

Card Sure Package Insurance Group - Prospectus

INTRODUCTION

Card Sure Package Policy is a Package Policy which is meant to cover customers of Banks / Financial institutions and any other Banking and Financial Service Industry (BFSI) providing Credit / Debit/ ATM cards or any other cards launched by the Bank's/ Institutions from time to time and also to various loan / account & unit holders / customers of these respective Institutions.

The Policy offers various combinations of coverage's and the Insured can opt for the relevant sections depending on the coverage requirements and Limit of Liability required by the Insured.

WHAT IS COVERED

Section I - Card Liability Cover

Pays the Insured/Insured Person(s) a sum not exceeding the Sum Insured/Limit of Liability, in respect of the debits or transactions established against the insured resulting only from the unauthorized use of any lost or stolen Card.

Section II - Personal Accident Cover-Accidental Death & Permanent Disability (Table B)

Covers the Insured/ Insured Person(s) against Bodily Injury which results in Death or Permanent Disability within twelve (12) months of the Date of Loss.

Section III - Purchase Protection

Pays to the Insured/Insured Person(s) in respect of loss or damage caused to the contents purchased by the Insured Person(s) through the use of the Card up to a number of days as specified in the schedule. It pays in case of Fire and Burglary.

Section IV - Credit Shield Insurance

In the event of Accidental Death or Permanent Total Disability of the Insured Person during the Policy Period, the Company will pay the balance outstanding amount in the manner agreed in the name of the Insured Person which is in the books of the Bank/ Financial Institution, subject to the maximum Sum Insured specified in the Schedule. The Claim will be directly paid to the Bank/ Financial Institution to the extent of outstanding amount.

Section V - Accidental Hospitalization

Pays for reasonable and customary hospitalization expenses incurred to the Insured Person(s). The medical expenses reimbursed would include:

- The reasonable charges incurred by the Insured person(s) and necessarily incurred on the advice of a Doctor as an in-patient in a Hospital.
- Ambulance charges subject to a limit of Rs 1000 per claim.

Section VI - Travel Insurance

VI (A) - Checked Baggage Loss

Covers the Insured Baggage, Personal Documents and/or Personal Effects that have been checked in on the same common carrier as a travelling Insured Person(s), are damaged or lost, then the Company will reimburse the Insured Person(s) the cost of replacement of the articles.

VI (B) - Baggage Delay

Reimburses the Insured Person(s) the cost of necessary personal effects up to the Sum Insured / Limit of Liability, in case the baggage and/or personal effects owned by or in the custody of an Insured Person(s) is delayed or misdirected for more than the Deductible stated in the Schedule.

VI (C) - Loss of Baggage & Personal Documents

Reimburses the Insured Person, the cost of replacement of the articles for an amount up to the Total Sum Insured / Limit of Liability in the event the Baggage, Personal Documents and/or Personal Effects owned by or in the custody of an Insured Person are damaged or lost.

VI (D) - Missing of Connecting international Flight during Transit

Compensates the Insured a sum not exceeding the Sum Insured/ Limit of Liability, in the event the Insured misses or fails to take a connecting international flight of an international Airline due to the delay in arrival of another international flight, in which the Insured is travelling.

VI (E) - Hijacking

Compensates the Insured Person, travelling on board a common carrier in the event of a Hijack. for every six (6) continuous hours in excess of the Deductible up to the Total Sum Insured/ Limit of Liability.

VI (F) - Flight Delay

Compensates the Insured a sum not exceeding the Sum Insured/ Limit of Liability for essential purchases, in the event the flight in which the Insured is travelling is delayed from the arrival time.

VI (G)-Emergency Medical Expenses

Reimburses the costs of medical expenses incurred by an insured person within 12 months of the date of loss resulting from an accident and/or sickness.

