

Bankers Indemnity Policy

- Policy Wordings

Preamble

Whereas the Insured named in the Schedule hereto has made to 'Bharti AXA General Insurance Company Limited (hereinafter called the "Company") a written proposal and declaration specified in the Schedule which shall be the basis of this contract and be deemed to be incorporated herein for the insurance hereinafter contained and has paid or agreed to pay the premium stated herein subject to the terms, conditions, provisions, exceptions contained herein or endorsed or otherwise expressed hereon.

The Company hereby agrees to indemnify the Insured to the extent specified hereafter if at any time during the Period of Insurance stated in the Schedule or any specified period in respect of which the Insured shall have paid and the Company shall have accepted and/or the Insured shall have agreed to pay the premium for the renewal thereof the Insured shall discover any direct loss of money and/or securities sustained.

Definitions

(a) Money: The term 'Money' as used in this Policy shall be deemed to mean bank notes (signed and unsigned) bullion, coins, currency including foreign currency, jewellery, ornaments, postage and revenue stamps (uncancelled) and stamp papers.

(b) Securities: The term 'Securities' as used in this Policy shall be deemed to mean Acceptances, Air consignment Notes, Bank Money Order, Bills of Exchange, Bonds, Certificates of Deposits, Certificates of Shares, Stock Cheques, Coupons, Debentures, Demand Drafts, Express Postal Orders, Fixed Deposit Receipts issued by the Insured, Lorry Receipts, Lottery Tickets, Postal Receipts, Promissory Notes, Railway Receipts, Time-Draft, Warehouse Receipts, Mail Transfers, Travellers Cheques and Drafts and all other instruments of a negotiable character in respect of which if negotiated by any holder, the Insured would have recourse against the innocent holder thereof.

(c) Employee: The term 'employee' as used in this Policy shall be deemed to mean all existing employees (Officers, Clerks or Sub-Staff) whether permanent or temporary, whole-time or part-time on contract or otherwise including apprentices on the salary roll of the Insured at all of its offices but shall NOT include any Director or Principal Officer other than salaried.

(d) Dishonesty: The term "Dishonesty" as used in this Policy shall be deemed to mean any act committed by an employee with the manifest intent to cause the Insured to sustain a loss and to obtain financial benefit for the employee or another party.

(e) Appraisers : The term "appraisers" as used in this Policy shall be deemed to mean any professional/establishment appointed by the Insured to ascertain and establish the value of any asset, for the purpose of use by the Insured

Scope of Coverage

Section A: On Premises

By reason of any Money and/or Securities for which the Insured are responsible or interested in or the custody of which they have undertaken and which now are, or are by them supposed or believed to be or at any time during the period of insurance may be in or upon their own premises (including Mobile Offices) or upon the premises of their Bankers in any recognized place of safe deposit, up to the specified limits per safe deposit box as mentioned in the Schedule to the Policy, or lodged or deposited in the ordinary course of business for exchange conversion or registration with the issuers thereof or with any agents of such issuers or with any person employed to procure or manage the exchange conversion or registration thereof being (while so in or upon such premises or so placed lodged or deposited as aforesaid) lost, destroyed or otherwise made away with by fire, riot, strike, malicious damage, or due to burglary or housebreaking, theft, robbery or hold-up, whether within or without and whether by the employee(s) of the Insured or any other person or persons whomsoever.

Section B : In Transit

By reason of any Money and/or Securities being lost, stolen, mislaid, misappropriated or made away with whether due to the negligence or fraud of the employee(s) of the Insured or otherwise whilst in transit for the purpose of bank's business in the hands of such employee(s). Such risk of transit is to commence from the moment the same is received by the employee on behalf of the Insured and to continue until delivery thereof at the destination.

Section C : Forgery or Alteration

By reason of the payment made in respect of bogus or fictitious or forged or raised cheques and/or draft and/or genuine cheque and/or travellers' cheques and or genuine cheques and/or drafts and/ or fixed deposit receipts (excluding Bills of Discount and other credit facilities) issued by the Insured bearing forged endorsements on such instruments or the sanction and release of any credit to any customers on the faith of such documents whether received over the counter or through the Clearing House or by mail.

Section D : Dishonesty

By reason of the dishonest or criminal acts of the employee(s) of the Insured with respect to the loss of money and/or securities wherever committed and whether committed singly or in connivance with others

Section E: Hypothecated Goods

By reason of fraud and/or dishonesty by the employee(s) of the Insured in respect of any goods and/or commodities pledged or hypothecated to the Insured.

Section F: Registered Postal Sending

By reason of loss of postal sendings by robbery, theft or by other causes not herein excepted whilst in direct transit or intended to be dispatched by Registered Insured Post from the Office of the Insured to the consignee provided that each post parcel shall be insured with the Post Office.

Provided that always the Company's liability for any one consignment and /or loss is limited to 15%(fifteen percent) of the basic sum insured or Rs. 2,50,000/- whichever is less.

Section G: Appraisers

by reason of infidelity or criminal acts on the part of the Appraisers provided that such Appraisers are on the approved list of Appraisers maintained by the Insured and further provided that the Insured shall have exercised reasonable precaution in the selection and appointment of such Appraisers.

Section H: Janta Agents/Chhoti Bachat Yojna Agents Pygmie Collectors

by reason of infidelity or criminal acts on the part of the Janta Agents/Chhoti Bachat Yojna Agents Pygmie Collectors or persons performing duties of such nature provided that such agents are regular part-time commercial agents of the Insured and are appointed after full scrutiny of their credentials, guaranteed by two reliable independent persons

Extensions under Section A

1. Automated Teller Machines

Upon payment of additional premium, the coverage under Section A (In premises) can be extended to cover loss by reason of any Money and/or Securities in the Automatic Teller Machines on the premises of the Insured for which the Insured are responsible or interested in or the custody of which they have undertaken and which now are, or are by them supposed or believed to be or at any time during the period of insurance may be in or upon their own premises

- being lost through theft, larceny, burglary robbery or withdrawal by a customer acting under duress, or
- being damaged or destroyed, howsoever or by whomsoever caused, while such money and/or securities is contained in any Automated Teller Machine (as defined herein) situated on the premises of the Insured or
- Through the Insured having effected the payment of funds by the debit of a 24 Hour Banking Cardholder's current or deposit account(s), the

Insured having relied upon electronic instructions directed through an Automated Teller Machine and purporting to have been entered by the Cardholder, but which have been entered by a person other than the said Cardholder and who is :-

- gaining access to such Automated Teller Machine by means of a lost or stolen 24 Hour Banking Card, and
- acting with manifest fraudulent intent.

Special Definitions

For the purpose of this Insuring Clause

- Automated Teller Machine means an unmanned Electronic Terminal installed at the Premises of the branch of the Insured or at any other location and being operated by the Insured and bearing the Insured's designated logo or insignia, which can read the magnetic encoding of a 24 Hour Banking Card and permits a 24 Hour Banking Cardholder of the Insured to perform certain basic financial transactions including the ability to deposit or receive money and/or securities and to send electronic instructions to a data centre authorising the processing of debit and credit entries to the cardholders accounts.
- 24 Hour Banking Card means a card issued by or on behalf of the Insured for the purpose of permitting the 24 Hour Banking Cardholder the access and use Automated Teller Machines, which card bears an embossed account number identifying the person to whom the card is issued and which bears a separate magnetic encoding corresponding to a confidential personal identification number, the knowledge of which is additionally required for the operation of the Automated Teller Machine by the person using such machine.

Special Exclusions

This Insuring Clause DOES NOT cover any loss

- arising from or contributed to by mechanical breakdown or failure of such Automated Teller Machines to function properly,
- arising from or contributed to by a 24 Hour Banking Cardholder himself and/or any loss for which the Cardholder is responsible.
- not discovered during the period of this Policy and any loss sustained prior to the above stated effective date of this Policy, which is and is to be deemed to be the Retroactive Date applicable to this Policy.

2. Act Of God Perils

Upon payment of additional premium, the coverage under Section A (In premises) can be extended to cover Earthquake, Volcanic Eruption, Subterranean fire or any other convulsion of nature and/or Flood, Inundation, Hurricane, Typhoon, Storm, Cyclone or Atmospheric disturbances, subject otherwise to the terms, conditions and exclusions of this Policy.

The Indemnity Granted Under This Policy With Respect To Such Direct Losses Will Not Exceed

- the Sum Insured hereby
- in respect of any loss or losses caused by acts and/or omissions of any employee(s) or acts and/or omissions in which a person is concerned or implicated either as a single act and/or omission or a series of acts and/or omissions during any one period of insurance.



(ii) in respect of any one casualty or event

(b) Subject to (a) above twice the Sum Insured hereby in respect to all losses in any one period of Insurance

Provisions under the Policy

a) Excess

Insured shall bear the first 25% of each loss under Sections A to E or 2% of the basic Sum Insured whichever is higher

Each loss in respect of each dishonest or criminal act shall be treated as a separate loss

This Excess will however not apply to loss or damage due to Fire, Riot & Strike, Burglary and House-Breaking Risks

In respect of Sections F, G and H of the Policy (i.e. Registered Postal Sending, Appraisers and Janata Agents, etc.) the deductible applicable will be 25% of the claim amount.

b) Reinstatement

At all times during the period of insurance of this Policy, the insurance cover will be maintained to the full extent of the respective Sums Insured, in consideration of which, upon the settlement of any loss under this Policy, pro-rata premium at the basic rate for the unexpired period for the amount of such loss paid (not exceeding the respective sum Insured) shall be payable by the Insured to the Company. The additional premium referred to above shall be deducted from the net claim amount payable under the Policy. This continuous cover to the full extent will be available, notwithstanding any previous loss for which the Company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following discovery of a loss. The intention of this clause is to ensure continuity of the cover to the Insured, subject only to the right of the Company for deduction from the claim amount when settled, of pro-rata premium to be calculated from the date discovery of each independent loss till expiry of the Policy under which the loss falls. Provided that the liability of the Company will be limited to twice the respective sum insured during the entire period of the Policy in respect of any loss or losses caused by acts and/or omission of any persons.

c) Retro-Active Period of Cover

Retroactive period implies the period prior to the actual Policy in force, not exceeding 2 years from the date of discovery of any such loss or losses wherein losses sustained shall be covered under this Policy. Provided that in such retroactive period the Insurance was continuously in force but in no event the Company shall be liable to pay any claim in respect of a loss or damage sustained prior to the Inception of the original Policy.

The Company shall not be liable

(i) for losses not discovered within the period of this insurance

(ii) in the event of non-renewal or cancellation of this Policy, for losses not discovered within six calendar months next following the date of expiry or the date of cancellation, as the case may be (provided only that if there was any other insurance in force during the said six calendar months whether effected by the Insured or otherwise, this Policy shall not cover or contribute to any loss covered by such other insurance). The Reinstatement provision will not apply to such losses discovered within six calendar months from the date of non-renewal or cancellation.

(iii) for losses not sustained within a retroactive period not exceeding 2 years from the date of discovery of any such loss or losses. Provided that in such retroactive period the Insurance was continuously in force but in no event the Company shall be liable to pay any claim in respect of a loss or damage sustained prior to the Inception of the original Policy.

Further provided that losses which become payable under this clause shall be subject to the terms conditions exceptions of the Policy currently in force on the date of discovery.

d) Valuation

Value for the purpose of settlement of any claim in respect of jewellery/ornaments under this Policy shall be as per the 100% value as recorded in the Register of the Bank at the time of pledging jewellery or Ornaments.

Exclusions under the Policy

The Company shall not be liable in respect of:

- (a) any loss or damage occasioned by or through or in consequence whether directly or indirectly of any of the following occurrences:
 - (i) Earthquake, Volcanic Eruption, Subterranean Fire or any other convulsions of nature
 - (ii) Flood, Inundation, Hurricane, Typhoon, Storm, Tornado, Cyclone or Atmospheric Disturbance (not applicable to mobile office)
 - (iii) War, Invasion, Act of Foreign Enemies, Hostilities, War-Like Operations (whether war be declared or not)
 - (iv) Mutiny, Military or Popular Rising, Insurrection, Rebellion, Revolution, Military or Usurped Power, Martial Law or State of Siege or any of the events or causes to determine of the proclamation of martial law or state of siege.

