

## MICRO INSURANCE - KISAN SARVA SURKSHA KAWACH

HDFC ERGO General Insurance Company Limited (We/ Us/ Our), having received a Proposal and the premium from the Insured named in the Schedule (You/ your), by this Policy agree, that on proof to the satisfaction of the compensation having become payable as set out in the Schedule to You upon happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured / Limit of Liability/ appropriate benefit will be paid by Us.

### A. General Exclusions

We shall not be liable in respect of:

1. Loss, damage, liability or expenses whether directly occasioned by, happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether, war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power or civil commotion or loot or pillage in connection herewith.
2. Loss or damage caused by wear and tear.
3. Consequential loss of any kind or description.
4. Loss or damage due to contractual liability of any kind
5. Loss or damage caused by or arising out of your willful act or willful gross negligence or your representative.
6. (a) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material and other similar weapons of mass destruction.  
b) This insurance does not cover loss or damage directly or indirectly caused 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 combustion of nuclear fuel. Combustion shall include any self-sustaining process of nuclear fission.
7. Loss, destruction or damage caused to the Property insured by pollution or contamination excluding
  - a. Pollution or contamination which itself results from a peril hereby insured against.
  - b. any peril hereby insured against which itself results from pollution or contaminationIn any action, suit or other proceedings where We allege that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon You.

### B. Definitions

1. **Building** means structure (above Plinth and foundation excluding land) including connected utilities, sanitary fittings, therein belonging to You or which You are accountable.
2. **Contents** mean Your household items (excluding jewellery and valuables) including items for which You are accountable.
3. **Agricultural items** include stock of farm produce (grain and/or seeds of all kinds) under storage and agricultural implements belonging to You.
4. **Pumpset** means a submersible or non-submersible pump of horsepower rating not exceeding 25 HP, it's driving unit, pump, switches, wiring and starter.

**C. General Conditions**

1. **Notice:** Every notice and communication to Us required by this Policy shall be in writing.
2. **Duty of Disclosure:** This Policy shall be void and all premiums paid hereon shall be forfeited by Us in the event of misrepresentation, mis-description or nondisclosure of any material particular.
3. **Reasonable Care:** You shall take all reasonable steps to safeguard the property insured against any loss or damage and shall comply with all statutory or other regulations.
4. **Cancellation:** Either party can cancel this policy by giving 14 days notice in writing and in such case We shall return to You a pro-rata proportion of the premium corresponding to the unexpired period of insurance. However, if a claim is made under the section, We will retain the entire premium. Where the remittance made by You is not realized by the Insurer the policy shall be treated as void ab-initio We reserve the right to cancel the policy on the grounds of misrepresentation, fraud, and non-disclosure of material fact or non-cooperation by You and is not obliged to refund the premium already paid under the Policy.
5. **Claim Procedure:** Subject to specific requirements stipulated in different Sections of this Policy You shall, upon the occurrence of any event giving rise or likely to give rise to a claim under this Policy:
  - a) Give immediate notice thereof to us and shall within thirty (30) days thereafter furnish to Us at his own expense details of the amount of the loss, damage or claim together with such particulars and evidence to substantiate the same as We may require.
  - b) Lodge complaint with Police in the event of Burglary, Housebreaking, Accident or other occurrences as may be offences under any provisions of law.
  - c) In the event of death giving rise to or likely to give rise to a claim under this Policy, notice of such death shall be given to us forthwith. The Post Mortem and all certificates, information and evidence required by Us shall be furnished at Your expenses or your legal representatives and shall be in such form and of such nature as we may prescribe.

Provided that the receipt of any intimation, document or particulars by Us shall not amount to admission of liability unless so expressly communicated in writing.

6. **Fraud:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by You or any one acting on your behalf to obtain any benefit under this Policy all benefits under the Policy shall be forfeited.
7. **Arbitration:** If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and

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

It is clearly agreed and understood that no difference or dispute shall be referred to arbitration as herein before provided, if We have disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator shall be first obtained.