Section VII - Cash in Transit

Compensates the Insured Person(s) a sum not exceeding the Limit of Liability in event of loss of money by way of hold-up, robbery, theft, burglary or any other fortuitous cause while money is in transit from any ATM/Bank to the destination, provided the destination is within the city limits and the transit is completed within a specified period of time as mentioned in the schedule from the time of cash withdrawal from the ATM/Bank.

Section VIII - Baggage Insurance

Compensates the Insured Person(s) in respect of loss or damage to the Insured Person(s) Baggage due to accident or misfortune whilst on journey, anywhere within India.

Section IX - Forgery/Counterfeit Cheques Cover

Compensates the Insured Person(s) a sum not exceeding the Sum Insured/ limit of Liability, in the event of any debits being established against the Insured Person(s) or the loss suffered by the Insured Person(s) resulting from forgery or counterfeiting of cheques issued by various Banks.

The section covers:

- Fraudulent encashment of stolen/lost cheques of the Insured through forged endorsements and/or through forged alterations.
- Counterfeit cheques.

Section X - Hole - In - One

Indemnifies the Insured the amount as stated in the Schedule in respect of the amount that the Insured is entitled to receive from the tournament organizers, if the insured person succeeds a Hole -in - one on the Target hole at the tournaments conducted / certified by PGA / Other International Golf Associations in India only during the Policy Period.

Section XI - Critical Illness

Exclusion of first 90 days from the commencement of the policy.

Survival Period - 15 / 30 days

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Under Critical Illness the following diseases only will be covered as attached below

	Critical Illness covered	Silver	Gold	Platinum
1.	Heart Attack (myocardial Infarction)	✓	✓	✓
2.	Coronary Artery Bypass Surgery	✓	✓	✓
3.	Stroke	✓	✓	✓
4.	Cancer	✓	✓	✓
5.	Kidney Failure	✓	✓	✓
6.	Major Organ Transplantation	✓	✓	✓
7.	Multiple Sclerosis	✓	✓	✓
8.	Paralysis	✓	✓	✓
9.	Aorta Graft Surgery		✓	✓
10.	Primary Pulmonary Arterial Hypertension		✓	✓
11.	Heart Valve Replacement		✓	✓
12.	Benign Brain Tumor			✓
13.	Parkinson's Disease			✓
14.	Alzheimer's Disease			✓
15.	End Stage Liver Disease			✓

WHAT IS NOT COVERED

General Exclusions applicable to the Policy	
1)	Was, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, Rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, civil commotion or loot or pillage in connection herewith.
2)	Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to nuclear weapons material by or arising from or in consequence of or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (including any self-sustaining process of nuclear fission)
3)	Damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
4)	Any legal liability of whatever nature, directly or indirectly caused by or contributed to by or arising from ionizing radiation of or contention by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or any weapon having nuclear components.
5)	Loss of interest, delay and loss of market.

Section 1- CARD LIABILITY COVER

- Loss or damage arising out of any Card transactions which have occurred after the loss of Card has been reported to the Insured named in the Schedule and not covered under the scope of the special conditions.
- Debits established against the Insured Person(s) resulting from the use of counterfeit Card
- Losses sustained by the Insured Person(s) resulting directly or indirectly from any fraudulent or dishonest acts committed by Insured Person(s)'s employee acting alone or in collusion with others in respect of the Card.
- Losses sustained by the Insured Person(s) through forgery or alteration of or on or in any written instrument required in conjunction with any Card.
- Losses resulting from any Card issued without making a proper application to the Insured named in the Schedule.
- Losses arising out of use of the Card by the Insured Person(s) with intent to defraud.
- Losses, which the Insured named is legal entitled to recover from the Insured Person(s), or the corporate or other legal entity agreeing to honour Card expenses incurred by the Insured Person(s).
- In case of cancellation of purchases of products or services, if the amount refunded is not credited to the Original Source of Booking then the insurance company will not make payment for any claim arising as a consequence of this to the Insured/ Insured Person(s).

