

MOTOR INSURANCE- PRICING REVISION- PRIVATE CARS

1. LOSS OF USE - DOWN TIME PROTECTION

(UIN - IRDAN125RP0001V02201415/A0068V01202122)

In consideration of the payment of additional premium of Rs.* paid by the Insured and realized by the Insurer, notwithstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, the Insurer will indemnify the Insured, subject to the claim being admitted under Section 1 of this Policy, the cost of alternate means of transport for Private Vehicles up to Rs. 5000/- per day, in the event of any Loss and / or damage due to an Insured Peril.

This coverage may be availed up to three times for any partial loss and once for a total loss / theft claim during each policy year.

The Coverage is further limited for* the number of days from the date, the Insured vehicle is reported for repair till the Insured vehicle is repaired OR replaced OR the Insurer offers the settlement amount subject to a time deductible of 24hours.

*The facility under this clause is limited for number of days till the insured vehicle is repaired or replaced or up to 5 days for partial loss or up to 15 days for total loss whichever earlier.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

2. MULTI VEHICLE DISCOUNT

(UIN - IRDAN125RP0001V02201415/A0059V01202122)

It is agreed by the Insurer that discount from the second vehicle onwards up to 20% over the base own damage rates, applicable may be provided to an Insured owning multiple vehicles, as declared by the Insured and vehicles may be added in this policy as an endorsement or independently as identified by the same owner. The discounts applicable based on the number of vehicles are as under:

No of Vehicle	Discount
2	5%
3-5	10%
6-10	15%
>10	20%

In case of a fraudulent disclosure the Insurer reserves the right to revoke the discount provided by the Insurer.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

3. VOLUNTARY DEDUCTIBLE

(UIN - IRDAN125RP0001V02201415/A0062V01202122)

It is declared and agreed that the insured having opted for a deductible of Rs. _____ * a reduction in Rs. _____ * under section 1 of the policy.

VOLUNTARY DEDUCTIBLE	Discount
Rs. 2500	20% on the OD premium of the vehicle
Rs. 5000	25% on the OD premium of the vehicle
Rs. 7500	30% on the OD premium of the vehicle
Rs. 15000	35% on the OD premium of the vehicle
Rs. 20000	40% on the OD premium of the vehicle
Rs. 25000	45% on the OD premium of the vehicle

The voluntary deductible would be applicable over and above the compulsory deductible applicable under the main motor insurance policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

4. EMERGENCY ASSISTANCE COVER

(UIN - IRDAN125RP0001V02201415/A0067V01202122)

In consideration of the payment of additional premium of Rs. paid by the Insured and realized by the Insurer, not withstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, in the event of the Insured vehicle being disabled/immobilized due to Loss or Damage covered under section 1 of the policy, the Insurer would provide the below mentioned services:

- Minor repairs on accident spot
- Towing assistance for accident and breakdown
- Flat tyre repair
- Emergency fuel delivery
- Vehicle key service
- Alternate travel arrangement
- Accommodation arrangement
- Ambulance referral

- i) Medical evacuation
- j) Legal services assistance
- k) Battery jump start service.
- l) Vehicle repatriation service.
- m) Continuation/Return journey.
- n) Translator service.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

5. NO CLAIM BONUS PROTECTION

(UIN - IRDAN125RP0001V02201415/A0060V01202122)

In consideration of the payment of additional premium of Rs. _____ * paid by the Insured and realized by the Insurer, it is hereby understood & agreed that the No Claim Bonus as applicable will be allowed to be retained by the Insured notwithstanding a loss or damage to the vehicle Insured under section 1 of this Policy specified below;

- a) Loss/Accidental damage to only Windshield Glass by External Object
- b) Loss/Damage to Parked Vehicle due to accidental external means
- c) Loss/Damage to a Parked Vehicle due to flood/ earthquake/AOG perils

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 occurrences during the course of policy.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

6. EMI PROTECTOR

(UIN - IRDAN125RP0001V02201415/A0066V01202122)

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle insured is kept in garage for accidental repairs for more than * days, Insurer will pay _____ Equated Monthly Installment Amount (EMI) to insured as mentioned in the policy schedule.

Special conditions:-

- a) Hypothecation/Lease clause is endorsed in the policy schedule.
- b) Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.
- c) The accidental damages to the insured vehicle should be admissible under Section I (own damage partial loss).
- d) Benefit available only once during each policy year
- e) Benefit amount would be payable in insured's name

subject to NOC from financier as specified in policy schedule.