8. **Observance of the Terms and Conditions:** The due observance and fulfillment of the terms conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by you shall be a condition precedent to any liability of Us to make any payment under this Policy.
9. **Renewal Notice:** We shall not be bound to accept any renewal premium or to give notice that renewal is due.
10. **Law and Jurisdiction:** It is hereby declared and agreed that this contract of insurance and all claims there under shall be governed by Indian Law and any legal proceeding in respect thereof shall be raised a competent court of India. All claims shall be paid in Indian Rupees only
11. **Interest:** No interest shall be payable by Us on any account whatsoever in respect a claim under this Policy.

**D. BASIS OF INDEMNITY:**

In the event of an admissible claim under respective section, Section 1, 2 and 4 of the Policy are subject to following provisions:

- a. In case where damage to insured property can be repaired, We will pay expenses necessarily incurred to restore the damaged property to its former state of serviceability. However, if the cost of such repairs equals or exceeds the Sum Insured, the claim will be settled on the basis set out in (b) below;
- b. In case of total loss claims i.e. claims equal to or exceeding the Sum Insured, Our maximum liability will not exceed the sum insured specified in the schedule
- c. We will make payment under sub-clauses (a) and (b) above only after being satisfied by production of necessary bills and documents that repairs have been carried out or replacements have been effected, as the case may be.
- d. Coverage under this section is on first loss basis. Our liability shall be limited to the amount of sum insured specified in the schedule hereto

## **SECTION 1: PROPERTY DAMAGE INSURANCE**

### **1.1 Scope of Cover**

We will indemnify you in respect of loss or damage to the building, contents including agriculture items in the insured premises specified in the schedule against:

1. Fire
2. Lightning
3. Explosion/Implosion Excluding loss, destruction of or damage caused by centrifugal forces.
4. Aircraft Damage - Loss, Destruction or damage caused by aircraft, other aerial or space devices and articles dropped there from.
5. Riot, Strike and Malicious Damage - Loss of or visible physical damage or destruction by external violent means directly caused to the Property insured
6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation- Loss, destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, tornado, flood or inundation.
7. Impact Damage - Loss of or visible physical damage or destruction caused to the Property insured due to impact by any rail/ road vehicle or animal by direct contact.
8. Subsidence and Landslide including Rock slide
9. Bursting and/or Overflowing of Water Tanks, Apparatus and Pipes
10. Missile Testing operations
11. Bush Fire including loss, destruction or damage caused by forest fire
12. Earthquake – fire & shock
13. Burglary, Housebreaking including theft

### **1.2 Exclusions**

1. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
2. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
3. Loss or damage by Burglary and/or Housebreaking or Theft where any member of your family or in your employment is concerned as Principal or accessory.
4. Loss of or damage to livestock, motor vehicle and pedal cycles.
5. Loss or damage which is recoverable under any other section of this policy
6. Losses discovered during any process of stock taking or inventory reconciliation.
7. Loss of money and/or other property abstracted from a safe following the use of the key to the said safe or any duplicate thereof belonging to You, unless such key has been obtained by assault or violence or any threat thereof.

## **SECTION 2: AGRICULTURE PUMPSET INSURANCE**

### **2.1 Scope of Cover**

This section provides cover against unforeseen and sudden loss or physical damage caused to the Pumpset specified in the Schedule solely and directly due to any of the **perils** stated hereunder, occurring whilst at the premises and during the period specified in the Schedule.

#### **Perils:**

1. Fire & Lightning
2. Burglary
3. Mechanical/ Electrical breakdown
4. Riot, Strike or Malicious damage
5. Flood, earthquake and other convulsions of nature

### **2.2 Exclusions**

We shall not be liable in respect of:

1. Normal wear and tear, gradually developing defects, flaws, cracks, fractures or fatigue, gradual deterioration due to atmospheric conditions or otherwise, caused by normal use or exposure.
2. Loss or damage resulting from over load experiments or tests requiring the imposition of abnormal conditions.
3. Loss, damage and/or liability due to faults existing at the time of commencement of this insurance and known to You or your representatives.
4. Loss or damage for which the manufacturer or supplier of the Pumpset is responsible either by law or under contract.
5. Loss by reason of use of the Pumpset or any other consequential loss of any nature whatsoever incurred or suffered by You.
6. The cost of dismantling, transportation to the repair shop and back to your premises, and the cost of re-erection arising out of any damage to the Pumpset.

## **SECTION 3: PERSONAL ACCIDENT INSURANCE**

### **ACCIDENTAL DEATH**

If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in Death within twelve (12) months of the Date of Loss, then We agrees to pay to the Insured Person's Beneficiary or legal representative the Compensation stated in the Schedule.

#### ***Specific Extensions***

- 1) **Disappearance:** In the event of the disappearance of the Insured Person, following a forced landing, stranding, sinking or wrecking of a conveyance in which such Insured Person was known to have been

travelling as an occupant, it shall be deemed after twelve (12) months, subject to all other terms and conditions of this Policy, that such Insured Person shall have died as the result of an Accident. If at any time, after the payment of the Accidental death benefit, it is discovered that the Insured Person is still alive; all payments shall be reimbursed in full to us.

- 2) Exposure: Death as a direct result of exposure to the elements shall be deemed to be Bodily Injury.

***Specific Conditions***

If applicable and if payment has been made under the Permanent Disablement Section, any amounts paid under that Section would be deducted from payment of a claim under this Section of the Policy.

**PERMANENT DISABLEMENT**

If during the Period of Insurance an Insured Person sustains Bodily Injury which directly and independently of all other causes results in disablement within twelve (12) months of the Date of Loss, then We agree to pay to the Insured Person the Compensation stated in the specific Table of Benefits below, which is shown as the Table of Benefits in the Schedule. The Deductible or Franchise, if applicable, shall be deducted from the Compensation payable.

***Specific Extensions***

Exposure: Permanent disablement as a direct result of exposure to the elements shall be deemed to be Bodily Injury.

***Specific Conditions***

- 1) The insurance shall terminate for an Insured Person under this Section upon payment of a benefit equal to the Total Sum Insured.
- 2) The total amount payable in respect of more than one disablement due to the same Accident is arrived at by adding together the various percentages shown in the Table of Benefits, but shall not exceed the Total Sum Insured.
- 3) The Deductible or Franchise, if applicable, shall apply to the total amount payable, irrespective of the number of benefits an Insured Person is entitled to.
- 4) If an Insured Person dies as the result of the Bodily Injury any amount claimed and paid to an Insured Person under the Permanent Disablement Section will be deducted from any payment under the Accidental Death Section.

***Specific Definitions for all Tables of Benefits***

- 1) Limb means the hand above the wrist joint or foot above the ankle joint.
- 2) Loss of Hearing means the total and irrecoverable Loss of Hearing.
- 3) Loss of Mastication means the total and irrecoverable loss of ability to chew food.

- 4) Loss of Sight means the total and irrecoverable Loss of Sight. This is considered to have occurred if the degree of sight remaining after correction is 3 / 60 or less on the Snellen Scale.
- 5) Loss of Speech means the total and irrecoverable Loss of Speech.

#### Specific Definitions for Table (A)

**Loss** used with reference to **Limb** means the loss by physical severance of such **Limb**.

**TABLE OF BENEFITS – TABLE (A)**

The Disablement	Compensation Expressed as a Percentage of Total Sum Insured
1) <b>Permanent Total Disablement</b>	100%
2) Permanent and incurable insanity	100%
3) Permanent Total Loss of two <b>Limbs</b>	100%
4) Permanent Total <b>Loss of Sight</b> in both eyes	100%
5) Permanent Total <b>Loss of Sight</b> of one eye and one <b>Limb</b>	100%
6) Permanent Total <b>Loss of Speech</b>	100%
7) Complete removal of the lower jaw	100%
8) Permanent Total <b>Loss of Mastication</b>	100%
9) Permanent Total Loss of the central nervous system or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry out <b>Daily Activities</b> essential to life without full time assistance	100%
10) Permanent Total <b>Loss of Hearing</b> in both ears	75%
11) Permanent Total Loss of one <b>Limb</b>	50%
12) Permanent Total <b>Loss of Sight</b> of one eye	50%

#### Exclusions:

We shall not be liable to pay any benefit in respect of any **Insured Person**:

- 1) for **Bodily Injury** occasioned by **Civil War** or **Foreign War**.
- 2) for **Bodily Injury** caused or provoked intentionally by the **Insured Person**.
- 3) for **Bodily Injury** 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**.
- 4) for **Bodily Injury** 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**.