Section II - Personal Accident Cover

- for Bodily Injury or Sickness occasioned by Civil War or Foreign War.
- for Bodily Injury or Sickness caused or provoked intentionally by the Insured Person.
- for Bodily Injury or Sickness due to willful or deliberate exposure to danger. (except in an attempt to save human life). intentional self-inflicted injury. suicide or attempt thereof, or arising out of non-adherence to medical advice.
- for Bodily Injury or Sickness sustained or suffered whilst the Insured Person is or as a result of the Insured Person being under the influence of alcohol or drugs or narcotics unless professionally administered by a Physician or unless professionally prescribed by and taken in accordance with the directions of a Physician.
- for Bodily Injury due to a gradually operating cause.
- for Bodily Injury sustained whilst or as a result of participating in any criminal act.
- for Bodily Injury sustained whilst or as a result of participating in any sport as a professional player.
- for Bodily Injury sustained whilst or as a result of participating in any competition involving the utilization of a motorized land! water or air vehicle.
- for Bodily Injury sustained whilst or as a result of riding or driving a motorcycle or motor scooter over one hundred fifty (150) cc.
- for Bodily Injury whilst the Insured Person is travelling by *air* other than as a fare paying passenger on an aircraft registered to an airline company for the transport of paying passengers on regular and published scheduled routes.
- for Bodily Injury or Sickness resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.

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	<p>12). for Bodily Injury or Sickness caused by or arising from the conditions commonly known as Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV) and/or any related illness or condition including derivatives or variations thereof howsoever acquired or caused. The onus shall always be upon the Insured Person to show that Bodily Injury or Sickness was not caused by or did not arise through AIDS or HIV.</p> <p>13). for Bodily Injury or Sickness caused by or arising from or due to venereal or venereal related disease.</p> <p>14). for Bodily Injury sustained whilst or as a result of active participation in any violent labor disturbance. riot or civil commotion or public disorder.</p> <p>15). for Bodily Injury sustained whilst on service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization, notwithstanding that the Bodily Injury occurred whilst the Insured Person was on leave or not in uniform.</p> <p>16). for treatments for nervous or mental problems. whatever their classification, psychiatric or psychotic conditions, depression of any kind, or mental insanity.</p> <p>17). any pathological fracture.</p> <p>18). for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centers, centers of detoxification etc.)</p> <p>19). for investigations, operations or treatment of a purely cosmetic nature; or for obesity; or undertaken to facilitate pregnancy or to cure impotence or to improve potency.</p>
<p>Section III - PURCHASE PROTECTION</p> <p>Section III (B) - Burglary</p> <p>1) Loss or damage to Gold or Silver articles, watches or jewelry or precious stones or medals or coins or curios, sculptures, manuscripts, rare books, plans, models, molds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers. unless specifically agreed to by the Company and incorporated in the Policy.</p> <p>2) Loss or damage where the insured Person(s) or any resident or member of the Insured Person(s)'s residential premises or his employee/s or any other person lawfully in the Insured Person(s)'s residential premises is involved or has colluded, in any manner, in the actual theft or damage to any of the articles or residential premises.</p> <p>3) Theft without actual forcible and violent entry and/or exit from the residential premises.</p> <p>4) loss or damage which is recoverable under Fire or Plate Glass Insurance Policy, if any, or any other policy.</p> <p>5) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of or in connection with riot and strike, civil commotion, terrorist activities.</p> <p>6) Loss or damage directly or indirectly, proximately or remotely occasioned by or which arises out of earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.</p> <p>7) Loss of money and/or other property removed or extracted from the safe in the residential premises following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat.</p> <p>8) Any goods lying in open</p>	<p>Section IV - Credit Shield Insurance</p> <p>1) Suicide, attempted suicide or self inflicted injury or illness;</p> <p>2) Whilst under the influence of intoxicating liquor or drugs;</p> <p>3) Any deliberate or intentional, unlawful or illegal activities with criminal intent, error, or omission of the Insured.</p> <p>4) From war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.</p> <p>5) Any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured.</p> <p>6) Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.</p> <p>7) Any loss caused either directly or indirectly by nuclear energy, radiation.</p> <p>8) Curative treatments or interventions that the Insured performs or has had performed on his body against medical advice or without medical advice</p> <p>9) Venereal or sexually transmitted disease.</p> <p>10) HIV (Human immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired)</p> <p>11) Immune Deficiency Syndrome and/or mutant derivatives or variations thereof however caused.</p> <p>12) Pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.</p> <p>13) The Insured's participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.</p>

