

Annexure 4 - Policy Wordings

Bharti AXA General Insurance Company Limited (“the Company”), having received a proposal/ declaration and the premium from the Proposer, and the said Proposal and Declaration together with any statement, report or other document leading to the issuance of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums including government subsidy if any, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

1. DEFINITIONS:

- a) “Actual Yield” (AY) means yield per hectare of the insured Crop calculated on the basis of requisite number of Crop Cutting Experiments (CCEs) in the insured season for defined area or actual yield of insured Crop for the defined area and within policy period under Policy.
- b) “Bank” means an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.
- c) “Beneficiary” means any person(s) whose crop is (are) insured under agricultural insurance.
- d) “Company” means the Bharti AXA General Insurance Company Limited.
- e) “Crop” means the variety of seed and/ or plants the Insured cultivates
- f) “Crop Cutting Experiments” (CCE) means Crop experiments which consist of identification and marking of experimental plots of a specified size and shape in a selected field on the principle of random sampling, threshing the produce and recording of the harvested produce for determining the percentage recovery of dry grains or the marketable form of the produce.
- g) “Cropping Plan” is forming part of this policy showing the insurance cover selected by the Insured, the field number or name, the Crop and variety planted, the respective area (in ha) planted, the sowing date, the emergence date, the average yield per hectare, the value per ton of harvested Crop and the Sum Insured of this crop. Adding up all Sum Insured will show the total Sum Insured of the farm.
- h) “Defective Seeds” means the seeds sown which are not able to germinate and grow in the optimal conditions.
- i) “Defined Area or Unit area of insurance” means specified area for the Notified Crop under the policy.
- j) “Experts” means personals with in depth domain knowledge in agriculture.
- k) “Financial Institution” shall have the same meaning assigned to the term under section 45 I of the Reserve Bank of India Act, 1934 and shall include a Non Banking Financial Company as defined under section 45 I of the Reserve Bank of India Act, 1934.
- l) “Insured/Policyholder” means the person or entity whose name specifically appears as such in the Schedule to this Policy.
- m) “Implementation Agency” means insurance company implementing the PradhanMantriFasalBimaYojna(PMFBY).
- n) “Indemnity Level” is 90%, 80% and 70% corresponding to Low risk, Medium risk and High risk areas which is notified for by State Govt./ UT for a particular crop at a particular level.
- o) “Market Price Support” means indicator of the annual monetary value of

gross transfers from consumers and taxpayers to agricultural producers arising from policy measures creating a gap between domestic producer prices and reference prices of a specific agricultural commodity measured at the farm-gate level.

- p) “Minimum Support Price” means a minimum price for a product, decided by the Government with a view to ensuring remunerative prices to the farmers for their produce on the basis of the Commission for Agricultural Costs and Prices (CACPC) recommendations.
- q) “Notional Threshold Yield” means the threshold yield (TY) or guaranteed yield for a Crop shall be the average yield of the preceding 7 years (excluding maximum 2 calamity year(s) as declared by State Government/ UT) multiplied by level of indemnity.
- r) “Notified Crop” is the Crop which is selected for the insured season in the defined area by the insurer or selected by the Government authority for the crop insurance with the consent of the insurer.
- s) “Policy” means the Policy booklet, the Schedule and any applicable endorsement. The Policy contains details of the extent of cover available to the Insured the exclusions from the cover and the terms and conditions of the issue of the Policy.
- t) “Policy Period” shall mean the period commencing from the Policy Start Date and time and ending on Policy End Date and time as specifically appearing in the Schedule to this Policy.
- u) “Policyholder” means the person(s) or the entity named in the Schedule to this Policy who executed the Policy Schedule and is (are) responsible for payment of premium (s).
- v) “Proposal” means any signed proposal in form of letters and declarations, written statements and any information in addition hereto supplied to the Company by or on behalf of the Insured.
- w) “Schedule” means the schedule, and any annexure to it, attached to and forming part of this policy.
- x) “SLCCCI” means State Level Coordination Committee on Crop Insurance.
- y) “Sum Insured” means and denotes the amount of cover available as stated in the Schedule. This is the maximum amount that the Company will pay for each and every claim, and in all, under this Policy.
- z) “Terrorism” means an act, including but not limited to the use of force or 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.
- aa) “Theft” means the act of stealing, specifically, the felonious taking and removing of crop, with intent to deprive the rightful owner of the same and includes larceny.

