

## **MOTOR VEHICLE WARRANTY POLICY**

### **POLICY DOCUMENT**

Whereas the **Insured** designated in the **Schedule** hereto has made to the Bajaj Allianz General Insurance Company Limited (hereinafter after called the "**Company**") a proposal which is hereby agreed to be the basis of this policy contained and has paid the premium specified in the **Schedule** as consideration for such insurance, the **Company** agrees, subject always to the following terms, conditions, exclusions and limitations to indemnify the **Insured** in excess of the amount of **Deductible** as applicable and subject always to the **Sum Insured** against such loss as herein provided

#### **COVERAGE**

The **Company** will indemnify the **Insured** during the **Policy Period** against the repair or replacement costs in respect of the **Insured Vehicle/Equipment** caused by a **Breakdown** or failure of a mechanical or electrical part arising out of manufacturing defect, provided that the liability of the **Company** in respect of any **Insured Vehicle/Equipment** in any one **Policy Period** shall not individually or in the aggregate exceed the **Sum Insured** as stated in the **Schedule** subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed

#### **DEFINITIONS**

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits

1. **Breakdown** means the mechanical and or electrical failure of a physical object that causes it to not function in its intended manner
2. **Commercial Vehicle** means Goods Carrying Vehicle including Three wheeler and Four Wheeler, Passenger Carrying Vehicle including Three wheelers and Four Wheelers, Tractors, Miscellaneous and Special types of vehicles
3. **Deductible** means the amount shown in the **Schedule** which shall be borne by the **Insured** in respect of each and every claim made under the Policy. The **Company's** liability to make any payment under the policy is in excess of the **Deductible**.
4. **Insured** means the owner of the vehicle
5. **Insured Vehicle/Equipment** means the motor vehicle/Equipments which is new or pre owned and is the subject matter of insurance under this **Policy** and the details of which appears specifically on the **Schedule** and shall include Private Cars, Taxis, Two Wheelers and **Commercial Vehicles**
6. **Kilometers or Hours** means the distance run by the vehicle indicated in the odometer or hours logged by the equipment as indicated in the Hour meter
7. **Manufacturer's Warranty Period** means the months or **Kilometers / Hours**, whichever is earlier as applicable, for which Manufacturer's Warranty for the **Insured Vehicle/Equipment** shall be effective

8. **Policy** means the proposal, the **Schedule**, the policy document and any endorsements attaching to or forming part thereof either on the risk inception date or during the **Policy Period**
9. **Policy Period** means the period commencing from the risk inception date and hour as shown in the **Schedule** and terminating at midnight on the expiry date as shown in the **Schedule** or the completion of the..... **Kilometers or Hours** as specified in the **Schedule** whichever is earlier.
10. **New Vehicle/Equipment** means vehicle/equipment purchased for the first time from the authorized dealer of Manufacturers
11. **Pre Owned Vehicle/Equipment** means any used/ pre owned vehicle/equipment which is 7 years or less purchased from any **Company** approved pre owned dealerships
12. **Sum Insured** means the amount stated in the **Schedule** and shall be the maximum liability of the **Company** during the **Policy Period**
13. **Plan A:** This plan shall be available only for the **New Vehicle/Equipment** and for which this cover has been taken whilst the manufacturers warranty period is in force and the cover shall incept after the expiry of the **Manufacturer Warranty Period**
14. **Plan B:** This plan shall be available for **Pre Owned Vehicle/Equipment** purchased through the **Company** approved pre owned vehicle dealership. The cover shall commence from the date of purchase of the Vehicle/Equipment

## GENERAL CONDITIONS

1. **Due Observance**  
The due observance of and compliance with the terms, provisions, warranties and conditions of this **Policy** insofar 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** under this **Policy**
2. **Reasonable Care**  
The **Insured** shall:
  - a) take all reasonable steps to safeguard the **Insured Vehicle/Equipment** against any insured event
  - b) take all reasonable steps to prevent a claim from arising under this **Policy**
3. **Duties and Obligations after Occurrence of an Insured Event**  
Save as more specifically provided for elsewhere in the **Policy**, it is a condition precedent to the **Company's** liability under this **Policy** that, upon the happening of any event giving rise to or likely to give rise to a claim under this **Policy**:
  - a) the **Insured** shall immediately and in any event within 3 days give written notice of the same to the address shown in the **Schedule** for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
  - b) the **Insured** shall not abandon the **Insured Vehicle/Equipment** nor take any steps to rectify/remedy the damage before the same has been approved by the **Company** or any of its representatives and appointees, and

- c) the **Insured** shall within 7 days deliver to the **Company** its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the **Company**, and
- d) the **Insured** shall expeditiously provide the **Company** and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- e) the **Insured** shall allow the **Company** and its representatives and appointees to inspect the **Insured vehicle/Equipment** or any other material items, as per 'the Right to Inspect' Clause.

#### 4. **Right to Inspect**

If required by the **Company**, its representatives and appointees, 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 a claim under the **Policy** 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 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**.

In the event of an admissible claim, the insurer has the discretion of repairing or replacing any parts found to be defective with complete assembly or child parts wherever available

#### 5. **Contribution**

If, at the time of any claim, there is, or but for the existence of this **Policy**, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the **Insured** applicable to such claim, then the **Company** shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

#### 6. **Subrogation**

The **Insured** and any claimant under this **Policy** shall at the expense of the **Company** do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the **Company** for the purpose of enforcing any civil or criminal rights and remedies or 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**.

#### 7. **Fraud**

If the **Insured** or any claimant under this **Policy** shall make or advance any claim knowing the same to be false or fraudulent as regards amount or otherwise, this **Policy** shall be void and all claims or payments hereunder shall be forfeited.

#### 8. Substitution

This policy does not permit any substitution of vehicle

#### 9. Cancellation

- a) This **Policy** may be cancelled by or on behalf of the **Company** by giving the **Insured** at least 15 days written notice and in such event the **Company** shall refund to the **Insured** a pro-rata premium for the unexpired **Policy Period**. For the avoidance of doubt, the **Company** shall remain liable for any claim that was made prior to the date upon which this insurance is cancelled.
- b) This **Policy** may be cancelled by the **Insured** at any time by giving at least 15 days written notice to the **Company**. The **Company** will refund premium on a pro-rata basis by reference to the time cover is provided, subject to a minimum retention of premium of 25%
- c) No refund of premium shall be due on cancellation if a claim has been made under this **Policy**.

#### 10. Dispute Resolution

- a) 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 question be referred to the decision of a sole arbitrator to be appointed in writing by the parties to 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 Arbitration and Conciliation Act, 1996. The law of the arbitration will be Indian law, and the seat of arbitration and venue for all hearings shall be within India.
- b) 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**.
- c) 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.
- d) It is also hereby further expressly agreed and declared that if the **Company** 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 of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

- e) In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts

#### 11. Transfer of Ownership

On the sale of the vehicle during the policy period , the Motor Vehicle warranty **Policy** shall be transferred to the subsequent owner at the request of the original **Insured** for the remaining period and subject to the terms, conditions and exclusions as specified in the **Policy**

#### 12. Notices

- a) Any and all notices and declarations for the attention of the **Company** shall be submitted in writing and shall be delivered to the address specified in the **Schedule**
- b) Any and all notices and declarations for the attention of the **Insured** shall be posted to the **Insured's** address stated in the **Schedule**

#### 13. Governing Law

The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with Indian law. The section headings of this **Policy** are included for descriptive purposes only and do not form part of this **Policy** for the purpose of its construction or interpretation.

#### 14. Entire Contract

This **Policy** constitutes the complete contract of insurance. No change or alteration in this **Policy** shall be valid or effective unless approved in writing by the **Company**, which approval shall be evidenced by an endorsement on the **Policy**.

#### 15. Territorial Limits

This **Policy** covers insured events arising during the **Policy Period** within India. The **Company's** liability to make any payment shall be to make payment within India and in Indian Rupees only.

#### 16. Renewal Notice

The **Company** shall not be bound any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this **Policy**) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result in enhancement of the risk of the Company under this Policy. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the **Company**.

## GENERAL EXCLUSIONS (Applicable to all types of vehicles/equipments)

**The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:**

1. Any claim falling beyond the expiry date as shown in the **Schedule** or the completion of the **kilometers/ Hours** as specified in the **Schedule** whichever is earlier.
2. **Deductible** as applicable and mentioned in the **Schedule**.
3. Any damage that results from neglect of the periodic maintenance as specified by manufacturer or not carried out at an authorized dealer/service center of the manufacturer.
4. Any damage that results from hard driving, race, rally.
5. Any damage that results from operating methods other than those mentioned in the owners manual or use beyond the limitations as specified by manufacturer such as maximum load passenger capacity, engine speed and others.
6. Any damage that results from use of non genuine parts, non genuine oils, non genuine coolants or accessories or other than those approved by the manufacturer.
7. Any accessories/attachments not supplied along with the vehicle as Original Equipment fitments.
8. Any damage that results from vehicle performance modifications not approved by the manufacturer.
9. Inconsequential aspects such as noises, vibrations, oil seepage and sensations that could not lead to dismal product function or performance of the **Insured Vehicle**.
10. Any damage that results from storage or transportation.
11. The loss under the policy that is not in force at the time of claim due to any reason whatsoever.
12. Any claims for repair/replacement of parts covered under the **Manufacturer's Warranty Period**.
13. Continued use of the Insured vehicle in spite of knowing that the defect exists, will make warranty void.
14. loss arising out of **Accident** caused by external impact, acts of terrorism, illegal and malicious activities, vandalism, Strike, riot, civil commotion, storm, hail, thunder, earthquake or flood, fire or explosion, war & allied perils.
15. Cost of roadside assistance and /or towing/transportation.
16. Fraudulent act committed by the vehicle owner or driver or the dealer.
17. Theft of vehicle/equipments and/or parts or accessories.
18. Goodwill compensation and costs incurred in the recall campaigns of the manufacturer.
19. Aesthetic parts including sheet metal parts/ external paintable surface, trims and upholstery requiring replacements /repairs due to wear and tear, depreciation, moth vermin, process of cleaning, restoring or renovating of scratches, effect of light, sun or any atmospheric conditions, bird droppings.

20. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating.
21. Routine maintenance service jobs, including cleaning , polishing , minor adjustments , engine adjustment/ tuning ,oil/fluid changes, carbon cleaning , AC servicing , wheel alignment ,wheel balancing, tyre rotation , calibration /reconditioning of diesel equipments including nozzles, injector and fuel pumps etc.
22. Parts subjected to normal wear and tear, ageing , corrosion, including spark plugs ,glow plugs, axle/ drive shaft boots , shock absorbers , wheel bearings,horns,front struts , suspension ball joints/tie rod , tie rod end , drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter , oil filters , rubber seals, brake pads , brake linings , brake disc, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator , bulbs , fuses , belts ,all type of hoses, tyres , oil seals, batteries , glasses , lenses , all mountings , oxygen sensors , drive chains , air cleaner elements, motor brushes and bushes , step rubbers, rubber tubes, belts, filters, wiper blades and other items as specified in the manufacturers maintenance schedule.
23. All consumables including engine oils , gear oil , brake oil , power steering oil , coolant , AC gas oil ,AC gas, grease , battery electrolyte , windshield washer fluid, radiator coolant other than when required to be changed /replaced consequent to repair /replacement of a part falling under a warranty claim .
24. Perforation of sheet metal parts and rusting of catalytic converter and silencer.
25. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel ,coolant or lubricant oil to the fuel systems including fuel pump,injector,nozzles,water pump, turbocharge and other parts as well
26. Damage to engine, transmission assembly , turbocharger, differential assembly or their internal parts due to hydrostatic lock or oil starvation.
27. Any loss or damage arising due to poor workmanship.
28. Consequential damage or loss whatsoever, any legal liability, death or injury to occupants, third party and damage to personal property and third party property damages.
29. Damage arising due to fitment of accessories including without limitations, electrical or mechanical accessories not approved by the manufacturer
30. body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects.
31. For damages which have a casual connection with
  - a) interferences made to the speedometer/odometer/hourmeter,or if there was a change to the corresponding mileage which was not indicated
  - b) the fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation,necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.
32. Caused through cyber risks,loss,damage,destruction,distortion,erasure,corruption or alteration of electronic data from any cause whatsoever(including but not limited to COMPUTER VIRUS) or loss of use,reduction in functionality,cost,expense of



whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss .

33. The **Company** shall not be liable to pay the cost of dismantling and repairing the vehicle if the cost of breakdown is not covered by the Motor Vehicle Warranty Policy. Further the **Company** shall not be liable for payment of any other work carried out by the repairer under the instructions of the **Insured** which is not related to an admissible claim.
34. Expenses incidental to Motor Vehicle Warranty Policy claims including but not limited to
  - a) additional expenses incurred for communication , lodging , meals , towing charges , and other items due to breakdown of the vehicle in a remote area/city
  - b) expenses related to personal injury or property damage compensation , for loss of time , commercial losses or rental costs for a substitute product during the period of repairs.
35. Repair or replacement of any part arising due to the failure to comply with the emission standards as specified in sub rule (2) of Rule no 115 of the Central Motor Vehicle Rules, 1989.
36. Radio/cartridge, CD player, CD changer, antennas and all parts of the sound system as well as entertainment electronics, navigation system, telephone and free speech mechanism, audio and video systems and all other electric comfort systems.
37. Defects to non-covered part are not insured also if the operability of a covered part is impaired and this part is not defective.

#### **Additional Exclusion applicable for Commercial Vehicles**

1. Repair arising from improper starting, warm up or shut down.
2. Failure of the machine, it's implements or attachments caused by improper field application or over loading.
3. Over time labour costs, Economic losses including loss of profit, crop loss, equipment rental or other expenses.
4. Cost of initial set up or installation of any optional equipments or attachments to a unit.
5. Following parts are excluded due to what so ever reasons
  - a) Glow plug, vacuum pump ,air cleaner, all type of mountings, clutch plate, pressure plate, clutch release bearing/ clutch related operating mechanism, drive belts ,catalytic converter & silencer, horns, all switches and all oil seals & hoses.
  - b) Universal Joint Crosses, parking brake mechanism, wheel bearings & king pin bearings, bushes, tie rod, tie rod ends, ball joints, wheels spindles, brake drums/discs, brake liner/pads, wheel cylinders, brake back plate/calipers, Leaf springs, steering knuckles, complete suspension system, drive shafts, propeller shaft, wheel rims ,tyres, damage to loader/loader bucket teeth, feathers/springs ,pneumatic springs and pneumatic spring absorbers



6. Motor vehicles whose engine performance or engine torque was increased by changes in the engine or in the engine control (Tuning or chip tuning).
7. Proprietary Items such as Fuel injection equipment (Pump & Nozzles), Starter Motors, Alternators, Tyres and Battery.
8. Loss or Damage caused by
  - a) using a higher axle and trailer weight over and above manufacturer's specifications
  - b) using a repair part that is itself recognisably in need of repair,
  - c) Which were deliberately caused or due to gross negligence or were due to fraudulence
9. Interior and exterior linings, covers, absorbers and upholstery.
10. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water-bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
11. All frame and body parts, convertible and fold cover (except mechanical and electronic parts), glass, headlight casings, lighting inside and outside.
12. Any part excluded under manufacturers as well as proprietary /suppliers warranty.

#### Additional Exclusions applicable for **Plan B**

1. Any claim for repair/replacement of parts covered under the standard manufacturer's warranty policy or under plan A or under any other extended warranty programme.
2. Any Vehicle/Equipment not certified by the authorized person of the **Company** as eligible to be insured under **Plan B**.
3. Interior and exterior linings, covers, absorbers and upholstery.
4. Air, oil and water leakage, wind noise, screeching and rattling noises and leakages.
5. Immobile gaskets, such as flat- and paper gaskets, which are not involved in mechanical movements (except e.g. leak on water-bearing technical units as bonnet, water hoses, cylinder head gasket, radiator as well as air-conditioning).
6. Following parts are excluded due to whatsoever reason : catalytic converter and silencer, clutch assembly, all cables, complete suspension system and parts, wiper blades, actuators, wiring harness, all oil seal, clutch disk, brake lining, drums, discs and tyres, wheel balancing, feathers/springs ,pneumatic springs and pneumatic Spring absorbers, horn, fuel pump, injector.
7. Any Manufacturer rubber & plastic accessories

#### BASIS OF CLAIM SETTLEMENT

In the event of a loss, the basis of loss settlement shall be as follows:

- a) Where the defective component of the **Insured Vehicle** can reasonably be repaired or reinstated at a cost less than the replacement cost, the **Company** will indemnify the **Insured** in respect of the expenses necessarily incurred to restore the **Insured Vehicle** to its state immediately prior to the happening of the insured event. No depreciation shall be deducted.
- b) In the case of a total loss, the **Company** shall indemnify the **Insured** in respect of the restoration or replacement costs up to the **Sum Insured** set against the **Insured Vehicle** in the **Schedule**.
- c) The **Company** shall be entitled to retain any defective part replaced under the Policy.
- d) the liability of the **Company** in respect of any **Insured Vehicle/Equipment** in any one **Policy Period** shall not individually or in the aggregate exceed the **Sum Insured** of the **Insured Vehicle/Equipment** at the time of occurrence subject to the terms, conditions and exclusions contained herein or endorsed or otherwise expressed.
- e) The amount payable in case of total as well as a partial loss shall be in excess of the applicable **Deductible**.

## RESOLVING ISSUES

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

### First Step

Initially, we suggest you contact the Branch Manager / Regional Manager of the local office which has issued the policy. The address and telephone number will be available in the policy.

### Second Step

Naturally, we hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Customer Care Cell  
 Bajaj Allianz General Insurance Co. Ltd  
 GE Plaza, Airport Road, Yerawada, Pune 411 006  
 E-mail: [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in)

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

Areas of Jurisdiction	Office of the Ombudsman
Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu	2nd Flr., Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014

	(O) 079-27546150, 27546139, Fax:079-27546142
Madhya Pradesh & Chhattisgarh	1st Floor, 117, Zone-II, (Above D.M. Motors Pvt. Ltd.) Maharana Pratap Nagar, BHOPAL - 462 011
	(O) 0755-2769200, 2769202, 2769201, Fax:0755-2769203
Orissa	62, Forest Park, BHUBANESWAR - 751 009 (O) 0674-2535220, 2533798, Fax:0674-2531607
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh	S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH – 160 017
	(O) 0172-2706196, 2705861, EPBX: 0172-2706468, Fax: 0172-2708274
Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Fatima Akhtar Court, 4th Flr., 453(old 312 ), Anna Salai, Teynampet, CHENNAI -600 018
	(O) 044-24333678, 24333668, Fax: 044-24333664
Delhi & Rajashthan	2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI – 110 002
	(O) 011-23239611,23237539, 23237532, Fax: 011-23230858
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Aquarius, Bhaskar Nagar, R.G. Baruah Rd., GUWAHATI - 781 021
	(O) 0361-2413525, EPBX: 0361-2415430, Fax: 0361-2414051
Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	6-2-46, 1st Floor, Moin Court, Lane Opp.Saleem Function Palace, A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004.
	(O) 040-23325325, 23312122, 65504123, Fax:040-23376599
Kerala, UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry	2nd Flr., CC 27/ 2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015
	(O) 0484-2358734, 2359338, 2358759, Fax:0484-2359336
West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim	North British Bldg. 29, N. S. Road, 3rd Flr., KOLKATA -700 001.
	(O) 033-22134869, 22134867, 22134866, Fax: 033-22134868
Uttar Pradesh and Uttaranchal	Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW - 226 001
	(O) 0522-2201188, 2231330, 2231331, Fax:0522-2231310
Maharashtra, Goa	3rd Flr., Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054
	(O) 022-26106928, 26106360, EPBX: 022-6106889, Fax: 022-26106052

Address and contact number of Governing Body of Insurance Council:

Secretary General - Governing Body of Insurance Council

Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054

Tel. No.: 022 - 2610 6889, 26106245, Fax No.: 022 - 26106949, 2610 6052,

E-mail ID: [inscoun@vsnl.net](mailto:inscoun@vsnl.net)