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	<p>14) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.</p>
<p>Section VI- TRAVEL INSURANCE Specific Exclusions applicable to all sections of Travel insurance</p> <ol style="list-style-type: none"> 1) loss of cash, bank or currency notes, cheques, debit or credit cards or unauthorized use thereof, postal orders, travelers cheques, travel, tickets, securities of any kind and petrol or other coupons. 2) mechanical or electrical breakdown or derangement or breakage of fragile or brittle articles, or damage caused by such breakage unless caused by fire or by Accident to the conveying vehicle. 3) baggage, clothing and personal effects dispatched as unaccompanied baggage. 4) loss or damage to sports equipment whilst in use, contact lenses, samples, tools. 5) loss, destruction, or damage caused by atmospheric or climatic conditions or any other gradually deteriorating cause. 6) loss including but not limited to loss by theft, or damage to vehicles or other accessories. 7) baggage and/or personal effects sent under an airway-bill or bill of lading. 8) computer equipment, cameras, musical instruments, radios and portable radio/cassette/compact disc players. 9) contact lenses, glasses, hearing aids or bridges or dentures for a tooth or teeth. 10) chartered flights, unless such flights are registered in the International Data System. 11) confiscation of baggage by customs or any government authority. 12) purchases made after arriving in the final destination mentioned on the airline ticket. 13) delays due to a strike or industrial action existing or announced before the start of the journey. 14) any claim caused by civil authority. 15) arising or as the result of chartered flights, unless such flights are registered in the International Data System. 16) if comparable alternative transport has been made available within six (6) hours after scheduled departure time or within six (6) hours of an actual connecting flight arrival time. 17) if an Insured Person fails to check-in according to the itinerary supplied, unless it is due to a strike. 	<p>Section VII - CASH IN TRANSIT</p> <ol style="list-style-type: none"> 1) Loss occasioned by Riot, Strike; 2) Money carried under contract of affreightment; 3) Theft of money from unattended vehicle; 4) Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased. 5) Shortage of any money due to any error or omission of the Insured or any other person; 6) Loss of or Damage to money in transit by post 7) Money carried in public transport except hired taxis.
<p>Section VIII - BAGGAGE INSURANCE</p> <ol style="list-style-type: none"> 1) Loss of cash, including deeds, bonds, bills of exchange, promissory notes, stock or share certificates contained in or forming part of the Baggage or being carried on the body of the Insured or entrusted to any other mistake or otherwise howsoever. 2) Damage caused by any process of —cleaning, dyeing or bleaching, restoring, repairing or renovation of deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause. 3) Breakage, crockery, glass, cameras, binoculars, lenses, sculptures, curios, pictures, musical instruments, sports gear and similar articles of brittle and fragile nature, unless caused by fire or accident to the means of conveyance being used to carry such articles. 	