2. SCOPE OF COVER

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate the Insured person for the short fall in yield as stated in the Policy, resulting from

- 2.1. Standing Crop(Sowing to Harvesting): Comprehensive risk insurance is provided to cover the yield losses due to non-preventable risks including but not limited to:
 - a) Natural Fire and lightning
 - b) Storm, Hailstorm, cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
 - c) Flood, Inundation, Landslide
 - d) Drought, Dry spells

- e) Pests/ Diseases etc.
- 2.2. **Prevented Sowing/ Planting Risk:** In case of farmer of an area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal conditions, such insured farmer who failed to sow/ plant (but otherwise has every intention to sow/ plant and incurred expenses for this purpose), shall be eligible for indemnity. Notified Insurance Units will be eligible for "Prevented Sowing/ Planting" pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of any of the above perils. The State Government would notify crop wise and agro-climatic zone or district wise cut off dates by which, this provision could be invoked. The Lump sum payout under this cover would be limited to 25% of the sum insured and the insurance cover will be terminated with immediate effect.

The scale of payment of different crops will be worked out by the implementing agency in consultation with experts.

- 2.3. **Post Harvest Losses:** Coverage is available only for those crops, which are allowed to dry in cut and spread condition in the field after harvesting against specified perils of cyclone and cyclonic rains in coastal areas and unseasonal rainfall, resulting in damage of harvested crop. Further, this coverage is available only up to a maximum period of two weeks from harvesting. Assessment of damage will be on individual basis.
- 2.4. **Localized Calamities:** Loss/ damage resulting from occurrence of identified localized risks of hailstorm, landslide, and inundation affecting isolated farms in the notified area. Maximum liability under this provision would be in proportion to cost of inputs, incurred up to the occurrence of insured peril, subject to the sum insured. If the payout under area approach (based on CCEs data) is more than localized losses, the higher claims of two will be payable to insured farmers.

If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localised loss and would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided by the Joint Committee) of affected area by the insurance company, of the Insured Crop if such deviation is as stated in coverage and within the defined area and specified time period, subject to the maximum Sum Insured specified in the Schedule to this Policy.

3. EXCLUSIONS

- 3.1. The Company shall not be liable to make any payment under this Policy to the Insured in connection with or in respect of any expenses whatsoever incurred by any Insured arising out of losses in crop from:
- The burning of the crop by order of any public authority or subterranean fire.
 - Fire during harvest due to spark originating from engine exhaust and/or other hot machinery parts on harvesters and/or tractors.
 - Malicious, willful act or gross negligence of the Insured or any of his representative(s) or employee(s).
 - Any peril not specifically covered under the Policy.
 - Consequential loss whether or not caused by an insured peril.
 - Instances where recognized good farming and harvesting practices have not been followed.
 - Controllable diseases, weeds and/or controllable insect infestations.
 - Theft/ clandestine sale of the Insured Crop.
 - Intentional destruction of the Insured Crop.
 - Poor crop due to either defective seed / sampling or unfavorable conditions prevailing during sowing period.
 - Action of birds and animals.
 - Crop which has been harvested prior to inspection by our loss assessor.
 - Loss occurring prior to commencement of risk.
 - Loss occurring due to industrial pollution and/ or toxic waste.
 - 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.
 - Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel.
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 3.2. The Company shall not be liable to make any payment under this Policy in

connection with or in respect of any expenses whatsoever incurred by any Insured in connection with or in respect of any event leading to diminished agricultural output/yield, or increased operational costs, howsoever caused, other than on account of specified loss assessment conditions as stated in the Schedule within a specific geographical location and specified time period.

- 3.3. Acts of Terrorism Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of Terrorism.
- 3.4. War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.

4. BASIS OF ASSESSMENT OF CLAIMS:

- 4.1. **Standing Crop(Sowing to Harvesting):** Insofar as it relates to loss or damage to the Crop Cultivated as specified in the Schedule to the Policy, the basis upon which the Company shall assess the claim shall be as follows: In the event that, in the geographical location and during the time period specified in the Schedule to this Policy, the crop yield is reduced due to wide spread calamities or a notified localized calamity, the benefit payable to the Insured shall be as per the Payment Formula specified below, subject to a maximum of the Sum Insured.

Claim Formula: (Threshold Yield - Actual Yield) X Sum Insured Threshold Yield

- 4.2. **Prevented Sowing/ Planting Risk:** Notified Insurance Units will be eligible for "Prevented Sowing/ Planting" pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of any of the covered perils. The State Government would notify crop wise and agro-climatic zone or district wise cut off dates by which, this provision could be invoked. The Lump sum payout under this cover would be limited to 25% of the sum insured and the insurance cover will be terminated with immediate effect.
- 4.3. **Post Harvest Losses:** Claim assessment for post harvest losses cover will be done on the basis of field loss assessment which would be done by loss assessors appointed by the insurance company.
- 4.4. **Localized Calamities:** Claim assessment for the localized calamity cover will be done on the basis of field loss assessment which would be done by loss assessors appointed by the insurance company.
- 4.5. The Company shall not be liable to compensate the Insured or pay any amount, in the event that the Actual Yield is higher than Threshold Yield specified for that crop.
- 4.6. The claims would be settled on the yield data provided by the state government or a loss assessment agency deputed by state government. In case of any discrepancy in the yield data provided, claim shall be paid only after resolution of the discrepancy to the satisfaction of the insurer.

5. CLAIM PROCEDURE:

- 5.1. In event when Actual Yield calculated using Crop Cutting Experiments is less than Threshold Yield or any of the covered events occur, the insurer shall calculate the loss as per the payment formula stated in the Policy schedule and shall not require the claim form. Payment shall be made to the insured, which is irrespective of the date on which the event shall have occurred, but not earlier than the expiry of the Period of Insurance specified in the Schedule and not later than 30 days from the day required data for claim settlement is received from government or any other appointed agency. Claim amount shall be paid subject to receipt of the full premium subsidy including both state and central government subsidy share.
- 5.2. In an event when a localised peril/ calamity event like thunderstorm or hailstorm occurs which gives rise to a claim under this policy, the insured shall give immediate notice (in standard format) to insurance company through concerned financial institution /channel partner or directly, within 48 hours along with particulars of crop insured and extent and cause of damage. On receipt of loss intimation, insurance company shall depute Loss assessors (authorized loss assessors or technical personnel of the company) to area for assessment of crop loss.
- 5.3. In an event of prevented sowing clause being invoked by the state government within the cut off dates for notified crop and agro-climatic



zone or district. The Lump sum payout up to 25% of the sum insured would be paid to farmers and the insurance cover will be terminated with immediate effect.

- 5.4. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
- 5.5. In event when there is no claim based on loss assessment methodology specified in the scheme, the insurer shall not be liable to provide any written communication to the Insured/Beneficiary.

6. GENERAL CONDITIONS APPLICABLE TO THE POLICY:

- 6.1. **Reasonable Care:** The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to a claim.
- 6.2. **Observance of terms and conditions:** The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.
- 6.3. **Material change:** The Insured shall immediately notify the Company by fax and in writing of any material change in the risk, and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium if necessary, accordingly.
- 6.4. **Records to be maintained:** The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Insurance Policy furnish such information as the Company may require.
- 6.5. **No constructive Notice:** Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.
- 6.6. **Notice of charge etc.:** The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.
- 6.7. **Special Provisions:** Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.
- 6.8. **Legal Ownership:** During the Period of Insurance, the Insured shall possess all legal ownership rights with regard to the Crop Cultivated. The Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of his/her ownership over the Crop Cultivated. The due observance and fulfillment of the above shall be a condition precedent for settlement of any claim under this Policy.
- 6.9. **Right to inspect:** If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.
- 6.10. **Agreed Bank Clause:** It is hereby declared and agreed:-
 - a) That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.
 - b) That the receipts of the Bank shall be complete discharge of the Company there of and shall be binding on all the parties Insured hereunder.
 - c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection

with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank. A copy of communication would also be marked to insured.