- f) The measurement of waiting period of 30 days for the purpose of the benefit would start from the day insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

Specific Exclusions

- a) If spare parts are not available then those number of days would not be accounted for.
- b) This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)

*30 days in case of one Equated Monthly Installment Amount (EMI)

*60 days in case of two Equated Monthly Installment Amount (EMI)

*90 days in case of three Equated Monthly Installment Amount (EMI)

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

7. RETURN TO INVOICE

(UIN - IRDAN125RP0001V02201415/A0061V01202122)

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of Total Loss (TL) or a Constructive Total Loss (CTL), the Insurer will pay the Insured, the difference between the 'claim amount receivable' under the motor package policy and the 'value of vehicle' as per the first sale invoice of new vehicle along with the first time registration charges and road tax which was incurred on the Insured vehicle.

Exclusions: This covers excludes the following-

- a. In case of theft stolen vehicle is recovered within 90 days of theft.
- b. Final investigation report in case of theft claim is not issued by police authorities.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

8. COST OF CONSUMABLE ITEMS

(UIN - IRDAN125RP0001V02201415/A0063V01202122)

In consideration of the payment of additional premium paid of ₹ _____ by the Insured and realized by the Insurer, not withstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured towards Consumable Items, in the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyre.

Specific Condition - Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

9. ENGINE & GEAR BOX PROTECTOR

(UIN - IRDAN125RP0001V02201415/A0064V01202122)

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of :Water ingress, Leakage of lubricating oil And/or damage to engine and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the Insurer will compensate the Insured for the following:

1. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
2. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil and gaskets.
3. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
4. Engine cylinder re-boring, compression tests & other machining charges.

Specific Conditions:

Claims under this cover would be admissible if:

1. There is evidence that the Insured Vehicle stopped in water logged area resulting in damage to the internal parts of the engine and/or gear box due to water ingress.
2. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

Your Obligations:

1. The Insured should not try to crank or push start the engine once the Insured Vehicle has stopped in the water logged area or undercarriage is damaged.
2. Call our toll-free no. to arrange for spot survey. The vehicle should not be shifted till the survey is done.

Specific Exclusions:

We will not be liable to indemnify the Insured for the following:

1. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Any consequential loss apart from the damage to the internal child parts of the engine and/or gear box due to water ingress, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Loss or damage including corrosion of engine and/or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

10. HIGHER PROTECTION AND REMOVAL COSTS

(IRDAN125RP0001V02201415/A0065V01202122)

In consideration of the payment of additional premium of Rs _____ paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle being disabled by reason of loss or damage covered under this Policy, the Insurer will bear the reasonable cost of protection and removal (over and above the limits as provided by the India Motor Tariff) to the nearest repairer and re-delivery to the Insured up to the amounts as mentioned below in respect of any one accident:

Private Car - Up to Rs 15000/-

Subject otherwise to the terms conditions limitations and exceptions of this Policy.

11. ZERO DEPRECIATION CLAIM

(IRDAN125RP0001V02201415/A0021V01201415)

In consideration of the payment of additional premium of Rs. _ paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

Exclusion:

This cover excludes the following parts,

- a) Tyres
- b) Batteries

Subject otherwise to the terms, conditions, limitations and exceptions of this Policy.

12. TYRE SECURE

UIN - IRDAN125RP0001V02201415/A0027V01201920

A) Definitions: -

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

- **The Company** – It shall mean HDFC ERGO General Insurance Company Limited.
- **Accident** – It means any sudden, unforeseen and involuntary event caused by external, visible and violet means.
- **Base policy** – It means standard private car policy.
- **Policy schedule** – It provides the contact details of insured, insured vehicle, type of base policy and endorsements.
- **Policy duration** – It means the period commencing from the risk start date and till risk end date as mentioned on the policy schedule.
- **Insured vehicle** – It means the vehicle insured by the Company under Base policy.
- **Insured** – It means the person/organisation/entity to whom base policy has been issued.
- **Tread Depth**–Tread depth is vertical measurement between the top of the tread rubber to the bottom of tyre's deepest groove. It describes the health of the tyre and it is measured by tread depth gauge, basis the reading & tyre manufacturer's recommendation it is decided whether the tyre is fit for further use or needs replacement.
- **Retrofit tyre** – The replacement of the OEM fitted tyre/s with tyre/s that offer enhanced performance in comparison to the existing tyre/s installed on the insured vehicle.

Enhanced performance examples -

- ✓ Wet / dry/ sand / snow / mixed use tyre
- ✓ Tyre with greater tread width
- ✓ Tyre with higher/ lower profile
- ✓ Tyre with deeper tread depth
- ✓ Tyre with softer/ harder rubber compound
- ✓ Tyre with higher ply rating
- ✓ Tyre with higher load rating
- ✓ Tyre with higher / lower temperature rating

- ✓ Tyre with longer (promised) usable life
- ✓ Tyre with inbuilt puncture protection system
- ✓ Retro fitment from Cross ply to radial
- ✓ Radial to tubeless radial
- ✓ Tubeless radial to Run flat or vice versa

B) Scope of Cover: -

In consideration of the payment of additional premium of Rs. ____ paid by the Insured and realized by the Company, the Company hereby extends the Base Policy to cover the replacement expenses as may be necessitated, arising out of accidental loss or damage to tyres and tubes only, with or without any damage to the insured vehicle, resulting into burst, bulge, cut, puncture, or damage.

