

**Bajaj Allianz General Insurance Company Limited**

**Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113**

**Regd. Office & Head Office: GE Plaza, Airport Road, Yerwada, Pune - 411 006**

## PRODUCT LIABILITY INSURANCE POLICY

Whereas the Insured named in the Schedule hereto has made a proposal to Bajaj Allianz Insurance Company Ltd (hereinafter referred to as the "**Company**") which is hereby agreed to be the basis of this **Policy** and has paid the premium specified in the **Schedule**, the **Company** agrees, subject to the following terms, exclusions, definitions, limitations, and conditions, to indemnify the **Insured** in terms of this **Policy**.

### 1. Operative Clause

The **Company** will indemnify the **Insured** in excess of the **Insured's Deductible** and subject to the **Limit of Indemnity**, against its legal liability (including claimant's costs, fees and expenses, and **Defence Costs**) to pay **Damages** for third party **Claims** arising out of **Accidental Bodily Injury** or **Property Damage**:

- 1.1 caused by the sale or supply of the **Insured's Products**, and
- 1.2 solely in the course of the **Business**, and
- 1.3 during the **Period of Insurance** if notified during the **Policy Period** by the **Insured** in accordance with the terms of this **Policy**,

provided that the **Company** shall not be liable for and no indemnity is available hereunder for:

- 1.4 any liability under the Public Liability Insurance Act 1991, any amendment thereto or any other statute or law which attaches liability on a no fault basis;

#### Defence Costs

The **Company** will, subject to the **Limit of Indemnity**, pay all costs, fees and expenses incurred with their prior written consent in the investigation, defence or settlement of any **Claim** and the **Insured's** costs of representation at any civil inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated **Claim** against the **Insured** falling within the terms of this **Policy**. Policy deductible would also applicable on Defence costs also.

## 2 Definitions

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and references to the male gender shall include references to the female wherever the context so permits:

- 2.1 "**Accident**" or "**Accidental**" means a fortuitous event or circumstance, which is sudden, unexpected and unintentional, external and visible and includes resultant continuous, intermittent or repeated exposure.

- 2.2 **"Bodily Injury"** means the death, physical bodily injury, sickness or disease of a third person.
- 2.3 **"Business"** means the business of the Insured specified in the Schedule.
- 2.4 **"Claim"** means the receipt by the **Insured** of any written notice of demand for compensation or rectification made by or on behalf of a third party against the Insured, and/or any suit, claim, petition, writ, statement of claim, claim form, summons, application or other originating legal or arbitral process, cross-claim, counterclaim or third or similar party notice served upon the **Insured**.
- All Claims resulting from one and the same event or arising out of the same cause or event; or to the same fault in design, manufacture, instruction for use or labelling of **Products**; or to the supply of the same **Products** or to **Products** showing the same defect; or caused by continuous or repeated exposure to substantially the same harmful conditions, shall jointly constitute one **Claim** under this **Policy** and as having been made at the time when the first **Claim** was made in writing and only one **Deductible** shall be applicable to such **Claim**. There shall, however, be no coverage for notifications made 3 years after the date of the first **Claim** in the series.
- 2.5 **"Damages"** means monetary sums (including claimant's costs) payable pursuant to judgments or awards and/or settlements negotiated by or on behalf of the Insured, but shall not include fines, penalties, punitive damages, exemplary damages, non-pecuniary relief, taxes, or any other amount for which an Insured is not financially liable, or which is without legal recourse to the Insured, or any matter that may be or be deemed to be uninsurable under Indian law.
- 2.6 **"Deductible"** means the amount stated in the **Schedule**, which shall be borne by the Insured in respect of each and every claim made under this Policy and which is also applicable against **Defence Costs**. The Company's liability to make any payment under this **Policy** is in excess of the Deductible.
- 2.7 **"Defence Costs"** means the expenses incurred by or on behalf of the **Insured** or the **Company** in the investigation or settlement or defence of a **Claim** and shall include legal costs and disbursements.
- 2.8 **"Limit of Indemnity"** means the amount stated in the **Schedule**, which shall be the **Company's** total liability under this **Policy** (inclusive of **Damages** and/or **Defence Costs**, and regardless of the number of Insureds or claimants or the total number or amount of **Claims** made against the Insured) for any one **Claim** and in the aggregate for all **Claims** made against the **Insured** during the **Policy Period**.
- 2.9 **"Period of Insurance"** means the period between the retroactive date and the expiry date shown in the **Schedule**, and if there is no retroactive date then shall mean the **Policy Period**.
- 2.10 **"Policy"** means the proposal, the **Schedule**, this policy document, and any endorsement attaching to or forming part hereof, either at inception or during the **Period of Insurance**.

