

ATMSafe INSURANCE POLICY

In consideration of payment of premium received from the Insured, Raheja QBE General Insurance Company (hereinafter called “the Company”) agrees to pay to the Covered Persons or their legal heirs or representatives, the benefits stated herein, subject to the terms and conditions and exclusions of the Policy.

1. Robbery Benefit- maximum benefit [As agreed and mentioned in the Schedule attached to this Policy)

- 1.1. If during a Covered Activity a Covered Person is robbed within 10 minutes after his/her Activation of the ATM and subsequent withdrawal of funds from such ATM and the stolen funds are not recovered within 48 hours of the Robbery of the Covered Person, the Company will pay a benefit amount equal to the amount stolen, subject to the maximum limit stated in the Benefit Schedule.
- 1.2. This benefit amount will be payable in accordance with 1.1 above provided that the Robbery is reported to the police within 24 hours of its occurrence, and the following documentation is given to the Company upon submission of a claim:
 - 1.2.1. A copy of the police report;
 - 1.2.2. A fully completed, dated and signed claim form;
 - 1.2.3. Written confirmation from the Insured’s records that the Transaction occurred along with details of the time, date and location of the Transaction.
- 1.3. In no event shall the Company be liable to make payment under this benefit provision in respect of any Registered Card more than 2 times in any policy year provided always that the Company’s maximum liability for any and all claims by that Covered Person shall not be in excess of the maximum limit specified in the Benefit Schedule for this benefit

2. Robbery Benefit - Mobile Remittance Device: maximum benefit [As agreed and mentioned in the Schedule attached to this Policy)

If during a Covered Activity, a Covered Person is robbed of the Mobile Remittance Device or otherwise loses the Mobile Remittance Device solely and directly due to the Robbery, and subsequently, funds stored, associated with or credited to the Mobile Remittance Device are fraudulently withdrawn within 12 hours of the Robbery/loss of the Mobile Remittance Device and the stolen funds are not recovered within 48 hours of the Robbery, the Company will pay a benefit amount equal to the amount stolen, subject to the maximum limit stated in the Benefit Schedule.

This benefit amount will be payable in accordance with 2 above provided that (a) the Robbery and/or loss of the Mobile Remittance Device due to Robbery is reported to the police within 24 hours of its occurrence; and (b) the Mobile Remittance Device is immediately deactivated; and (c) the following documentation is given to the Company upon submission of a claim:

- 2.1. A copy of the police report;
- 2.2. A fully completed, dated and signed claim form;
- 2.3. A copy of the deactivation request given to the mobile service provider;
- 2.4. written documentation from the I Covered Person of the stored monetary value on the Mobile Remittance Device prior to the Robbery/loss due to Robbery along with details of the date of the unauthorized monetary transaction and Cash Withdrawal Receipts showing the amount withdrawn, time, and date of loss;
- 2.5. Confirmation from the Insured of the transaction, including confirmation of the time, date, and amount of unauthorized transaction.

In no event shall the Company be liable to make payment under this benefit provision in respect of any Covered Person's Mobile Remittance Device more than 2 times in any policy year provided always that the Company's maximum liability for any and all claims by that Covered Person shall not be in excess of the maximum limit specified in the Benefit Schedule for this benefit.

3. Robbery Benefit - Remittance Transaction - Non Electronic or Mechanical Devices: maximum benefit - As agreed and mentioned in the Schedule attached to this Policy)

If during a Covered Activity a Covered Person is robbed within 10 minutes after his/her redemption of a Remittance at an "over the counter" Remittance Redemption Facility through a Registered Card and the stolen funds are not recovered within 48 hours of the Robbery, the Company will pay a benefit amount equal to the amount stolen, subject to the maximum limit stated in the Benefit Schedule. This benefit amount will be payable in accordance with 3 above, provided that the Robbery is reported to the police within 24 hours of its occurrence, and the following documentation is given to the Company upon submission of a claim:

- 3.1. A copy of the police report;
- 3.2. A fully completed, dated and signed claim form;
- 3.3. A copy of the transaction receipt, showing the amount withdrawn, time, date and location of the Remittance Redemption Facility; and
- 3.4. Confirmation from the Remittance Redemption Facility's records that the transaction occurred along with the time, date and location of the transaction.

In no event shall the Company be liable to make payment under this benefit provision in respect of any Registered Card more than 2 times in any policy year provided always that the Company's maximum liability for any and all claims shall not be in excess of the maximum limit specified in the Benefit Schedule for this benefit.