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- 4) Loss or damage caused by mechanical derangement to any electrical machine, apparatus, fixtures or fittings (including electrical fans, electric household or domestic appliances, wireless sets, radio and television sets) or to any portion of electrical installation arising from or occasioned by over running, excessive pressure, short circuiting arising from self heating or leakage of electricity from whatever cause including lightning.
- 5) Loss or damage caused by mechanical derangement, over-winding, denting or internal damage of watches and/or clocks.
- 6) Loss, destruction or damage caused by or arising from the leakage, spilling or exuding of liquids, oils or materials of a like nature or articles of dangerous or damaging nature.
- 7) Theft of Baggage from any car in which the Insured Person(s) is travelling whilst on a Journey may except if such theft occurs from a fully enclosed saloon car having at the time of occurrence, all the doors, windows and other openings security locked and properly fastened.
- 8) Loss of or damage to articles which did not form part of the Baggage when the Journey commenced, unless the loss of or damage to such articles is within a maximum limit of 1% of the Sum Insured / Limit of Liability per Insured per Journey.
- 9) Loss or damage to manuscripts, stamps, business books or documents, jewelry, watches, furs, precious metals, precious stones, gold and silver ornaments unless specifically declared to, and accepted by, the Company.
- 10) Loss of articles such as walking sticks, umbrellas, sun shades, fans, deck chairs, property in use while on the Journey or articles whilst being worn on the person of the Insured Person(s) or carried with the Insured Person(s).
- 11) Any loss or damage arising through delay, detention or confiscation of Baggage by Customs or other Authorities.
- 12) Loss of or damage to any property or articles whilst being conveyed or transferred by any carrier under a contract of affreightment.
- 13) Loss of or damage to articles of consumable or edible or perishable nature.
- 14) Damage or loss not reported to the police within 48 hours of discovery and a written report obtained in respect of the same.
- 15) Loss of Baggage, occurring whilst in transit and reported to the Company within 48 hours of the occurrence, due to any of the perils stated in the scope of cover where the Insured Person(s) is involved, or suspected to be involved, as principal or accessory to a crime, including fraud or dishonesty of the Insured Person(s).
- 16) Loss or damage due to, or contributed to by, the Insured Person(s) having caused or suffered anything to be done whereby the risks hereby insured against was unnecessarily or unreasonably increased.
- 17) Loss of property unless a Property Irregularity Report or other report usually issued by carriers in the event of loss of baggage has been procured and submitted to the Company.
- 18) Any partial loss of the contents contained within the item(s) of Baggage.
- 19) Loss or damage occurring outside the geographical limits of the Indian territory.
- 20) Loss or damage occurring to Baggage whilst in the possession of, or belonging to, dependents of the Insured Person(s) or any person other than the Insured Person(s).

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<p>21). Any travel undertaken within the municipal limits of the village, town or city where the Insured Person(s) premise is located and not forming a part of routine travel.</p>	
<p>Section IX- Forgery/Counterfeit Cheques Cover</p> <ol style="list-style-type: none"> 1) If the forged/ counterfeit cheques/s does not belong to the series of cheques issued to the Cardholder I Account holder or customer 2) The forged/ counterfeit cheques/s is one which has been encashed or cleared earlier. 3) Forged/counterfeit cheques drawn on any co-operative Bank is excluded under the policy. 4) Loss suffered on account of payment made in respect of cheques where payee Bank is a co-operative bank. 5) Payment made in respect of Non M1CR cheques. 	<p>Section X - HOLE - IN - ONE</p> <ol style="list-style-type: none"> 1) Claims where the player has not been listed as a Participant in the Tournament. 2) Claims originating on a non Target Hole. 3) Any claims where the Hole in One has not been correctly adjudicated or failure of the Insured to follow the claims procedure. 4) Consequential loss of whatever nature arising from the tournaments conducted I certified by PGA I Other International Golf Associations.
<p>Section XI - CRITICAL ILLNESS</p> <ol style="list-style-type: none"> 1) A waiting period of 90 days will apply to all claims unless the Insured Person has been insured under this policy continuously end without any break in the previous Policy Year. 2) War or any act of war, invasion, act of foreign enemy, war like operations (whether war be declared or not or caused during service in the armed forces of any country). civil war, public defense, rebellion, revolution, insurrection, military or usurped acts, nuclear weapons/materials, chemical and biological weapons, radiation of any kind. 3) Insured Person committing or attempting any breach of the law with criminal intent or Arising out of or as a result of any act of self destruction or self inflicted Injury, attempted suicide or suicide. 4) The abuse or the consequences of the abuse of intoxicants or hallucinogenic substances such as drugs and alcohol, including smoking cessation programs and the treatment of nicotine addiction or any other substance abuse treatment or services, or supplies. 5) Venereal disease, sexually transmitted disease or illness; "AIDS" (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus) including but not limited to conditions related to or arising out of HIV/AIDS such as ARC (AIDS related complex), Lymphomas in brain, Kaposi's sarcoma, tuberculosis. 6) Any treatment arising from pregnancy (including voluntary termination), miscarriage, maternity or birth (including caesarean section), congenital internal and external diseases, defects or anomalies. 7) Any exclusion mentioned in the Schedule or the breach of any specific condition mentioned in the Schedule. 	