- 2.11 "Policy Period"** means the period between the commencement date and the expiry date shown in the **Schedule**.
- 2.12 "Pollution"** means and includes pollution or contamination by solids, liquids, gaseous or thermal irritants, contaminants, smoke, vapour, soot, fumes, acids, alkalis, radioactive and/or nuclear material, chemical or waste materials (including but not limited to any materials to be recycled, reconditioned or reclaimed) or otherwise of atmosphere, water, soil or other tangible material property.
- 2.13 "Premises"** means the place or places named in the **Schedule** from which the **Insured's Business** is conducted, and shall be deemed to include pipelines owned by the Insured that run outside of the Premises for discharging treated effluents to a disposal point situated within a distance of not more than one kilometre from the Premises.
- 2.14 "Product"** means any tangible material property which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by or on behalf of the **Insured** and which has left his possession, custody or control. This shall not apply to food and beverages supplied by or on behalf of the **Insured** to his employees as a staff benefit.
- 2.15 "Property Damage"** means actual physical damage to tangible material property belonging to a third person.

### **3 Insured Persons**

- 3.1** Subject to the **Limit of Indemnity**, their compliance with the terms and conditions of this **Policy** and without prejudice to the **Insured's** obligations under this **Policy**, in the event of a **Claim** indemnifiable under the **Policy** the indemnity provided hereunder shall also extend in respect of such **Claim** to:
- 3.1.1** the directors and officers of the **Insured** and/or the **Insured's** legal representatives solely arising out of their conduct of the **Insured's Business**;
  - 3.1.2** the **Insured's** employees (permanent or temporary) solely arising out of their conduct of the **Insured's Business**;
  - 3.1.3** the officers, committees and members of the **Insured's** social institutions (i.e. canteen, welfare, sport or medical facilities, fire fighting brigade), if any, in their respective capacities;
  - 3.1.4** the personal representatives of the estate of any person who would otherwise be indemnified by this **Policy** but only in respect of liability incurred by such person.
- 3.2** The rights of any person named under Clause 3.1 may only be exercised by and through the **Insured** named in the **Schedule**, who shall act on behalf of all other **Insureds** with respect to the giving and receiving of notice under this **Policy**, including but not limited to the giving of notice of any **Claim** and the receipt and acceptance of any endorsements attaching to and forming part of this **Policy**.

## 4 Exclusions

Save as expressly stated to the contrary, the **Company** is not liable for and no indemnity is available under this **Policy** for any **Claim** arising out of or howsoever connected to the following:

- 4.1 The repair, reconditioning, modification or replacement of any or any part of any **Product** that is or is alleged to be defective.
- 4.2 The recall of any **Product** or any part thereof.
- 4.3 Any **Product** which the **Insured** knew or ought to have known was intended for incorporation into the structure, machinery or control of any aircraft.
- 4.4 **Product** guarantee.
- 4.5 The failure of **Products** to fulfil the purpose for which they were intended.
- 4.6 Any agreed assumption of risk by the **Insured**, save to the extent that liability would have attached in the absence of such agreement.
- 4.7 Any **Accident** arising out of the deliberate, wilful or intentional non-compliance with any statutory provision.
- 4.8 Any **Bodily Injury** of any person under a contract of employment or apprenticeship with the **Insured**, or the **Insured's** contractors or sub-contractors, if such **Bodily Injury** was contracted and/or arose out of and in the course of his employment.
- 4.9 The **Insured's** consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill.
- 4.10 The infringement of plans, copyrights, patents, trade names, trade marks or registered designs.
- 4.11 Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting therefrom.
- 4.12 Any Claim directly or indirectly caused by or contributed to by:
  - 4.12.1 ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
  - 4.12.2 the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 4.13 **Damage** to property belonging to third parties that is rented, leased or hired or under hire-purchase or on loan to the **Insured** or in the **Insured's** custody, care or control.