4. **Loss due to Mechanical Tampering Benefit:** Up to a maximum annual aggregate of the amount agreed mentioned in the Schedule attached to this Policy and not more than the number of incidents per annum as agreed mentioned in the Schedule attached to this Policy.

If during a Covered Activity, a Covered Person suffers a loss due to the Mechanical Tampering of an ATM, the compensation paid to the Covered Person by the Insured will be reimbursed to the Insured by the Company to the extent of the Policy limit and subject to terms, conditions and exclusions of the Policy and provided that:

- a) The loss to the Covered Person must be due to the Mechanical Tampering or other manipulation of the ATM where the Transaction was conducted.
- b) The physical ATM card or related account data must be obtained through Mechanical Tampering during a Covered Activity
- c) Within 24 hours of the covered Transaction, such information or the Covered Person's physical ATM card must be used in such a way as to create a loss for which a benefit is otherwise payable under this Policy
- d) The loss for which a benefit would be paid must occur within 24 hours of the covered Transaction

No benefit is payable for fraud or unauthorized use of the Covered Person's account, unless the loss is directly and specifically attributable to the covered incident.

The amount of the benefit is the actual of amount of the loss less any reimbursement by the Insured for the loss. The loss cannot exceed 100% of the per incident maximum amount **[variable]** for the Mechanical Tampering Benefit.

The reimbursement amount is payable in accordance with 4 above upon written documentation of the loss and confirmation that the loss is specifically related to the Mechanical Tampering of the ATM being given to the Company and provided that the following documentation is given to the Company upon submission of a claim:

- 4.1. A copy of the police report;
- 4.2. A fully completed, dated and signed (by the Insured) claim form;

- 4.3. Confirmation from the Insured's records that the Transaction occurred along with details of the time, date and said location and written proof that the ATM was tampered with or otherwise altered.

5. Accidental Death - Benefit of Rs.100,000

If solely and directly due to a Robbery a Covered Person suffers an Injury which results in the Covered Person's death within 90 days of the Robbery, the Company will pay the Maximum Amount specified in the Benefit Schedule.

6. In-Hospital Indemnity Benefit- Daily Maximum Amount [As agreed mentioned in the Schedule attached to this Policy] to a maximum of 30 days per event

If a Covered Person suffers an Injury solely and directly due to a Robbery which requires the Covered Person to be confined in a Hospital as an Inpatient within 30 days of the Robbery, the Company will pay the Daily Maximum Amount specified in the Benefit Schedule for each Day of Confinement commencing from the first Day of Confinement provided that the benefit amount will only be payable after the Insured has been confined in the Hospital for at least 3 Days of Confinement.

In no event shall the Company be liable in respect of a Covered Person to pay more than the Maximum Number of Days amount specified in the Benefit Schedule for any one Period of Confinement of that Covered Person. Only one benefit is provided for any one Day of Confinement, regardless of the number of Injuries for which the confinement is required.

LIMIT OF LIABILITY

AGGREGATE LOSS OF FUNDS PER COVERED PERSON

The Company's total liability for all losses of funds by use of any ATM, credit or debit card involving any Covered Person's account is his/her daily withdrawal limit with a limit of two Robberies per Policy period.

In the case the Covered Person is held by force at the site of the Robbery and subsequent withdrawals are made during the same Robbery incident, the aggregate amount paid will equal the amount of cash the customer is robbed of or the total of the daily withdrawal limits during the period of captivity to a maximum aggregate liability of Rs.500,000 per Policy period.

GENERAL PROVISIONS JOINT COVERED PERSON

Only the Covered Person named on the Registered Card is covered under this Policy. Coverage by election can be extended to immediate family members for incidental use of an ATM for a known and/or authorized Transaction.

It is understood and agreed that payment by the Company to the first named Covered Person for loss sustained by that person shall fully release the Company's liability on account of such loss.

REPRESENTATION

It is represented that the particulars and statements contained in the proposal form for this Policy are true and are the basis of this Policy and are incorporated in and constitute part of this Policy.

Any material untrue statement contained in the application shall be ground for the rescission of this Policy whether or not relevant to any loss reported to the Company.