- 5) for **Bodily Injury** due to a gradually operating cause.
- 6) for **Bodily Injury** sustained whilst or as a result of participating in any sport as a professional player.
- 7) 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.
- 8) for **Bodily Injury** sustained whilst or as a result of riding or driving a motorcycle or motor scooter over one hundred fifty (150) cc.
- 9) 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.
- 10) for **Bodily Injury** sustained whilst or as a result of participating in any criminal act.
- 11) for **Bodily Injury** resulting from pregnancy within twenty-six (26) weeks of the expected date of birth.
- 12) for **Bodily Injury** 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** was not caused by or did not arise through AIDS or HIV.
- 13) for **Bodily Injury** caused by or arising from or due to venereal or venereal related disease.
- 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.
- 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 organisation, notwithstanding that the **Bodily Injury** occurred whilst the **Insured Person** was on leave or not in uniform.
- 16) for treatments for nervous or mental problems, whatever their classification, psychiatric or psychotic conditions, depression of any kind, or mental insanity.
- 17) any pathological fracture.
- 18) for cures of any kind and all stays in long term care institutions (retirement homes, convalescence centers, centers of detoxification etc.).
- 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.
- 20) for **Bodily Injury** sustained whilst or as a result of engaging in, practicing for, or taking part in training peculiar to any kind of hazardous sport such as parachuting, hand gliding, parasailing, *off-piste* skiing or bungee jumping.
- 21) Any Medical Expenses incurred, the need of which arises out of a Pre existing Condition
- 22) for **Bodily Injury** caused by or arising from or as a result of **Terrorism**.



## **SECTION 4 : ANIMAL DRIVEN CART INSURANCE**

### **4.1 Scope of Cover**

We will indemnify You against loss of or damage to the Cart and /or its accessories whilst thereon (mentioned in the schedule) caused

1. by accidental external means,
2. by Fire, external explosion, Lightning, Flood & other convulsions of nature,
3. Burglary, House breaking or Theft,
4. by Riot & Strike , Malicious act
5. whilst in transit by road, rail, inland waterway,

### **4.2 Exclusions**

Subject to deduction of depreciation in respect of parts replaced considering the age of such parts We shall not be liable to make any payment in respect of:

1. damage to hard or pneumatic rubber tyres whenever fitted unless the cart is damaged at the same time, when the liability of Us shall be limited to Fifty percent (50%) of sum insured towards the cost of replacement
2. loss of or damage to accessories by burglary, house breaking or theft unless the cart is also stolen at the same time
3. Any accident, loss, damage and/or liability caused, sustained or incurred after any variation in or termination of your interest in the cart
4. Whilst You or any other person driving the cart with your consent is under the influence of intoxicating liquor or drug and in the event of any claims hereunder You shall prove that the accident, loss, damage 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 consequence thereof and in default of such proof We shall not be liable to make any payment in respect of such a claim

## HDFC ERGO General Insurance



### Grievance Redressal Procedure

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

- Call Centre ( Toll free helpline )  
1800 2 700 700 (accessible from any Mobile and Landline within India)
- Emails – [grievance@hdfcergo.com](mailto:grievance@hdfcergo.com)
- Designated Grievance Officer in each branch.*
- Company Website – [www.hdfcergo.com](http://www.hdfcergo.com)
- Fax : 022 - 66383699
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) 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 Cell ,  
HDFC ERGO General Insurance Company Ltd.  
6th Floor, Leela Business Park,  
Andheri Kurla Road,  
Andheri, Mumbai – 400059**

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

To the Principal Grievance Officer  
HDFC ERGO General Insurance Company Limited  
6<sup>th</sup> floor, Leela Business Park.  
Andheri Kurla Road,  
Andheri (E), Mumbai – 400059  
*E-mail:* [principalgrievanceofficer@hdfcergo.com](mailto:principalgrievanceofficer@hdfcergo.com)

You may also approach the nearest Insurance Ombudsman for resolution of your grievance. 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

**NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES**

(As on 1.1.2015)

Office Details	Jurisdiction of Office (Union Territory, District)	Date Of Taking Charge
AHMEDABAD - Shri. / Smt. Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.:- 079-27545441/27546840 Fax : 079-27546142 Email: bimalokpal.ahmedabad@gbic.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	
BENGALURU - Shri. M. Parshad Office of the Insurance Ombudsman, Jeevan Soudha Building, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 025. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in	Karnataka.	14-08-2014
BHOPAL - Shri. R K Srivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.:- 0755-2769201/9202 Fax : 0755-2769203 Email: bimalokpal.bhopal@gbic.co.in	Madhya Pradesh Chattisgarh.	27-05-2013
BHUBANESHWAR - Shri. B. N. Mishra Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596455/2596003 Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	Orissa.	22-07-2014
CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706468/2772101 Fax : 0172-2708274 Email: bimalokpal.chandigarh@gbic.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	21-09-2012
CHENNAI - Shri Virander Kumar 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@gbic.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	09-05-2013
DELHI - Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23234057/23232037 Fax : 011-23230858 Email: bimalokpal.delhi@gbic.co.in	Delhi.	15-07-2014
GUWAHATI - Sh. / Smt. 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: bimalokpal.guwahati@gbic.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	
HYDERABAD - Shri. G. Rajeswara Rao Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool,	Andhra Pradesh, Telangana, Yanam and part of Territory of	15-05-2013

## HDFC ERGO General Insurance



Take it easy!

Office Details	Jurisdiction of Office (Union Territory, District)	Date Of Taking Charge
Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in	Pondicherry.	
JAIPUR - Shri. Ashok K. Jain Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@gbic.co.in	Rajasthan.	10-10-2014
ERNAKULAM - Shri. P. K. Vijayakumar 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@gbic.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	14-07-2014
KOLKATA - Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel No: 033-22124339/22124346 Fax: 22124341 Email: bimalokpal.kolkata@gbic.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.	30-07-2014
LUCKNOW - Shri. N. P. Bhagat 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@gbic.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.	04-08-2014
MUMBAI - Shri. A. K. Dasgupta 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@gbic.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	16-05-2013
NOIDA - Shri. Ajesh Kumar 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 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut,	

HDFC ERGO General Insurance Company Limited. (Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&T General Insurance Company Limited upto Sept 13, 2016).

CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165 - 166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai - 400 020.

Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.

Tel.: +91 22 6638 3600 | Fax: 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com UIN: HDE-OM-P17-12-V01-16-17. IRDAI Registration Number : 146

## HDFC ERGO General Insurance



Office Details	Jurisdiction of Office (Union Territory, District)	Date Of Taking Charge
	Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	
PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel No: 0612-2680952 Email: bimalokpal.patna@gbic.co.in	Bihar, Jharkhand.	
PUNE - Shri. A. K. Sahoo 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 - 32341320 Email: bimalokpal.pune@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	10-09-2014

STATUTORY NOTICE: "INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION"

HDFC ERGO General Insurance Company Limited. (Formerly HDFC General Insurance Limited from Sept 14, 2016 and L&T General Insurance Company Limited upto Sept 13, 2016).

CIN: U66030MH2007PLC177117. Registered & Corporate Office: 1st Floor, HDFC House, 165 - 166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.

Tel.: +91 22 6638 3600 | Fax: 91 22 6638 3699 | care@hdfcergo.com | www.hdfcergo.com UIN: HDE-OM-P17-12-V01-16-17. IRDAI Registration Number : 146