- 4.14 Damage** to property belonging to third parties handled by the **Insured** by way of his trade or worked upon by or in the care, custody or control of the Insured or any person employed by or working for the **Insured**.
- 4.15** The deliberate, conscious or intentional disregard by the **Insured's** management of the need to take all reasonable steps to prevent **Bodily Injury** and/or **Property Damage**.
- 4.16 Bodily Injury** and/or **Property Damage** occurring prior to the retroactive date (if any) specified in the **Schedule**.
- 4.17** Any liability under the Public Liability Insurance Act 1991 or any other law which attaches liability on a no fault basis.
- 4.18 Pollution** of any kind.
- 4.19** Any **Claim** made, threatened or intimated against the **Insured** prior to the **Period of Insurance**.
- 4.20** Any **Claim** directly or indirectly arising out of, or in any way involving any fact or circumstance of which written notice has been given, or ought reasonably to have been given, under any previous policy (whether insured by the **Company** or not); or of which the **Insured** first became aware prior to the **Period of Insurance** and which the **Insured** knew or ought reasonably to have known had the potential to give rise to a **Claim**.
- 4.21** Directly or indirectly arising out of, or in any way involving war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
- 4.22** Liability more specifically insured elsewhere.
- 4.23** Terrorism and Sabotage
- 4.24 Absolute Asbestos Exclusion**  
This agreement does not apply to any liability for property damage (including loss of use of property), bodily injury or personal injury directly or indirectly caused by or arising out of asbestos, including but not limited to the following:
1. Inhaling, infesting or prolonged physical exposure to asbestos or goods or products containing asbestos; or
  2. The use of asbestos in construction or manufacturing of any goods, product or structure; or
  3. The process of decontamination, treatment, control or removal of asbestos from any goods, product or structure; or
  4. The manufacture, processing, mining, distribution, sale, transportation, storage or disposal of asbestos or goods or products containing asbestos
- The coverage afforded by this Contract does not apply to payment for the investigation or defence of any loss, injury or damage, or any cost, fine or penalty, or for any expense, claim or suit related to any of the above.

## 5 General Conditions

## 5.1 Due Observance

The due observance and fulfilment of the terms, provisions and conditions of this **Policy** in so far as they relate to anything to be done or complied with by the **Insured** shall be conditions precedent to any liability of the **Company**.

## 5.2 Duties and Obligations of the Insured in the event of a Claim

### 5.3 It is a condition precedent to the **Company's** liability hereunder that the **Insured**:

#### 5.3.1 shall immediately and in any event within 7 days give the **Company** written notice, to the address specified in the **Schedule** for this purpose, of:

##### 5.3.1.1 any **Claim** made against the **Insured**, and/or

##### 5.3.1.2 any circumstance which might reasonably be expected to give rise to a **Claim**. Any circumstance notified hereunder and any subsequent **Claim** arising out of the circumstance so notified shall be deemed to have been made during the **Policy Period**;

#### 5.3.2 shall not admit liability for or settle or compromise or make or promise any payment in respect of any **Claim** which may be the subject of an indemnity hereunder or incur any costs or expenses in connection therewith without the prior written consent of the **Company**, which shall be entitled (but in no case obliged) to take over and conduct in the name of the **Insured** the investigation, defence and/or settlement of any **Claim**, for which purpose the **Insured** shall give all the information, documentation, records and other assistance that the **Company** and/or its representatives may reasonably require. Having taken over the defence of any **Claim**, the **Company** may in its sole and absolute discretion relinquish the same.

#### 5.3.3 The **Company** will not settle any **Claim** without the consent of the **Insured**. If, however, the **Insured** refuses to consent to any settlement recommended by the **Company** and elects to contest or continue any legal proceedings then the liability of the **Company** shall not exceed the amount for which the **Claim** could have been so settled plus the costs and expenses incurred with their consent up to the date of such refusal.

#### 5.3.4 In respect of any **Claim**, the **Company** may in its sole and absolute discretion make a payment to the **Insured** (inclusive of **Defence Costs**) of the amount available under the **Limit of Indemnity** or of any lesser amount for which the **Claim** may in fact be settled (whichever is the lesser) in full and final settlement of all liability of the **Company** to the **Insured** under this **Policy** in respect of that **Claim**.

#### 5.3.5 All amounts expended by the **Company** in the payment of any **Claim** or in **Defence Costs** will reduce the **Limit of Indemnity**.

## 5.4 Other Insurance

If, at the time of any **Claim**, there is, or but for the existence of this **Policy**, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the **Insured** applicable to such **Claim**, then the **Company** shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

## 5.5 Fraud



If the Insured shall make or advance any **Claim** knowing the same to be false or fraudulent as regards amount or otherwise, this **Policy** shall be void and all **Claims** or payments hereunder shall be forfeited.

## 5.6 Records

The **Insured** shall keep accurate records of its annual turnover, including all taxes and duties paid by it, and will provide the **Company** with access to such records as requested.

## 5.7 Assessment of Time

If, in the case of continual and continuous inhalation, ingestion or application of any substance resulting from an insured event, the Insured and the **Company** should disagree as to when the **Bodily Injury** or the **Property Damage** happened:

**5.7.1** the **Bodily Injury** shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of the same;

**5.7.2** **Property Damage** shall be deemed to have occurred when it first became physically evident to the claimant, even if the cause itself was unknown.

## 5.8 Cancellation

**5.8.1** This **Policy** may be cancelled by or on behalf of the **Company** by giving the **Insured** at least 7 days written notice and in such event the **Company** shall refund to the **Insured** a pro-rata premium for the unexpired **Policy Period**. For the avoidance of doubt, the **Company** shall remain liable for any **Claim** which was made prior to the date upon which this insurance is cancelled. Under normal circumstances, the Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured

**5.8.2** This **Policy** may be cancelled by the Insured at any time by giving at least 7 days written notice to the **Company**. The **Company** will refund premium according to the **Company's** Short Period Rates set out below:

Table of Short Period Rates	
Period of Risk	Amount of Premium to be Retained by the Company
Up to 1 month	1/8 <sup>th</sup> of the Annual Premium.
1 month and above, up to 2 months	2/8 <sup>th</sup> of the Annual Premium.
2 months and above, up to 3 months	3/8 <sup>th</sup> of the Annual Premium.
3 months and above, up to 4 months	4/8 <sup>th</sup> of the Annual Premium.
4 months and above, up to 5 months	5/8 <sup>th</sup> of the Annual Premium.
5 months and above, up to 6 months	6/8 <sup>th</sup> of the Annual Premium.
6 months and above, up to 7 months	7/8 <sup>th</sup> of the Annual premium.
7 months and above	Full Annual Premium.

No refund of premium shall be due if the **Insured** has made a **Claim** under this **Policy**.

## 5.9 Notifications and Declarations

**5.9.1** Any and all notices and declarations for the attention of the **Company** shall be in writing and shall be delivered to the address specified in the **Schedule**.

- 5.9.2** All notices and declarations for the attention of the **Insured** shall be posted and addressed to the **Insured's address** stated in the **Schedule**.
- 5.9.3** In the event of non-renewal or cancellation of this **Policy**, either by the **Company** or by the **Insured**, the **Company** will allow a time limit not exceeding 30 days from the date of expiry or cancellation of the **policy** provided no insurance is in force during this extended reporting period for the same interest, for notification of **claims** for **accident** which had taken place during the **period of insurance** but could not be made during the **policy period**, provided, however, all **claims** on the last day of the expiry **Policy period** and are subject to the **limits of indemnity** and the terms, conditions and exceptions of the **policy**.

## **5.10 Arbitration**

- 5.11** Any and all disputes or differences, which may arise under or in relation to this **Policy**, including its interpretation or the quantum of any **Claim** shall be referred to arbitration and to a sole arbitrator to be appointed in accordance with the Arbitration and Conciliation Act 1996, as amended from time to time, within a period of 30 days of either the **Company** or the Insured party giving notice of a dispute or difference.
- 5.12** The applicable law in and of the arbitration shall be the law of India.
- 5.13** The expenses of the arbitrator(s) shall be shared equally between the parties and such expenses, along with all reasonable costs in the conduct of the arbitration, shall be awarded by the arbitrator(s) to the successful party or, where no party can be said to have been wholly successful, to such party as has substantially succeeded.
- 5.14** It is agreed a condition precedent to any right of action or suit upon this **Policy** that an award by such arbitrator or arbitrators shall be first obtained.
- 5.15** 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.