CONDITIONS AND LIMITATIONS

DEFINITIONS

1. **ATM:** an automatic electronic device designed to permit the Covered Person to interface with a financial institution without teller assistance using a Registered Card.
2. **Activation:** A Transaction initiated by the account holder at an ATM or similar point of sale device, using the Registered Card or in some cases, the private account information for the purpose of performing a banking transaction that is reported on the records of the Insured financial institution.
3. **Benefit Schedule:** the Benefit Schedule section of the Policy.
4. **Covered Activity (ies):** those activities set out in the Policy with respect to which Covered Persons are provided benefits under this Policy.
5. **Cash Dispensing Machine:** any mechanical device designed to permit the customer to interface with the Covered Person's banking system to withdraw funds with an ATM, credit, debit card or a device used for similar purpose.
6. **Cash Withdrawal Receipt:** any machine printed slip or ticket indicating date, time, machine number, account number and rupee amount of cash withdrawal.
7. **Covered Person:** any person who has an account(s) with the Insured and is issued an ATM, credit or debit card that can be used to withdraw funds from any automated Cash Dispensing Machine and who is and continues to be a member of an eligible class of persons as described in the Classification of Covered Persons section of the Proposal Form and for whom premium has been received by the Company; and who covered under this Policy.
8. **Day(s) of Confinement:** a continuous period of 24 (twenty four) hours of Hospital confinement as an Inpatient.
9. **Felonious Assault:** any willful or unlawful use of force upon the Covered Person: (1) with the intent to cause bodily Injury to the Covered Person; and (2) that results in bodily harm to the Covered Person; and (3) that is a felony or a misdemeanor in the jurisdiction in which it occurs; and (4) that is documented by: (a) a police report within 48 consecutive hours from the time during which said incident occurred; (b) a fully completed dated and signed (by the relevant person) loss claim form; (c) an ATM receipt or any other document from the Insured financial institution confirming the time during

which the incident or alleged incident giving rise to the claim occurred; and (d) a medical report (death certificate where appropriate).

10. **Hospital:** a facility which: (1) is operated according to law for the care and treatment of injured and sick people; (2) has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis; (3) has 24 hour nursing service by registered nurses ; and (4) is supervised by one or more Physicians. A Hospital does not include: (1) a nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care; or (2) a facility which is, other than incidentally, a rest home, nursing home, convalescent home or home for the aged; nor does it include any ward room, wing, or other section of the hospital that is used for such purposes.
11. **Injury:** bodily injury caused by a Felonious Assault that: (1) occurs while this Policy is in force and in respect of a Covered Person; and (2) occurs while such person is participating in a Covered Activity; and (3) results directly and independently of all other causes in a covered loss.
12. **Inpatient:** a person who is (1) confined in a Hospital as a registered bed patient; and (2) for whom at least one day's room and board is charged by the Hospital unless the Covered Person is confined as an Inpatient in any military, veterans or other government supported or sponsored Hospital for which a charge for room and board is not made.
13. **Insured:** The named Insured financial institution specified in the Benefit Schedule.
14. **Mechanical Tampering:** means the manipulation of an "ATM" through mechanical means, insertion of mechanical devises or attachment of devises for the purpose of diverting, capturing or otherwise obtaining account information or access to an insured account.
15. **Mobile Remittance Device:** A mobile electronic or similar device which stores monetary value, receives remittances or can access the financial accounts to make deposits or withdrawals without teller assistance using secured financial networks and technology details of which are registered with the Insured.
16. **Period of Confinement:** a period of consecutive Days of Confinement as an Inpatient for all Injuries caused by the same Robbery. However, successive confinements as an Inpatient for all Injuries caused by the same accident are considered to be part of the same Period of Confinement, unless the discharge date for the prior confinement is separated from the admission date for the next confinement by at least 120 days.
17. **Physician:** a licensed practitioner of the healing arts acting within the scope of his or her license who is not: 1) the Covered Person; 2) an immediate family member of the Covered Person; or 3) retained by the Insured.
18. **Remittance:** A financial transaction, often international, where funds are transferred from one person to another through electronic or similar platforms.

