

### Compulsory Personal Accident (Owner-Driver) Under Motor Insurance Policies

This Policy is effective when the accompanying Schedule is signed by an authorized signatory of HDFC ERGO General Insurance Company Limited (hereinafter called "Company")

Policy wording, Schedule and any Endorsements thereto shall be considered one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout unless specified otherwise.

Words and phrases that appear in bold letters have, for the purpose of this Policy, a special meaning which can be read in the Definitions section.

#### A) Definitions: -

For the purpose of this policy, the below mentioned definitions shall be used for any communication by the Company with the Insured.

- **Accident** – means any sudden, unforeseen and involuntary event caused by external, visible and violet means.
  - **Bank Rate** – means rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
  - **Company** – shall mean HDFC ERGO General Insurance Company Limited.
  - **Injury** – means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
  - **Insured** – means the person named in the Policy Schedule who has concluded this Policy with the Company
  - **Loss of Limb** - means physical separation of one or both hands or feet or permanent and total loss of use of one or both hands or feet.
  - **Medical Practitioner** - Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.
- i. The registered practitioner should not be the Insured or close member of the family
    - i. **Permanent Total Disablement or PTD** - means bodily injury, which permanently totally and absolutely prevents Insured/Insured Person from engaging in any kind of occupation whatsoever.

- ii. **Policy Period** – means the period commencing from the risk start date and till risk end date as mentioned on the policy schedule.
- iii. **Policy Schedule** – provides the contact details of Insured, insured vehicle, type of base policy and endorsements.
- iv. **Sum Insured** – is the maximum amount of compensation received by the insured at the time of claim.

#### B) Scope of Cover: -

The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle, in direct connection with the vehicle insured or whilst driving or mounting into/ dismounting from the vehicle insured or whilst traveling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury resultin:

Table of Indemnity		
Sr. No.	Type of Claim	Compensation %
i)	Death	100%
ii)	Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
iii)	Loss of one limb or sight of one eye	50%
iv)	Permanent total disablement from injuries other than named above.	100%

#### Provided always that

- a) The compensation shall be payable under only one of the items (I) to (IV) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Company shall not in the aggregate exceed the Sum Insured mentioned on the Policy Schedule during the Policy Period.
- b) Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the Injury to the Insured.

This cover is subject to

- a) The Insured is the registered owner of the vehicle(s).
- b) The standard motor insurance policy is issued in Insured's name.
- c) The Insured holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the Accident.

- d) Rules Applicable To Tankers Carrying Hazardous Chemicals listed in D below

**C) Exclusions: -**

- 1) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to;
  - a) Intentional self injury suicide or attempted suicide physical defect or infirmity
  - b) An accident happening whilst such person is under the influence of intoxicating liquor or drugs
- 2) The Company shall not be liable in respect of any claim arising out of any contractual liability
- 3) Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the Insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment
- 4) The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the loss and/or liability, arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.
- 5) The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- 6) Any bodily injury sustained whilst or as a result of participating in any criminal act

**D) Rules Applicable To Tankers Carrying Hazardous Chemicals**

Rule 129- A- Spark arrester six month from the date of commencement of Central Motor Vehicles (Amendment) Rules 1993, every goods carriage carrying goods of dangerous or hazardous nature to human life, shall be fitted with a spark arrester.

Rule 131-Responsibility of the consignor for safe transport of dangerous or hazardous goods.

- (1) It shall be responsibility of the consignor intending to transport any dangerous or hazardous goods listed in Table II, to ensure the following, namely :-
  - (a) the goods carriage has a valid registration to carry the said goods;
  - (b) the vehicle is equipped with necessary first-aid, safety equipment and antidotes as may be necessary to contain any accident;

- (c) that transporter or the owner of the goods carriage has full and adequate information about the dangerous or hazardous goods being transported; and

- (d) that the driver of the goods carriage is trained in handling the dangers posed during transport of such goods.
- (2) Every consignor shall supply to the owner of the goods carriage, full and adequate information about the dangerous or hazardous goods being transported as to enable owner and its driver to
  - (a) Comply with the requirements of rules 129 to 137 (both inclusive) of these rules and
  - (b) be aware of the risks created by such goods to health or safety or any person;
- (3) It shall be the duty of the consignor to ensure that the information is accurate and sufficient for the purpose of complying with the provisions of rules 129 to 137 (both inclusive ) of these rules.

Rule 132- Responsibility of the Transporter or owner of goods carriage.

- (1) It shall be the responsibility of the owner of the goods carriage transporting any dangerous or hazardous goods ensure the following, namely:-
  - (a) that the goods carriage has a valid registration to carry the said goods and the said carriage is safe for the transport of the said goods and
  - (b) the vehicle is equipped with necessary first-aid, safety equipment, tool box and antidotes as may be necessary to contain any accident.
- (2) Every owner of a goods carriage shall, before undertaking the transportation of dangerous or hazardous goods in his goods carriage, satisfy himself that the information given by the consignor is full and accurate in all respects and correspond to the classification of such goods specified in rule 137.
- (3) The owner of goods carriage shall ensure that the driver of such carriage is given all the relevant information in writing as given in goods entrusted to him for transport and satisfy himself that such driver has sufficient understanding of the nature of such goods and the nature of the risks involved in the transport of such goods and is capable of taking appropriate action in case of an emergency.
- (4) The owner of the goods carriage dangerous or hazardous goods and the consignor of such goods shall lay down the route for each trip which the driver shall be bound to take unless directed or permitted otherwise by the Police Authorities. They shall also fix a time table for each trip to the destination and back with reference to the route so laid down.
- (5) it shall be the duty of the owner to ensure that the driver of the goods carriage carrying dangerous

or hazardous goods holds a driving license as per provisions of rule 9 of these rules.

- (6) Notwithstanding anything contained in rules 131 and 132, it shall be sufficient compliance of the provisions of these rules if the consignor transporting dangerous or hazardous goods and the owner of the goods carriage or the transporter abide by these conditions within six month after the date of coming into force of the Central Motor Vehicles (Amendment) Rules,1993.

**Rule 133- Responsibility of the driver**

- (1) The driver of a goods carriage transporting dangerous or hazardous goods shall ensure that the information given to him in writing under sub-rule(3) of rule 132 is kept in the driver's cabin and is available at all times while the dangerous or hazardous goods to which it relates, are being transported.
- (2) Every driver of a goods carriage transporting any dangerous or hazardous goods shall observe at all times all the directions necessary for preventing fire, explosion or escape of dangerous or hazardous goods carried by him while the goods carriage is in motion and when it is not being driven he shall ensure that the goods carriage is parked in a place which is safe from fire, explosion and any other risk, and at all times the vehicle remains under the control and supervision of the driver or some other competent person above the age of 18 years.

Sub-rule(1) of rule 9 of the principal rules :

- (1) One year from the date of commencement of Central Motor Vehicles (Amendment) Rules, 1993 any person driving a goods carriage carrying goods of dangerous or hazardous nature to human life shall, in addition to being the holder of a driving license to drive a transport vehicle also have the ability to read and write at least one Indian Language out of those specified in the VII schedule of the Constitution and English and also possess a certificate of having successfully passed a course consisting of following syllabus and periodicity connected with the transport of such goods.

Period of training	3 days
Place of training	At any institute recognized by the State Government

**Syllabus**

**A) Defensive driving**

Questionnaire	Duration of training for A & B - 1st and 2nd day.
Cause of accidents	
Accidents statistics	
Driver's personal fitness Car condition	

Breaking distance	
Highway driving	
Road/Pedestrian crossing	
Railway crossing	
Adapting to weather	
Head on collision	
Rear end collision	
Night driving	
Films and discussion	

**B) Advanced driving skills and training**

**(i) Discussion**

Before starting	- check list
	- outside/below/near vehicle
	- product side
	- inside vehicle
During driving	- correct speed/gear
	- signaling
	- lane control
	- overtaking/giving side
	- speed limit/safe distance
Before Stopping	- driving on slopes
	- safe stopping place,
	- signaling, road width,
After stopping	- condition.
	- preventing vehicle movement
	- wheel locks
Night driving	- vehicle attendance
ii) Fieldtest/training	- 1 driver at a time.

**C) Product safety**

UN panel	- UN classification Duration of training
	- Hazchem code for C)-3rd day
	- Toxicity, Flammability, other definitions.
Product Information	- TREMCARDS
	- CISMDS
	- importance of temperature pressure, level.
	- Explosive limits
	- Knowledge about equipment

Emergency procedure	-	Communication
	-	Spillage handling
	-	Use of FEE
	-	Fire fighting
	-	First aid
	-	Toxic release control
	-	protection of wells, rivers, lakes, etc.
	-	Use of protective equipment
	-	knowledge about valves etc.

#### E) Special conditions: -

i. This Policy and the Policy Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this policy or of the Policy Schedule shall bear the same meaning wherever it may appear.

- 1) Notice shall be given in writing to the Company immediately upon the occurrence of any Accident and in the event of any claim. Every letter claim writ summons and/or process shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending Prosecution Inquest or Fatal Inquiry in respect of any Accident which may give rise to a claim under this policy.
- 2) No admission, offer, promise, payment, or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defense or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require. If the Company shall make any payment in settlement of any claim and such payment includes any amount not covered by this policy; the Insured shall repay to the Company the amount not so covered.
- 3) The due observance and fulfillment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this policy.
- 4) In case of sale of vehicle registered in the name of Insured, Insured will have to inform the Company and get necessary endorsement passed under the policy.

#### II. Cancellation & Refund

The Company may cancel the policy by sending seven-day's notice by recorded delivery to the Insured

at Insured's last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation. In the event of such cancellation of policy shall stands ab-initio and there will be no refund of premium.

The Insured may cancel this policy anytime by sending seven-day's notice to the Company. An alternate Personal Accident policy cover against Death and Permanent Disability (Total and Partial) for minimum Sum Insured of Rs 15 lakhs is to be produced. In case of any claim during the Policy Period, no premium will be refund on cancellation and if no claim has been made under the policy, then the Company will refund premium in accordance with the short period scale as given below;

Policy Period	% of Annual premium/rate
Not exceeding 1 month	20%
Exceeding 1 month but not exceeding 2 months	30%
Exceeding 2 month but not exceeding 3 months	40%
Exceeding 3 months but not exceeding 4 months	50%
Exceeding 4 months but not exceeding 5 months	60%
Exceeding 5 months but not exceeding 6 months	70%
Exceeding 6 months but not exceeding 7 months	80%
Exceeding 7 months but not exceeding 8 months	90%
Exceeding 8 months	Full annual premium/ rate

#### III. Renewal

The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the Policy Period.

#### IV. Condonation of Delay

- a) The Company may condone delay in claim intimation/ document submission on merit, where it is proved that delay in reporting of claim or submission of claim documents, is due to reasons beyond the control of the Insured.
- b) Notwithstanding the above, delay in claim intimation or submission of claim documents due to reasons beyond the control of the Insured shall not be condoned where such claims would have otherwise been rejected even if reported in time.

## V. Fraud

This policy shall be voidable at the option of the Company in the event of mis- representation, mis-description or non-disclosure of any material particulars by the Proposer. Any person who, knowingly and with intent to defraud the insurance Company or any other person, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, Information concerning any fact material thereto, commits a fraudulent insurance act, which will render the policy voidable at the sole discretion of the insurance Company and result in a denial of insurance benefits.

## F) Claim Process: -

<b>Claim Intimation</b>	Insured shall intimate the Claims to Company through any available mode of communication as specified in the Policy
<b>Claim Intimation Timelines</b>	Written notice of any occurrence which may give rise to a claim under this Policy must be given to the Company as soon as practicable and in any case within thirty (30) Days after such occurrence. Written Notice of Claim must be given to the Company immediately in the case of death, or within thirty (30) Days after the Date of Loss in all other cases
<b>Particulars to be provided for Claim notification</b>	<ul style="list-style-type: none"><li>• Policy Number</li><li>• Name of the Insured Person(s) named in the Policy schedule</li></ul>
<b>Claims documents</b>	<ul style="list-style-type: none"><li>• Duly Fulfilled Claim Form</li><li>• Copy of Driving License</li><li>• Doctor's Report</li><li>• First Information Report and Final Police report, wherever necessary;</li><li>• Death certificate, wherever applicable;</li><li>• Investigation Reports like Laboratory test, X-rays and reports essential of confirmation of the Injury;</li><li>• Disability Certificate or Medical Report determining disability from registered Medical Practitioner</li><li>• Legal Heir Certificate</li><li>• Post mortem report, if applicable;</li><li>• Any other supporting documents as may be required by the Company</li></ul>
<b>Requirement of document if Claim amount greater than 1 Lakh</b>	<ul style="list-style-type: none"><li>• PAN Card</li><li>• Address Proof</li><li>• Any other supporting document</li></ul>

## Payment of Claim

- i. If there are any deficiencies in the necessary claim documents which are not met or are partially met, the Company will send a maximum of 3 (three) reminders following which the Company will send a closure letter or make a part-payment if the Company has not received the deficiency documents after 45 days from the date of the initial request for such documents
- ii. On receipt of all the documents and on being satisfied with regard to the admissibility of the claim as per policy terms and conditions, the Company shall offer within a period of 30 days a settlement of the claim to the Insured.
- iii. Upon acceptance of an offer of settlement by the Insured, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the Insured. In the cases of delay in the payment the Company shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed by it.
- iv. However, where the circumstances of a claim warrant an investigation, the Company will initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company will settle the claim within 45 days from the date of receipt of last necessary document. In case of delay beyond stipulated 45 days, the Company will be liable to pay interest at a rate which is 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- v. If the Company, for any reason decide to reject the claim the reasons regarding the rejection shall be communicated to the Insured in writing within 30 days of the receipt of documents.
- vi. If requested by the Company at its cost, the Insured must submit to medical examination by the Company's Medical Practitioner as often as the Company consider reasonable and necessary and the Company's representatives must be permitted to inspect the medical and hospitalization records pertaining to the treatment of Insured and to investigate the circumstances pertaining to the claim.
- vii. The Company and their representatives must be given all reasonable co-operation in investigating the claim in order to assess the Company's liability and quantum in respect of the claim

## Contact Us

	Within India	Outside India
<b>Claim Intimation:</b>	<b>Toll Free</b> : 1800 2001 999 <b>Phone (UAN)</b> : 1860 2000 700 (Local charges applicable) <b>Fax (UAN)</b> : 1860 2000 600 (Local charges applicable) <b>Email</b> : healthclaims@hdfcergo.com	<b>Toll Free No.</b> : 800 08250825 <b>Global Toll Free No.</b> : +800 08250825 (accessible from locations outside India only) <b>Landline No. (Chargeable)</b> : 0120- 4507250 <b>Email</b> : travelclaims@hdfcergo.com
<b>Claim document submission at address</b>	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1, 5th Floor, C - 25, Sector 62, Noida – 0120 398 8360	HDFC ERGO General Insurance Co. Ltd. 6th Floor, Leela Business Park, Andheri Kurla Road, Andheri East, Mumbai-400059, Ph-022 66383600

### G) Grievance Redressal Procedure: -

- i. If Insured has a grievance that Insured wish the Company to redress, Insured may contact the Company with the details of Insured's grievance as given below

Contact Points	Contact Point
Contacts us at	<a href="https://www.hdfcergo.com/customer-care/grievances">https://www.hdfcergo.com/customer-care/grievances</a> Call - 1800-2700-700
Write to us at	care@hdfcergo.com

- ii. If Insured is not satisfied with the Company redressal of Insured's grievance through one of the above methods, Insured may approach the nearest Insurance Ombudsman for resolution of Insured's grievance. The contact details of Ombudsman offices are mentioned below.

#### Names of Ombudsman and Addresses of Ombudsmen Centers

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<b>AHMEDABAD - Shri Kuldip Singh</b> 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.
<b>BENGALURU - Smt. Neerja Shah</b> 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: bimalokpal.bengaluru@cioins.co.in	Karnataka.
<b>BHOPAL - Shri Guru Saran Shrivastava</b> Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<p><b>BHUBANESHWAR - Shri Suresh Chandra Panda</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	Orissa.
<p><b>CHANDIGARH - Dr. Dinesh Kumar Verma</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in</p>	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
<p><b>CHENNAI - Shri M. Vasantha Krishna</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: bimalokpal.chennai@cioins.co.in</p>	Tamil Nadu, Puduchery Town and Karaikal (which are part of Puducherry).
<p><b>DELHI - Shri Sudhir Krishna</b> 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</p>	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
<p><b>GUWAHATI - Shri Kiriti B. Saha</b> 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</p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p><b>HYDERABAD - Shri I. Suresh Babu</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 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
<p><b>JAIPUR - Smt. Sandhya Baliga</b> 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</p>	Rajasthan.

OFFICE DETAILS	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
<p><b>ERNAKULAM - Ms. Poonam Bodra</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: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p><b>KOLKATA - Shri P. K. Rath</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: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>
<p><b>LUCKNOW - Shri Justice Anil Kumar Srivastava</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Naval Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p><b>MUMBAI - Shri Milind A. Kharat</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: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p><b>NOIDA - Shri Chandra Shekhar Prasad</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA - Shri N. K. Singh</b> Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p><b>PUNE - Shri Vinay Sah</b> Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>