indemnity or insurance inuring the benefit of the Insured, the insurance afforded by this policy shall be in excess of the amount which would be recoverable under such other indemnity or insurance had this insurance not been effected, but only to the extent that the excess amount is covered by this insurance.

### 8. Records to be maintained

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of each period of insurance furnish such information as the Company may require.

### 9. No constructive Notice

Any of the circumstances in relation to these conditions coming to the knowledge of any



official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

**10. Notice of charge etc.**

The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the company.

**11. Special Provisions**

Any special provisions subject to which this policy has been entered into and endorsed in the policy or in any separate instrument shall be deemed to be part of this policy and shall have effect accordingly.

**12. Electronic Transactions**

The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

**13. Duties of the Insured on occurrence of loss**

On the occurrence of any loss, within the scope of cover under the policy the Insured shall:

- i. Forthwith file/submit a Claim Form in accordance with Claim Procedure Clause as provided in this Part.
- ii. Allow the Surveyor or any agent of the Company to inspect the lost/damaged properties/premises/goods or any other material items, as per the Right to Inspect Clause as provided in this Part.
- iii. Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under Rights of the Company on Happening of Loss or Damage Clause as provided in this Part.
- iv. Not abandon the insured property/item/premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its agents or the Surveyor.

If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the policy documents, all benefits under the policy shall be forfeited, at the option of the Company.

**14. Rights of the Company on happening of loss or damage:**

On the happening of loss or damage, or circumstances that have given rise to a claim under this policy, the Company may:

- i. enter and/or take possession of the insured property, where the loss or damage has happened

- ii. take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage
- iii. keep possession of any such property and examine, sort, arrange, remove or otherwise deal with the same; and /or,
- iv. Sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirement of the Company, or shall hinder or obstruct the Company in the exercise of the powers hereunder, all benefits under the policy shall be forfeited at the option of the Company.

#### **15. Right to inspect**

If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the policy.

#### **16. Subrogation**

In the event of payment under this policy, the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights.

The Insured and any claimant under this policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

#### **17. Contribution**

If at the time of the happening of any loss or damage covered by this policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

#### **18. Fraudulent claims**

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this policy shall

be forfeited.

## **19. Cancellation/termination**

### **Cancellation by Insured:**

The Insured may cancel this policy by giving a 7 days' notice in writing to the Insurance Company. The Insurance Company shall cancel the policy from the date of receipt of notice and refund proportionate premium for the unexpired Policy Period provided there is no claim(s) under the Policy.

### **Cancellation by the Insurer:**

The Insurance Company may at any time, cancel this policy, on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation by the Insured by giving 7 days' notice by sending an endorsement/notice to the Insured's address set forth in the Schedule of this policy, by registered or certified post, declared email ID or any other recognized delivery method, in which case the Insurance Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

## **20. Cause of Action/ Currency for payments**

No Claims shall be payable under this policy unless the cause of action arises in India, unless otherwise specifically provided in this policy. All claims shall be payable in India in Indian currency only.

## **21. Policy Disputes**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

## **22. Renewal notice**

Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the company under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorised official of the Company.

## GRIEVANCE

### Redressal of Grievance

At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 toll-free number **1800-266-7780** or **022-66939500** (toll charges apply), or email us at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). We will investigate and respond within the regulatory turnaround time (TAT).

### Escalation Level 1

If you do not receive a response or are not satisfied with the resolution, please contact us at [manager.customersupport@tataaig.com](mailto:manager.customersupport@tataaig.com).

### Escalation Level 2

If you still need assistance, reach out to the Head of Customer Services at [head.customerservices@tataaig.com](mailto:head.customerservices@tataaig.com). We will provide our final response within the regulatory TAT. If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: <https://bimabharosa.irdai.gov.in/>

The name and address of the Insurance Ombudsman of competent jurisdiction are as below:

| Office of the Ombudsman | Address & Contact details  | Jurisdiction of Office<br>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 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>   | Gujarat, Dadra and 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@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a> | Karnataka  |
| BHOPAL                  | Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>                             | Madhya Pradesh<br>Chattisgarh  |
| BHUBANESWAR             | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>62, Forest park,<br>Bhubaneswar – 751 009.<br>Tel.: 0674 - 2596461<br>/2596455/2596429/2596003<br>Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>                           | Odisha   |
| CHANDIGARH              | Insurance Ombudsman<br>Office Of The Insurance Ombudsman,<br>Jeevan Deep Building SCO 20-27,<br>Ground Floor Sector- 17 A,   | Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal |

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|           | Chandigarh – 160 017.<br>Tel.: 0172-2706468<br>Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>   | Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.                  |
| CHENNAI   | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Fatima Akhtar Court, 4th Floor, 453,<br>Anna Salai, Teynampet,<br>CHENNAI – 600 018.<br>Tel.: 044 - 24333668 / 24333678<br>Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>  | Tamil Nadu,<br>Puducherry Town and Karaikal (which are part of Puducherry).          |
| DELHI     | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Building,<br>Asaf Ali Road,<br>New Delhi – 110 002.<br>Tel.: 011 - 46013992/23213504/23232481<br>Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>   | Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh. |
| GUWAHATI  | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Jeevan Nivesh, 5th Floor,<br>Nr. Panbazar over bridge, S.S. Road,<br>Guwahati – 781001(ASSAM).<br>Tel.: 0361 - 2632204 / 2602205 / 2631307<br>Email: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>   | Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.         |
| HYDERABAD | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>6-2-46, 1st floor, "Moin Court",<br>Lane Opp. Saleem Function Palace,<br>A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.<br>Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325<br>Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a> | Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.          |
| JAIPUR    | Office of the Insurance Ombudsman,<br>Jeevan Nidhi – II Bldg., Gr. Floor,<br>Bhawani Singh Marg,<br>Jaipur - 302 005.<br>Tel.: 0141- 2740363<br>Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>  | Rajasthan  |
| KOCHI     | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>10th Floor, Jeevan Prakash, LIC Building,<br>Opp to Maharaja's College Ground, M.G. Road,<br>Kochi - 682 011.<br>Tel.: 0484 - 2358759<br>Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>  | Kerala, Lakshadweep, Made a part of Pondicherry                                      |
| KOLKATA   | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Hindustan Bldg. Annexe, 7th Floor,  | West Bengal, Sikkim, Andaman & Nicobar Islands.                                      |

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|---------|--|---|
|         | 4, C.R. Avenue,<br>KOLKATA - 700 072.<br>Tel.: 033 - 22124339 / 22124341<br>Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>  |   |
| LUCKNOW | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>6th Floor, Jeevan Bhawan, Phase-II,<br>Nawal Kishore Road, Hazratganj,<br>Lucknow - 226 001.<br>Tel.: 0522 - 4002082 / 3500613<br>Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a>             | Districts of Uttar Pradesh :<br>Lalitpur, Jhansi, Mahoba,<br>Hamirpur, Banda,<br>Chitrakoot, Allahabad,<br>Mirzapur, Sonbhadra,<br>Fatehpur, Pratapgarh,<br>Jaunpur, Varanasi, Gazipur,<br>Jalaun, Kanpur, Lucknow,<br>Unnao, Sitapur, Lakhimpur,<br>Bahraich, Barabanki,<br>Raebareli, Sravasti, Gonda,<br>Faizabad, Amethi,<br>Kaushambi, Balrampur,<br>Basti, Ambedkarnagar,<br>Sultanpur, Maharajgang,<br>Santkabirnagar, Azamgarh,<br>Kushinagar, Gorkhpur,<br>Deoria, Mau, Ghazipur,<br>Chandauli, Ballia,<br>Sidharathnagar. |
| MUMBAI  | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>3rd Floor, Jeevan Seva Annexe,<br>S. V. Road, Santacruz (W),<br>Mumbai - 400 054.<br>Tel.: 022 - 69038800/27/29/31/32/33<br>Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>                     | Goa, Mumbai<br>Metropolitan Region<br>(excluding Navi Mumbai &<br>Thane).   |
| NOIDA   | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Bhagwan Sahai Palace<br>4th Floor, Main Road, Naya Bans, Sector 15,<br>Distt: Gautam Buddha Nagar, U.P-201301.<br>Tel.: 0120-2514252 / 2514253<br>Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a> | State of Uttarakhand and<br>the following Districts of<br>Uttar Pradesh: Agra,<br>Aligarh, Bagpat, Bareilly,<br>Bijnor, Budaun,<br>Bulandshahr, Etah,<br>Kannauj, Mainpuri,<br>Mathura, Meerut,<br>Moradabad,<br>Muzaffarnagar, Oraiyya,<br>Pilibhit, Etawah,<br>Farrukhabad, Firozbad,<br>Gautam Buddha Nagar,<br>Ghaziabad, Hardoi,<br>Shahjahanpur, Hapur,<br>Shamli, Rampur, Kashganj,<br>Sambhal, Amroha,<br>Hathras, Kanshiramnagar,<br>Saharanpur.   |

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| PATNA | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>2nd Floor, Lalit Bhawan,<br>Bailey Road,<br>Patna 800 001.<br>Tel.: 0612-2547068<br>Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>  | Bihar, Jharkhand   |
| PUNE  | Insurance Ombudsman<br>Office of the Insurance Ombudsman,<br>Jeevan Darshan Bldg., 3rd Floor,<br>C.T.S. No.s. 195 to 198, N.C. Kelkar Road,<br>Narayan Peth, Pune – 411 030.<br>Tel.: 020-24471175<br>Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a> | Maharashtra, Areas of Navi<br>Mumbai and Thane<br>(excluding Mumbai<br>Metropolitan Region). |