19. **Remittance Redemption Facility:** A physical facility, bank, retail location or other physical structure with a teller or similar functionary which receives funds from one person ("sender") and distributes the received funds to another person ("receiver"), but which does not include an ATM or similar device.
20. **Registered Card:** a cash card, credit card, debit card or device used for similar purpose, registered in the territory for coverage and for which a premium is paid and such premium is current at the time of loss.
21. **Robbery:** Robbery comprises of either theft or extortion. Theft is 'robbery' if, in order to the committing of the theft, or in committing the theft, or in carrying away or attempting to carry away cash withdrawn from any automated Cash Dispensing Machine from any ATM, credit or debit card customer by obtained by theft, any offender, for that end, voluntarily causes or attempts to cause to any person death or hurt or wrongful restraint, or fear of instant death or of instant hurt or of instant wrongful restraint. Extortion is "robbery" if any offender, at the time of committing the extortion, is in the presence of the ATM, credit or debit card customer who has withdrawn cash from any automated Cash Dispensing Machine put in fear, and commits the extortion by putting such customer in fear of instant death, of instant hurt, or of instant wrongful restraint to that person or to some other person, and, by so putting in fear, induces the person so put in fear then and there to deliver up the thing extorted.
22. **Transaction:** the act of carrying out a cash withdrawal from any automated cash-dispensing machine.
23. **Policy:** shall mean this Policy terms and conditions, including any extension and endorsements to this Policy, the Benefit Schedule and the proposal form under which the Insured has been insured.

POLICY EXCLUSIONS

This Policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from, the following:

1. **Suicide** or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury.
2. **Sickness**, disease or infections of any kind; except bacterial infections due to an accidental cut or wound directly caused by a Robbery.
3. The Covered Person's commission of or attempt to commit a felony.
4. Declared or undeclared war, or any act of declared or undeclared war
5. In addition to all other exclusions listed above, Robbery, Accidental Death, Exposure or Disappearance or In Hospital benefits are not payable for any loss caused in whole or in part by, or resulting in whole or in part from:

- a) Subsequent loss that arises out of the theft of a Registered Card, or from theft of captured information by any means from the ATM unless the card is obtained during the covered Robbery;
- b) Loss caused by an officer or employee of the Insured;
- c) Any incident giving rise to a loss or potential loss involving the Covered Person's family members as perpetrators of the Robbery (for purposes of this exclusion, family members includes relatives as far removed as first cousins);
- d) Any costs, charges or expenses incurred by the Covered Person or by any one acting on his/her behalf, in establishing the existence of loss or potential loss provided under the Policy or as a party to any legal proceeding, whether or not such legal proceeding, exposes the Covered Person to loss covered by this Policy;
- e) Cash left unattended;
- f) Any loss resulting from use of a Registered Card for any reason other than the withdrawal of cash from an ATM;
- g) Loss resulting from the voluntary giving or surrendering of funds in any exchange or purchase;
- h) Any loss resulting from the use of a Registered Card by anyone other than the Covered Person;
- i) Indirect or consequential loss of any nature;
- j) Loss that arises from a mysterious or unexplainable disappearance of cash;
- k) Subsequent loss that arises out of the theft of any ATM, credit or debit card;
- l) Loss of property voluntarily purchased with any ATM, Credit or Debit Card.

LIMITS OF INSURANCE / SETTLEMENT OPTIONS

The Limit of Liability stated in the Benefit Schedule is the total limit of the Company's liability under the Policy for any and all claims for loss of funds from the Covered Person's account for each Policy Period specified in the Benefit Schedule.

ENTRY AND EXIT AGE

There are no limitations on the age of commencement of cover or termination of cover for the Covered Persons under this Policy.

TERRITORY

This Policy applies only to loss arising out of a Robbery/Mechanical Tampering of an ATM within India.

COVERAGE PERIOD

This Policy applies to Robbery of the Covered Person immediately following the withdrawal of funds from any automated Cash Dispensing Machine, which occurred during the Policy Period specified in the Benefit Schedule.

REPORT OF ROBBERY

As a result of the Robbery which may give rise to a claim for loss:

1. The Covered Person shall report the Robbery to the police within 48 hours of the Robbery and;
2. Submit to the Company as soon as practicable, but no later than 15 days after Robbery,
 - i. A completed claim form, and
 - ii. A copy of the police report, and
 - iii. A copy of the Cash Withdrawal Receipt, if available

The Covered Person must give a written statement that a cash withdrawal Transaction from the account occurred at the date, time and location of the Robbery, and submit the claim form, copy of police report, notarized statement and copy of Cash Withdrawal Receipt / confirmation from the financial institution records that the Transaction occurred at the time, date and said location to the Company at the earliest practicable moment, not to exceed 60 days.

ACTION AGAINST COMPANY

It is a condition precedent to the Company's liability that any claims or event giving rise to claim shall be notified to the Company immediately and in any event within [x] of the Robbery, unless the Insured/Cover Person can prove to the Company's satisfaction that the delay in reporting of the claim was for reasons beyond his/their control.

OTHER INSURANCE

If there is any other valid and collectible insurance that would apply in the absence of this Policy, the insurance under this Policy shall apply only as excess insurance over such other insurance.

RECOVERIES

Any recoveries made after settlement of loss covered by this Policy will be first used to reimburse the Company until the settlement made and the cost of recovery have been recouped. Any balance amount of recovery will be reimbursed to the Covered Person for any loss that the Covered Person sustains that exceeds the Limit of Liability

CANCELLATION

This Policy may be cancelled by the Insured by giving to the Company written notice stating when thereafter the cancellation shall be effective. The Company may cancel this Policy by sending to the

Insured at the address shown in this Policy, written notice stating when (not less than 30 days thereafter) such cancellation shall be effective. The mailing of notice aforesaid shall be sufficient proof of notice. The effective date and hour of cancellation stated in the notice shall become the end of the Policy period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing

If this insurance is cancelled by the Insured, the Company will retain the customary short period rate for the time the Policy has been in force. If this insurance is terminated at the option of the Company, the Company will be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation, provided that the Company will be entitled to retain the agreed minimum premium.

ASSIGNMENT

Assignment of interest under this Policy shall not bind the Company until its consent is endorsed hereon.

RENEWAL

If the insurance cover under this Policy for a Covered Person is terminated solely due to the Covered Person ceasing to be a member of the Insured's group, the Company will, on the written request of that Covered Person within [x] from the Covered Person ceasing to be a member of the Insured's group,, extend personal accident cover under any similar insurance policy offered by the Company.

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 the Indian Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no dispute or difference 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/arbitrators of the amount of the loss or damage shall be first obtained.

SUBROGATION

The Company shall be entitled in the name of the Insured/Covered Person to have the absolute conduct and control of all or any proceedings that it considers necessary for the purpose of tracing and recovering money lost or of securing reimbursement in respect of money lost and the Insured/Covered Person shall

at the Company's expense furnish all such assistance as may reasonably be required by the Company in connection with such proceedings and in the event of any or all the money being recovered , it shall be imperative upon the Insured/Covered Person to refund to the Company such a proportion of the sum allowed by way of compensation as the amount recovered bears to the total amount of money lost.

NOTICE

Every notice and communication to the Company required by this Policy shall be in writing to the office of the company through which the insurance is affected or the head office.

DUTY OF DISCLOSURE

This policy shall be void and all premiums paid hereon shall be forfeited to the company, in the event of any misrepresentation, misdescription or non-disclosure of any material fact.

GOVERNING LAW

The Policy is subject to Indian law.

GRIEVANCE

In case the Covered Person is aggrieved in any way, the Covered Person may contact the Company at the specified address, during normal business hours for the following grievances:

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

The Covered Person may approach the Insurance Ombudsman listed in Annexure A, within whose jurisdiction the branch or office of Raheja QBE General Insurance Company Limited is located.

Contact Details for Grievance Redressal:

Name: Vivek Saksena, Head - Claims

Address: Raheja QBE General Insurance Company Limited, "Windsor House", 5th Floor, CST Road, Kalina, Santacruz (East), Mumbai-400 098

Contact No.: +91 22 4231 3606 **Fax No.:**+91 22 4231 3777 **Email:** vivek.saksena@rahejaqbe.com

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/Covered Person and the truth of the

statements and answers in the proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy

FRAUD

If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by the Insured/Covered Person or any one acting on their behalf to obtain any benefit under this Policy ,all benefits and rights under the Policy shall be forfeited.

NON-ACCUMULATION OF LIMIT OF INSURANCE

Regardless of the number of years this Policy remains in force or the number of premiums paid, no limit of insurance accumulates from year to year or period to period.

INTEREST COVERED

Benefits payable under this Policy will be payable in the name of the Covered Person or his/her legal heir or legal representative.

OPTIONAL BENEFITS AVAILABLE:

Emergency Room Benefit:

This is a Fixed Cash benefit of Rs.5000 paid if as a result of a Robbery, cardholder is admitted to an emergency room for treatment of injuries sustained during the Robbery.

Ambulance Transportation:

This is Cash benefit of Rs.2500 paid if as a result of a Robbery, cardholder is transported by an ambulance to a Hospital or trauma center.

Card Related Fees:

This is a benefit for Reimbursement Rs.100 for costs incurred in reactivating a card or other (e.g.: notary, regulatory stamps, etc.) fees.

Replacement of Card:

This is a Cash benefit Rs.500 to cover the cost charged by the Insured to expedite delivery and issuance of a replacement debit, credit or similar card to the cardholder

Fraud or identity theft protection if a card is obtained during Robbery:

This is a cash benefit or reimbursement for actual loss upon proof of loss, up to pre-defined limit of Rs.20,000. Benefit is payable if the card used in the Robbery or attempted Robbery is subsequently used to obtain additional cash or retail goods. Exposure period (12 to 24 hours)

Coverage for Immediate family: This is an extension of coverage to include immediate family (spouse and children) of named cardholder. Coverage would be extended to immediate family members when they use the card of an Covered Person with his authorization.

Medical evacuation and repatriation:

This is a reimbursement benefit of the cost of evacuation if medically warranted. Injury must be due to ATM Robbery and occur more than 100 miles from the billing address on the debit card. This is a repatriation benefit to cover bringing the remains of the cardholder if death occurs more than 100 miles away from the address on the card and when death is a direct result of a Robbery while the cardholder is using an ATM.

Annexure A - List of Insurance Ombudsmen

Office of the Ombudsman	Name of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Shri P. Ramamoorthy	Insurance Ombudsman, Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road, <u>AHMEDABAD-380 014.</u> Tel.:- 079-27546840; Fax : 079-27546142 Email ins.omb@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL		Insurance Ombudsman, Office of the Insurance Ombudsman, Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, <u>BHOPAL(M.P.)-462 023.</u> Tel.:- 0755-2569201 ; Fax : 0755-2769203 Email bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Shri B. P. Parija	Insurance Ombudsman, Office of the Insurance Ombudsman, 62, Forest Park, <u>BHUBANESHWAR-751 009.</u> Tel.:- 0674-2596455; Fax : 0674-2596429 Email ioobbsr@dataone.in	Orissa
CHANDIGARH		Insurance Ombudsman, Office of the Insurance Ombudsman, S.C.O. No.101-103, 2nd Floor, Batra Building. Sector 17-D,	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh

		<u>CHANDIGARH-160 017.</u> Tel.:- 0172-2706468; Fax : 0172-2708274 Email ombchd@yahoo.co.in	
CHENNAI	Shri V. Ramasaamy	Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, <u>CHENNAI-600 018.</u> Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email chennaiinsuranceombudsman@gmail.com	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Shri Surendra Pal Singh	Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, <u>NEW DELHI-110 002.</u> Tel.:- 011-23239633 Fax : 011-23230858 Email iobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Shri D. C. Choudhury	Insurance Ombudsman, Office of the Insurance Ombudsman, “Jeevan Nivesh”, 5 th Floor, Near Panbazar Overbridge, S.S. Road, <u>GUWAHATI-781 001 (ASSAM).</u> Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email ombudsmanghy@rediffmail.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Shri K. Chandahas	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, <u>HYDERABAD-500 004.</u> Tel : 040-65504123 Fax: 040-23376599 Email insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
KOCHI	Shri R.	Insurance Ombudsman,	Kerala , UT of (a)

	Jyothindranathan	Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road, <u>ERNAKULAM-682 015.</u> Tel : 0484-2358759 Fax : 0484-2359336 Email iokochi@asianetindia.com	Lakshadweep , (b) Mahe – a part of UT of Pondicherry
KOLKATA	Ms. Manika Datta	Insurance Ombudsman, Office of the Insurance Ombudsman, 4th Floor, Hindusthan Bldg. Annexe, 4, C.R.Avenue, <u>Kolkatta – 700 072.</u> Tel: 033 22124346/(40) Fax: 033 22124341 Email: iombsbpa@bsnl.in	West Bengal , Bihar , Jharkhand and UT of Andeman & Nicobar Islands , Sikkim
LUCKNOW	Shri G. B. Pande	Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 th Floor, Nawal Kishore Road, Hazaratganj, <u>LUCKNOW-226 001.</u> Tel : 0522 -2231331 Fax : 0522-2231310 Email insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Shri S. Viswanathan	Insurance Ombudsman, Office of the Insurance Ombudsman, <u>3rd Floor, Jeevan Seva Annexe,</u> S.V. Road, Santacruz(W), <u>MUMBAI-400 054.</u> Tel : 022-26106928 Fax : 022-26106052 Email ombudsmanmumbai@gmail.com	Maharashtra , Goa

OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL

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