It is hereby understood and agreed that for the purpose of this add on cover, in the event of accidental loss and/ damage of tyres and tubes only, the exclusion applicable under Section 1 of Base policy which reads as below would stand deleted.

"The Company shall not be liable to make any payment in respect of:-

Damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement."

Both New & Old Tyre are covered under the scope of cover of this add on cover.

C) Basis of indemnity: -

- 1) The basis of indemnity shall be assessed based on unused tread depth of the damaged tyre at the time of loss and shall be payable as per Table 1.

Table 1		
S. No.	Mean residual tread depth in mm	Indemnity payable
1	>= 5.6 mm	90%
2	<5.6 mm and >=4.2 mm	75%
3	<4.2 mm and >=2.8 mm	60%
4	<2.8 mm	Nil

- 2) Tread depth shall be measured at the time of loss. Used tread depth is the difference between tread depth of new tyre of same make and model and unused tread depth of the tyre at the time of loss and/ or damage. Unused Tread depth will be measured at the center of the tread. Minimum 4 measurements would be taken by various means including but not limited to Tread Wear Indicator at 4 different places for the purpose of arriving at mean residual tread depth which will be the basis of indemnity (mentioned under Table 1) under this add on cover.

- 3) Whenever replacement of tyre will be allowed it will

be of the same make and specification as that of damaged tyre and if tyre of similar specification is not available and replaced tyre is superior to damaged tyre then the Company will not be liable for any betterment charges.

D) Special conditions: -

- 1) During the policy period if any of the tyres are replaced for any reason, cover on new tyre(s) would not be available unless details of new tyre(s) are informed to the Insurer.
- 2) Maximum 4 numbers of tyres are covered under the add on cover.

E) Claims settlement: -

1) Insured's Obligations

- a) Claim to be intimated within seven days of loss/damage
- b) Call our toll-free no.1800 2 700 700 to arrange for survey

2) The Company's obligations

- a) Surveyor will be appointed basis the quantum of loss, city and location
- b) Basis the assessment provided by the Surveyor in the form of Survey report, The Company will settle the claim

F) Exclusions: -

The Company shall not be liable to indemnify the Insured for the following:

1. Any loss or damage arising out of natural wear and tear including unevenly worn tyres outside manufacturer's recommendation.
2. Any loss or damage occurred prior to inception of the Base Policy
3. Any loss or damage resulting into total loss of the vehicle
4. Routine maintenance including adjustment, alignment, balancing or rotation of wheels / tyres / tubes.
5. Loss or damage to wheel accessories or any other parts.
6. Theft of tyre(s) / tube(s) or its parts,
7. Loss or damage arising out of modifications not prescribed by tyre/vehicle manufacturer
8. Loss or damage resulting from organized racing, pace making, speed testing, reliability trials or illegitimate activities.
9. Loss or damage occurred due improper periodic maintenance as specified by manufacturer.
10. Loss or damage arising out of any manufacturing defect or design including manufacturer's recall.

11. Minor damage or scratch not affecting the functioning of the tyre/vehicle

12. Defects/claims payable under tyres manufacturers' warranty.

13. Tyre not having treads and groove like slicks/racing tyres

G) Cancellation Clause: -

This add on cover cannot be cancelled on standalone basis by the insured. It can be cancelled subject to cancellation of base policy by the insured on seven days' notice by recorded delivery, provided no claim has arisen during the currency of this add on cover.

Subject otherwise to the terms, exceptions, conditions and limitations of the Base Policy.

Contact Details for Grievance, Ombudsman

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre - 021-6234 6234 / 022-6234 6234
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Ltd.

D-301,3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),

Mumbai – 400078, Maharashtra

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

To the Chief Grievance Officer

HDFC ERGO General Insurance Company Limited

D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),

Mumbai - 400078, Maharashtra

e-mail: cgo@hdfcergo.com

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are mentioned below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

Ombudsman Details

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	States of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.

CHENNAI 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	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi, 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahudurgarh
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry.
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363	Rajasthan.
ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochín Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
KOLKATA - Shri P. K. Rath 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	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands.
LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	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

MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120 - 2514250 / 2514252 / 2514253 Email: bimalokpal.patna@cioins.co.in	State of Uttaranchal and the Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.