## **5.16 Governing Law**

The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with the law of India. The section headings of this **Policy** are included for descriptive purposes only and do not form part of this **Policy** for the purpose of its construction or interpretation. The terms of this **Policy** shall not be waived or changed except by endorsement issued by the **Company**.

## **5.17 Subrogation**

- 5.17.1** In the event of a payment under this **Policy**, the **Company** shall be subrogated to all of the **Insured's** rights of recovery to the extent of such payments against any person or organization, and the **Insured** shall provide whatever assistance cooperation is required by the **Company** to enforce those rights and ensure that nothing is done to prejudice the same.
- 5.17.2** The **Company** will not exercise its rights of subrogation against an employee of the **Insured** in the absence of the fraud or dishonesty or malicious intent of any such employee.

## **5.18 Territorial Limits and Jurisdiction of Claims**



The indemnity provided under this **Policy** is restricted to **Accidents** occurring and **Claims** brought anywhere in the World including USA / Canada.

### 5.19 Renewal

On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may change subject to approval from the Authority.

### 5.20 Resolving Issues

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

#### First Step

Initially, we suggest you contact the Branch Manager / Regional Manager of the local office which has issued the policy. The address and telephone number will be available in the policy.

#### Second Step

Naturally, we hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Customer Care Cell

Bajaj Allianz General Insurance Co. Ltd

GE Plaza, Airport Road, Yerawada, Pune 411 006

E-mail: [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in)

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

	Office Details	Jurisdiction of Office Union Territory, District)
1.	<b>AHMEDABAD -</b> Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2.	<b>BENGALURU</b> 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: <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a>	Karnataka.
3.	<b>BHOPAL</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office,	Madhya Pradesh Chattisgarh.

	Office Details	Jurisdiction of Office Union Territory, District)
	Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@gbic.co.in">bimalokpal.bhopal@gbic.co.in</a>	
4.	<b>BHUBANESHWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a>	Orissa.
5.	<b>CHANDIGARH -</b> 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@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
6.	<b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
7.	<b>DELHI</b> 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@gbic.co.in">bimalokpal.delhi@gbic.co.in</a>	Delhi.
8.	<b>GUWAHATI</b> 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@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
9.	<b>HYDERABAD</b> 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@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
10.	<b>JAIPUR</b> Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363	Rajasthan.

	Office Details	Jurisdiction of Office Union Territory, District)
	Email: <a href="mailto:Bimalokpal.jaipur@gbic.co.in">Bimalokpal.jaipur@gbic.co.in</a>	
11.	<b>ERNAKULAM</b> 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@gbic.co.in">bimalokpal.ernakulam@gbic.co.in</a>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
12.	<b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@gbic.co.in">bimalokpal.kolkata@gbic.co.in</a>	West Bengal, Sikkim, Andaman & Nicobar Islands.
13.	<b>LUCKNOW</b> 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: <a href="mailto:bimalokpal.lucknow@gbic.co.in">bimalokpal.lucknow@gbic.co.in</a>	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14.	<b>MUMBAI</b> 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@gbic.co.in">bimalokpal.mumbai@gbic.co.in</a>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
15.	<b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: <a href="mailto:bimalokpal.noida@gbic.co.in">bimalokpal.noida@gbic.co.in</a>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, 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.
16.	<b>PATNA</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@gbic.co.in">bimalokpal.patna@gbic.co.in</a>	Bihar, Jharkhand.
17.	<b>PUNE</b> Office of the Insurance Ombudsman,	Maharashtra, Area of Navi Mumbai and Thane

	Office Details	Jurisdiction of Office Union Territory, District)
	Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: <a href="mailto:bimalokpal.pune@gbic.co.in">bimalokpal.pune@gbic.co.in</a>	excluding Mumbai Metropolitan Region.

Note: Address and contact number of Governing Body of Insurance Council

Secretary General - Governing Body of Insurance Council

Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054

Tel No: 022-2610 6889, 26106245, Fax No. : 022-26106949, 2610 6052, E-mail ID: [inscoun@vsnl.net](mailto:inscoun@vsnl.net)