Please refer for complete list of exclusions in the policy wordings.

WHAT IS THE CLAIM PROCEDURES?

1. DETAILS TO KEEP HANDY WHILE REGISTERING A CLAIM

- Policy Number
- Nature of disease/illness
- Brief history of diagnosis (first diagnosis date is mandatory)

2. HOW DO I FILE MY CLAIM?

- For Reimbursement claim intimation, customer should visit www.hdfcergo.com > Help > Claim registration OR Send duly signed claim form along with required documents to below address HDFC ERGO General Insurance company Ltd, 5th floor, Tower 1, Stellar IT Park, C-25, Sector-62, Noida, UP, India - 201301.
- For preauth claim write to us preauth@hdfcergo.com

3. WHAT ARE THE BASIC DOCUMENTS REQUIRED IN CASE OF A CLAIM?

- Duly filled and signed claim form (available on our website)
- Copy of Photo ID proof of insured and claimant

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- Discharge card and original discharge summary
- Consultation note/ Relevant treatment papers
- All relevant medical reports along with supporting invoices and doctors requisition advising the same
- Original and final hospitalisation bills with detailed breakup
- Pharmacy bills along with prescriptions

Please note: This is not an exhaustive list. Additional docs may be required on case to case basis.

Grievance Redressal Procedure

i. If You have a grievance that You wish Us to redress, You may contact Us with the details of **Your** grievance through:

Contact Points	First Contact Point	Escalation level 1	Escalation level 2
Contacts us at	022 6234 6234 / 0120 6234 6234	NA	NA
Write to us at	care@hdfcergo.com	grievance@hdfcergo.com	cgo@hdfcergo.com
Visit us	Grievance cell of any of our Branch office	The Grievance Cell, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West) Mumbai-400078	Chief Grievance Officer, HDFC ERGO General Insurance Company Ltd., D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai-400078

ii. If You are not satisfied with Our redressal of Your grievance through one of the above methods, You may approach the nearest Insurance Ombudsman for resolution of Your grievance. The contact details of Ombudsman offices are mentioned below.

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@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU - Smt. Neerja Shah 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@ecoi.co.in	Karnataka
BHOPAL - Shri Guru Saran Shrivastava 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@ecoi.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@ecoi.co.in	Orissa
CHANDIGARH - Dr. Dinesh Kumar Verma 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@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
CHENNAI - Shri M. Vasantha Krishna 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@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)
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@ecoi.co.in	Delhi
GUWAHATI - Shri Kiriti .B. Saha 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@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Shri I. Suresh Babu 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@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in	Rajasthan.

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NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District)
ERNAKULAM - Ms. Poonam Bodra 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@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
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@ecoi.co.in	West Bengal, Sikkim, 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@ecoi.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, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI - Shri Milind A. Kharat 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@ecoi.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 Buddha Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, 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.
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@ecoi.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@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Section 41 of Insurance Act 1938 (Prohibition of Rebates):

- No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
- Any person making default in complying with the provision of this section shall be punishable with fine which may extend to Rupees Ten Lakh Rupees.

IRDAI Regulation no 5 - This policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation