



FUTURE GENERALI INDIA
Insurance Company Limited

Jeweller's Block Insurance Policy Wordings

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Jeweller's Block Insurance Policy Wordings

Helpful and important information about your insurance

Insurance does not cover your property against everything that can happen so please read your policy carefully to make sure you understand what it covers and the limits which apply.

This Jeweller's Block policy is applicable to Stock and stock in trade consisting of Jewellery, Gold or Silver Ornaments, Plate Pearls and Diamonds and Precious Stones of any sort or kind whatsoever, cash and currency notes and / or other merchandise and materials usual to the conduct of the Insured's business, belonging to and /or held in trust or on commission for which the insured is responsible.

Your policy describes certain things which you are required to do to make sure that your policy cover operates fully, for example, you must:

- tell us about changes which could affect your policy
- take reasonable care of your property

How to get help... Claims service

If you want to make a claim under this policy call us on:

Our Contact centre offer help and advice 24 hours a day, 365 days a year. There's need to fill out a claim form or arrange estimates if necessary. Please mention your policy number while calling.

Please read the section in the policy relating to claim procedure and we request you to comply with the requirements to enable us to serve you better.

Changes to your policy

If you have any questions, or want to make any changes to your policy, call us on the telephone number detailed on your policy schedule. Our customer service advisers will be pleased to assist you.

JEWELLER'S BLOCKINSURANCE POLICY

Whereas the **Insured** has made to Future Generali India Insurance Company Ltd (hereinafter called the "**Company**"), a proposal which is hereby agreed to be the basis of this **Policy** and has paid the premium specified in the **Schedule**, now the **Company** agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the **Insured** in excess of the amount of the **Deductible** and subject always to the **Sum Assured** against such loss as is herein provided.

PROPERTY INSURED

Stock and stock in trade consisting of Jewellery, Gold or Silver Ornaments, Plate Pearls and Diamonds and Precious Stones of any sort or kind whatsoever, cash and currency notes and/ or other merchandise and materials usual to the conduct of the Insured's business, belonging to and /or held in trust or on commission for which the insured is responsible.

SCOPE OF POLICY COVER

Section - I: This policy section insures against all risks of direct physical loss of or damage to property insured under items (i) to (iv) under Section - I of the schedule whilst contained in the premises where the insured's business is carried on or at other premises where the insured property is deposited as specified in the schedule subject to the definitions, limitations, exclusions, terms, conditions and warranties attached herewith.

Section - II: This policy section insures against all risks of direct physical loss of or damage to property insured under items (i), (ii) and (iii) of Section - II of the schedule and carried, conveyed/distributed outside the specified premises for purpose of insured's business subject to the definitions, limitations, exclusions, terms, conditions and warranties attached herewith.

Section - III: This policy section insures against all risks of direct physical loss of or damage to property insured whilst in transit as specified under items (I), (ii) and (iii) of section III of the schedule within the geographical area specified in the schedule subject to the

definitions, limitations, exclusions, terms, conditions and warranties attached herewith

Section – IV: This policy section insures against financial loss due to loss of property insured up to amount specified in the schedule resulting directly from one or more fraudulent or dishonest acts committed by a salaried *employee* of the insured acting alone or in collusion with others subject to such fraudulent acts being committed during the policy period specified in the schedule and are discovered during the policy period or not later than 6 months following the termination of this policy.

Section - V: This policy section insures against all risks of direct physical loss of or damage to property insured whilst participating in a domestic and/or international exhibition including privately organized, as specified in the schedule subject to the definitions, limitations, exclusions, terms, conditions and warranties attached herewith

Section – VI: This policy section insures against direct physical loss of or damage to the office furniture, fixtures, fittings, the property of the insured being used in connection with the insured's business whilst contained in the premises including loss or damage in respect of Tenants' improvements and betterments and/or Signs where the insured's business is carried on by Fire, Explosion, Lightning, Riot, Strike, Malicious Damage, Flood, Cyclone, Tempest, Earthquake, Burglary, Housebreaking, Theft, Robbery and Hold-up risks.

EXCLUSIONS

The company shall not be liable in respect of

1. First Rs. 10,000/- of each and every claim.
2. Loss of and/or damage to the property insured which may be sustained whilst the same is being actually worked upon from any process of cleaning, repairing or restoring and directly resulting there from.
3. Property missing at stock taking in respect of which no claim has been previously notified unless the loss proved by the insured to be due to peril covered by the policy.
4. Loss of and/or damage to the property hereby insured whilst the same is being worn or used by the insured or any principal director or partner of the insured, or their wives, members of their families, relatives or friends or whilst in their custody for this purpose.
5. Loss of and/or damage to the property hereby insured whilst at any Public / Private Exhibition whether promoted or financially assisted by any Public Authority or by Trade Association or otherwise. This exclusion will not be applicable if coverage under section – V is opted by the insured and agreed by the Company.
6. Theft or disappearance of property hereby insured from road vehicles of every description owned or hired by or under the control of the insured and/or their partner, servants, agents or representatives where such vehicles are left unattended.
7. Loss or damage caused by or arising from depreciation, gradual deterioration, inherent vice, extremes of temperature, wear & tear, moth, vermin and mildew.
8. Loss or damage to any item of glass crockery, porcelain chinaware and other articles of brittle or fragile nature unless such loss or damage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed.
9. Loss or damage occasioned by theft or dishonesty or any attempt thereat committed by or where such loss or damage has been expedited or in any way sustained or brought about by:
 - a. Any customer or broker or broker's customer, angadias or cutters or goldsmith in respect of the property hereby insured entrusted to them by the insured, his or their servants or agents.
 - b. the insured's family members or directors
 - c. Employees of the insured. This exclusion will not be applicable if coverage under section – IV is opted by the insured and agreed by the Company
- 10.

- a. Loss or damage occurring whilst in transit in India to ultimate destination outside the geographical area stated in the schedule for the purpose of exports.
 - b. Loss or damage to the property hereby insured intended for export from the time such property leaves the insured's premises in the ordinary course of processing for transit and during transit for delivery to customs or carrier or post office.
11. Loss or damage arising from detention, confiscation, nationalization, requisition, occupation or willful destruction by or under the order of the government or any public or local authority.
 12. Any loss following use of the key to the safe or any duplicate thereof belonging to the insured unless such key or duplicate key has been obtained by threat or by violence.
 13. All keys and duplicate keys capable of operating the alarm (if any) and all keys and duplicate keys of safes and strong rooms are removed from the premises when the said premises are left unattended.
 14. Loss or damage to property insured whilst in window display at night or whilst kept out of safe after business hours unless it is covered under Section V.
 15. Any consequential loss or damages including delay.
 16. Loss or damage occasioned by or through or in consequence, directly or indirectly of any of the following occurrences:
 17. Terrorism

Loss or damage caused by any act of terrorism unless and otherwise the terrorism cover is opted and covered under the policy on payment of additional premium. For the purpose of this exclusion an act of terrorism means an act including but not limited to the use of force of violence and / or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and / or to put the public or any section of the public in fear.

- a. Subterranean fire or atmospheric disturbances.
 - b. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, martial law.
18. Losses as a consequence of mysterious disappearances are excluded.
 19. Radioactive Contamination and Explosive Nuclear Assemblies Exclusion Clause
 - a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
 - b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self-sustaining process of nuclear fission.
 20. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
 21. Kimberley Process Exclusion Clause: This insurance excludes any loss, damage, cost or expense of whatsoever nature directly or indirectly arising from confiscation or seizure as a result of non-compliance with, or any breach of the requirements of the Kimberley Process Certification Scheme.

The Kimberley Process Certification Scheme is a joint initiative of the various governments, international diamond industry and civil society to stem the flow of conflict diamonds - rough diamonds that are used by rebel movements to finance wars against legitimate governments.

22. Loss of or damage to Computer System Records.

WARRANTIES

1. It is warranted that where it is declared by the insured in the written proposal and declaration that the insured premises containing the property insured is fitted with a burglar alarm system or are secured by own / common watchman or protected by armed guards.
 - a) The burglar alarm system shall be maintained in good order throughout the currency of this Insurance under a maintenance contract with the installing company or other approved security company.
 - b) Such protections and/or safe guards which may be referred to in the written proposal and declarations as being in force shall not be withdrawn or varied to the detriment of the interest of the Insurer without their consent and immediate advice shall be given to Insurer of any notice of withdrawal of such protection.
2. Warranted that all stock whilst at the premises specified in the schedule shall be secured in locked burglar proof safe at night and at all times out of their business hours.
3. Warranted that if stock with any one person specified under section - II of the schedule exceeds Rs. 5 Lacs, it shall be secured under any in-built locker of a steel cupboard and if the amount of stock exceeds Rs. 10 lacs, it shall be secured in a safe of standard make after business hours at all times

CLAIMS PROCEDURE

The Company shall not be liable to pay any claim hereunder unless the insured complies with the following conditions: -

In the event of any happening or circumstance which could give rise to a claim under this Insurance, the insured shall:

1.
 - 1.1 As a matter of urgency give notice to Future Generali India Insurance Company Limited within 48 hrs of happening of insured peril.
 - 1.2 Confirm the facts in writing as soon as possible, with all information that is available.
 - 1.3 Make no admission of liability without the prior written consent of the Company,
 - 1.4 Take all steps to minimise or avoid any loss hereunder,
 - 1.5 Provide the Company or their appointed representatives with:
 - 1.5.1 all necessary assistance in a timely manner,
 - 1.5.2 all information required,
 - 1.5.3 all documentation and records necessary to establish and assess indemnity hereunder and copies or extracts as may be required;
 - 1.6 Prove the loss to the satisfaction of the Company
 - 1.7 Forward immediately to the Company or their representatives any letter, writ or other document received in connection with any claim made under this Insurance.
2. As often as may be reasonably required submit to examination under oath on all matters connected with a claim, by any person named by the Company at such reasonable time and place as may be designated by the Company's or their representatives. So far as is in their power the Assured shall cause their employees and all other persons interested in the Insured Event(s) to comply with the foregoing. No such examination under oath or examination of books or documents, nor any other act of the Company's or their representatives in connection with any investigation hereunder, shall be deemed a waiver of any defence which the Company might otherwise have. All such examinations and acts shall be deemed to have been made or done without prejudice to the Company's liability.

3. As soon as is practicable render a signed and sworn proof of loss to the Company or their representative to substantiate the occurrence, nature, cause and amount of loss claimed under this Insurance.
4. Allow the Company the right, if they so wish, to:
 - 4.1 Take such steps as they deem necessary to prevent, mitigate or minimise a loss,
 - 4.2 Take over and conduct the defence or settlement of claims made against the insured that are covered by this Insurance,
 - 4.3 Pursue all rights or remedies available to the insured whether or not payment has been made hereunder.

CONDITIONS

This Policy and the 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 Schedule shall bear such meaning wherever it may appear.

1. All notices and communication relating to this Policy are to be sent to the Company in writing. No receipt for renewal premium is valid except on the official form issued by the Company and no Endorsement on this policy or alteration in the terms thereof is valid unless countersigned by an authorized official of the Company.
2. The insured shall take all reasonable precautions for the safety of the property as regards selection and supervision of employees securing all doors and windows and other means of entrance or exit otherwise and shall not withdraw or vary the protection and or safeguards as are referred to in the proposal form to the detriment of the interest of the Company without its consent.
3. The insured shall maintain and keep detailed records of all sales, purchases, and other transactions including entrustments, and that such records shall be available for inspection by the Company or their representatives in case of a claim being made under this policy.
4. Personal Conveyance Clause: This Insurance only covers the property insured in transit when in the "close personal custody and control" of an individual designated in this Insurance and subject to the individual limitations if any as specified in the schedule attached. For the purposes of this clause "close personal custody and control" means that the property insured shall be held by, or attached to, or within sight and not more than arms length reach of the designated individual at all times whilst in transit, subject to the Hotel / Motel Clause. A negligent or voluntary relinquishment of "close personal custody and control", over the property insured by the designated individual will not constitute a loss for the purposes of recovery hereunder, and will result in an immediate cessation of coverage, subject to the Hotel/ Motel Clause. Losses due to the infidelity of the designated individual are excluded.
5. Hotel / Motel Clause: In respect of stay risks, this Insurance only covers the property insured when in the hand or sight of the Assured and/or Assured's Employee(s) and/or Representative(s) or when deposited in either bank safe deposit vault or in the safe of a Hotel or Motel and/or whilst in custody of customs. For the purpose of this clause coverage in respect of a safe in a Hotel / Motel room will be operative only when the room is occupied or the insured property is contained in a safe and/or vault.

This insurance excludes loss of or damage to the insured property from unattended Hotel/ Motel rooms.
6. It is agreed and understood between parties that whenever the Assured and/or his representatives take any insured goods home, these goods have to remain under the personal and permanent supervision of an adult person unless locked in a safe at private dwelling house.
7. The Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non- disclosure of any material particular.
8. No claim shall be recoverable hereunder if any change shall be made in the premises or in the conditions the risk as existing at the time of the acceptance unless the Company shall be endorsing hereon, declare insurance to be continued.
9. The Company shall in no case be bound to accept any notice of any transfer of interest arising hereunder and nothing hereunder contained shall give any right against the Company

to any person other than the insured excepting to the transferee approved by the Company.

10. The Insured upon becoming aware of any Loss in respect of which a claim is or may be made shall take all practicable steps to trace and recover any property and in the event of theft or damage (direct or indirect) to discover the person by whom the property was stolen or damaged and to prosecute and obtain the conviction of such person for the offence and trace and recover any property stolen.
11. The Company may cancel this Policy sending fifteen days notice by registered letter to the Insured at his last known address and in such event will return to the Insured the premium paid less the prorata portion thereof for the period the Policy has been in force or the Policy may be cancelled at any time by the Insured on fourteen days notice and (provided no claim has arisen during than the current period of Insurance) the Insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the policy has been in force.

Short Period Scale is as follows mentions premium to be charged:

For a period not exceeding	Premium to be charged
15 days	10% of the Annual rate
1 month	15% of the Annual rate
2 months	30% of the Annual rate
3 months	40% of the Annual rate
4 months	50% of the Annual rate
5 months	60% of the Annual rate
6 months	70% of the Annual rate
7 months	75% of the Annual rate
8 months	80% of the Annual rate
9 months	85% of the Annual rate
More than 9 months	The full Annual rate

12. If the claim be fraudulent or if any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this Policy or if any destruction or damage be occasioned by the willful act of with the convenience of the Insured all benefits under this Policy shall be forfeited.
13. The Insured shall use due diligence and do and concur in doing all efforts reasonably practicable to avoid or diminish any loss under this Policy.
14. The Company shall not be liable to make any payment under this Policy in respect of any loss or damage if discovery thereof be not made within 60 days of the happening of the same.
15. In case of any loss or damage of any kind whatsoever, it shall be lawful for the insured his or their factors servants or assigns to sue labour and travel in and about the defence safeguard and recovery of the aforesaid subject matter of this insurance or any part thereof without prejudice to this Insurance or waiver of the Insured's rights hereunder.
16. Upon the happening of any event giving rise to or likely to give rise to a claim under this Policy coming to the knowledge of the Insured.
 - a. The Insured shall give notice to the Police and the Company within 24 hours and take all practicable steps to discover the guilty person or persons and to recover the property lost or stolen and to prosecute and obtain conviction of such person or persons for the offence.
 - b. The Insured shall deliver to the Company within 14 days from the date on which the event shall have come to his knowledge a detailed statement in writing of the loss or damage with an estimate of the actual value of such articles lost and the amount of the damage sustained.
 - c. The Insured shall permit the authorized representatives of the Company to examine the premises and shall furnish all explanations voucher proof of ownership and other evidence to substantiate the claim and the Company may if deemed necessary require corroborative evidence of the statements of the Insured or of any member of his family of his employees in support of any claim.

17. The Company at any time before the payment of a claim and notwithstanding that an offer of settlement has been made instead of paying the amount of the loss or damage in respect of any property may make it good by reinstating or replacing any of the property lost or damaged or such items or parts thereof as the Company may think fit and paying the amount of the loss or damage in respect of the residue of such

property, provided that if the Company elect to replace any property the Company in making good the loss or damage shall not be bound to replace or reinstate such property exactly and completely but only to do so substantially as nearly as circumstances permit and in a reasonably sufficient manner, in case where any of the property is insured elsewhere the Company may join with any other Insurance Company or Insurers in replacing or reinstating the same.

18. If the property covered under section –VI hereby on all the Insured's specified premises shall be at the time of any loss or damage by any peril hereby insured against be collectively of greater value than such sum insured, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable share of the loss or damage accordingly.

19. If at the time of any loss or damage there shall be any other subsisting insurance such loss or damage the Company shall not be liable for more than its rateable proportion of such loss or damage.

20. The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose or enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

21. Unless otherwise agreed and recorded on the policy schedule, the basis of valuation for the purpose of this insurance in respect of sections I – III & V shall be insured's cost plus ten percent thereof towards labour & other administrative expenses. The basis of valuation in respect of section – VI shall be the reinstatement value.

22. Immediately upon the happening of any loss or damage the sum insured under the said section, shall be reduced by the amount of the loss or damage and such reduced sum insured shall be the limit of the Company's liability in respect to any further losses or damages incurring during the current period of the Policy unless the Company consents upon payment of prorata additional premium for the unexpired period to reinstate the full sums insured.

23. If any 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 two disinterested persons as arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party in accordance with the provisions of the Arbitration Act 1996, as amended from time to time and for the time being in force.

In case either party shall refuse or fail to appoint an arbitrator with two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint sole arbitrator and in case of disagreement between the arbitrators the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings.

The venue of the arbitration proceedings shall be at the HEAD

OFFICE / REGIONAL Office of the Company.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has 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.

It is also hereby further expressly agreed and declared that if the Company's shall disclaim liability to the insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter for a suit in a court of law, the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

24. In the event of the insured being aggrieved by

- a. Any partial or total repudiation of claims by an insurer
- b. Any dispute in regard to premium paid or payable in terms of the policy
- c. Any dispute on the legal construction of policies in so far as such disputes relate to claims
- d. Delay in settlement of claims
- e. Non-issue of any insurance document to customers after receipt of premium

He/She may, wherever permissible subject to provisions of Redressal of Public Grievances Rules, 1998 approach the Insurance Ombudsman having jurisdiction for appropriate relief.

25. In the event of loss or damage to any article forming part of pair or set the Company shall pay the value of the particular part or parts without reference to any special value of the part or parts forming part of a pair or set but in any event Company's liability shall not exceed the proportionate part of the sum insured in respect of the pair of set.

26. Jurisdiction for the policy will be worldwide.

The due observance and fulfillment of the terms provisions and conditions and endorsements 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.

Grievance Redressal Procedures





Dear Customer,

At **Future Generali** we are committed to provide **"Exceptional Customer-Experience"** that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

What Constitutes a Grievance?

A "Grievance/Complaint" is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service from Future Generali or its intermediary or asks for remedial action.

If you have a complaint or grievance you may reach us through the following avenues:


	24X7 Help-lines	MTNL/BSNL :1800-220-233		Email	care@futuregenerali.in
		Others :1860-500-3333		Website	www.futuregenerali.in
	GRO at each Branch	Walk-in to any of our branches and request to meet the Grievance Redressal Officer (GRO) .			

What can I expect after logging a Grievance?

- We will acknowledge receipt of your concern within 3 - business days.
- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

What do I do, if I am unhappy with the Resolution?

- You can write directly to our **Customer Service Cell at our Head office:**

	Customer Service Cell	<p>Customer Service Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Office:- 12th & 15th Floor, Tower 1, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013</p> <p>Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.</p>
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How do I Escalate?

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDA (Insurance Regulatory and Development Authority)**.

- **CALL CENTER: TOLL FREE NUMBER (155255).**
- **REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)**

Insurance Ombudsman:

If you are still not satisfied with the resolution to the complaint as provided by our **GRO**, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 Tel: 079- 27546840 Fax: 079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL - 462 023 Tel: 0755-2569201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR - 751 009 Tel: 0674-2596455 Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman, 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 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018 Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: chennaiinsuranceombudsman@gmail.com	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI - 110 002 Tel: 011-23239633 Fax: 011-23230858 E-mail: jobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, GUWAHATI - 781 001 Tel:0361-2132204/5 Fax: 0361-2732937 E-mail: ombudsmanghy@rediffmail.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman 6-2-46 , 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004 Tel: 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam - a part of UT of Pondicherry
ERNAKULAM	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 Tel: 0484-2358759 Fax: 0484-2359336 E-mail: lokochi@asianetindia.com	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman, Office of the Insurance Ombudsman 4 th Floor, Hindusthan Bldg., Annexe, 4, C.R.Avenue, KOLKATA - 700 072 Tel: 033-22124346 / (40) Fax: 033-22124341 E-mail : iombsbpa@bsnl.in	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001 Tel: 0522 -2231331 Fax: 0522-2231310 E-mail: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), MUMBAI - 400 054 Tel: 022-26106928 Fax: 022-26106052 E-mail: ombudsmanmumbai@gmail.com	Maharashtra, Goa

The list of Insurance Ombudsmen offices is posted on the website: http://www.irdaindia.org/ombudsmen/ombudsmenlist_new.html