- d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.
- 6.11. **Incontestability and Duty of Disclosure:** The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.
- 6.12. **Contribution:** If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same subject matter of this insurance, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
- 6.13. **Rejected claims:** If a claim is made and rejected due to any reason including but not limited to false statement or declaration or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.
- 6.14. **Policy Disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.
- 6.15. **Arbitration clause:** 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 to the dispute/difference, 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. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore 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/arbitrators of the amount of the loss or damage shall be first obtained.
- 6.16. **Customer Service and Grievance Procedure:** The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24x7 Toll free number 1800-103-2292 or you may email to the customer service desk at: Customer.Service@bharti-axagi.co.in

After investigating the matter internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to jyothi.m@bharti-axagi.co.in. After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt at this email id.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at Rohit.Kohli@bharti-axagi.co.in. After examining the matter, we will send you our final response within a period of 7 days from the date of receipt of your complaint on this email id.



redefining /
general insurance

Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

Office of the Ombudsman	Name of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Shri. / Smt.	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380 014. Tel.: 079-27545441/27546139 Fax : 079-27546142 Email: bimalokpal.ahmedabad@gbic.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU	Shri. M. Parshad	Office of the Insurance Ombudsman, 24th Main Road, JeevanSoudhaBldg, JP Nagar, 1st Phase, Bengaluru - 560 025. Tel.: 080-2222049/22222048 Fax: 080 - Email: bimalokpal.bengaluru@gbic.co.in	State of Karnataka.
BHOPAL	Shri. Raj Kumar Srivastava	Office of the Insurance Ombudsman, JanakVihar 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@gbic.co.in	States of Madhya Pradesh and Chattisgarh.
BHUBANESHWAR	Shri. B. N. Mishra	Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR-751 009. Tel.: 0674-2596455/2596003 Fax : 0674-2596429 Email:bimalokpal.bhubaneswar@gbic.co.in	State of Orissa.
CHANDIGARH	Sh.Manik B.Sonawane	Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172-2706468/2705861 Fax : 0172-2708274 Email : bimalokpal.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
CHENNAI	Shri Virander Kumar	Office of the Insurance Ombudsman, FathimaAkhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044 - 24333668 / 24335284 Fax : 044-24333664 Email : bimalokpal.chennai@gbic.co.in	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
DELHI	Smt. Sandhya Baliga	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI-110 002. Tel.: 011-23237539/23232481 Fax : 011-23230858 Email : bimalokpal.delhi@gbic.co.in	States of Delhi.
GUWAHATI	Sh. / Smt.	Office of the Insurance Ombudsman, "JeevanNivesh", 5th Floor, Near PanbazarOverbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax : 0361-2732937 Email : bimalokpal.guwahati@gbic.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Sh. 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, HYDERABAD-500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040-23376599 Email : bimalokpal.hyderabad@gbic.co.in	States of Andhra Pradesh, Telangana and Union Territory of Yanam and a part of the Union Territory of Pondicherry.
Jaipur	Shri. Ashok K. Jain	Office of the Insurance Ombudsman, JeevanNidhi - II Bldg., Gr. Floor, Bhawani Singh Road, Jaipur - 302 005. Tel.: 0141-2740363 Fax: 0141 - Email : bimalokpal.jaipur@gbic.co.in	State of Rajasthan

KOCHI	Shri. P. K. Vijay Kumar	Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, PulinatBldg, Opp. Cochin Shipyard, M. G. Road, ERNAKULAM-682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email : bimalokpal.ernakulam@gbic.co.in	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.
KOLKATA	Shri. K. B. Saha	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, C.R. Avenue, Kolkatta - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email : bimalokpal.kolkata@gbic.co.in	States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.
LUCKNOW	Shri. K. B. SahaShri. N. P. Bhagat	Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, 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, Jhasi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Brahach, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Sh.A.K.Dasgupta	Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 022-26106928/26106552 Fax: 022 - 26106052 Email : bimalokpal.mumbai@gbic.co.in	State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai Mumbai& Thane
Pune	Shri. A. K. Sahoo	Office of the Insurance Ombudsman, 2nd Floor, JeevanDarshan, N.C. Kelkar Road, Narayanpet, Pune - 411 030. Tel.: 020-32341320 Fax: 020 - Email : bimalokpal.pune@gbic.co.in	State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai Mumbai& Thane.
Patna	New Centre		State of Bihar and Jharkhand.
Noida	New Centre		State of Uttaranchal and the following Districts of Uttar Pradesh : Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghazaibad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur

OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL

Shri P. N. Gandhi, Secretary General,
3rd Floor, JeevanSevaAnnexe,
S.V. Road, Santacruz (W), MUMBAI - 400 054
Tel : 022-26106245, Fax : 022-26106949
Email- inscoun@gbic.co.in | Web: www.gbic.co.in

IRDAI REGULATION NO 5: This Policy is subject to regulation 5 of IRDAI (Protection of Policyholder's Interests) Regulation.

Insurance is the subject matter of solicitation.