Any loss happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence directly or indirectly of any of the said occurrences shall be deemed to be a loss which is not covered by this except to the extent that the Insured shall prove that such loss happened independently of the existence of such abnormal conditions

- (b) Losses resulting wholly or partially from any negligent act of the Insured's employee or wrongful act of its independent director. However this exception does not apply to Section 'B' i.e. 'In Transit Cover.'
- (c) Losses resulting wholly or partially from the wrongful act or default of any Directors or Principal Officers of the Insured other than salaried.
- (d) losses of any Money and/or Securities and/or personal property confined to the care of the Insured, the normal value and description of which have not been ascertained by the Insured before the loss
- (e) Losses resulting directly or indirectly from trading transactions whether in the name of the Insured or otherwise, whether or not within the knowledge of the Insured notwithstanding any act or omission on the part of any employee in connection therewith, whether acting within the scope of authority or not or within any account of recording the same.
- (f) (i) loss, destruction or damage to any property whatsoever or any loss or

expense resulting or arising there from or any consequential loss

(ii) any legal liability of whatever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contaminated by radioactivity from any source whatsoever or from nuclear weapons material

g) Losses attributable directly or indirectly to manipulation or a faulty computer or other EDP Programme and/or any fraudulent use of the computer or other EDP Programme by the employee or outsiders irrespective of whether the computer or EDP system belongs to the Insured or is shared by the Insured with others on service contract basis or otherwise.

H) Losses due any acts or omissions committed by the concerned employee(s) after discovery of a loss in which the said employee(s) was involved.

(i) Loss or damage to the property insured by explosions or otherwise directly caused by:

(i) an act of terrorism committed by a person or persons acting on behalf of or in connection with any organization

(ii) the action of any lawfully constituted authority in suppressing or attempting to suppress any such act referred to in (i) above or in minimizing the consequences thereof

In any action suit or other proceeding where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.

j) Losses of any money and/or securities and/or property or other losses due to mysterious disappearance. Mysterious disappearance is defined as "vanishing of insured property in an explained manner".

k) Loss of money and / or securities and or other property from safe or strong room following use of the key to the safe or strong room or any duplicate thereof belonging to the Bank unless this has been obtained by threat or by violence.

Conditions Precedent to Liability

It is a condition precedent to any liability under this Policy that the Insured shall comply in all material respect with the following:

A manual of instructions covering the procedure for money and/or securities shall be kept on the premises.

Joint custody shall be established and maintained for the safeguarding of:

- i) money and/or securities while in safe or vaults
- ii) all keys to safes and vaults, and
- iii) codes, cyphers and test keys.

Joint Custody means the handling of the above in the presence of or under the observation of at least one other person, such person being equally accountable for the Physical Protection and safeguarding of the various security items including money, locks and combinations in vaults and safes must be so arranged that no one person can open them alone.

Dual Control shall be established and maintained for the handling of:

i) All types of securities, negotiable and non-negotiable instruments and unissued and blank forms of said items.

ii) The reserve supply of official cheques, drafts and unissued travelers cheques

iii) Dormant accounts of depositors

iv) Codes, Cyphers and Text Keys

(Dual control means the work of one person in processing transaction being verified by a second person and both sharing the accountability)

There should be job rotation of employees handling money and/or or securities.

In addition to the normal audit of books of accounts of the business by the Insured's statutory auditor there should be a review of internal controls at least once in two financial years at all premises

Premises Including Insured's computer centers and facilities at which the business is carried on and shall retain the cards relating to such review.

General Conditions

1. Notice :

Every notice or communication to be given or made under this Policy shall be delivered in writing to the Policy Issuing Office of the Company with which this Insurance is affected.

2. Misdescription:

This Policy shall be void and premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of material facts.

3. Reasonable Care:

The Insured shall take all reasonable steps to safeguard the property insured against any accident, loss or damage and to secure all doors, windows and other openings and also the safes, strong rooms, etc

4. (a) Premises:

The Insured shall install an alarm system at vulnerable branches of the Bank. In addition to alarm systems, the Insured bank should have adequate security arrangements to safeguard the property insured

(b) In Transit

For Cash-in-transit exceeding Rs 5 lacs and upto Rs 10 lacs, one escort with firearm shall be provided

For Cash In -transit exceeding Rs. 10 lacs, two guards with the arms shall escort, out of which one shall sit along with the driver and other at the rear irrespective of whether the Insured's own vehicle is used or a private vehicle is engaged,

5. Cancellation Clause :

The Company may cancel this policy by sending Fifteen days notice to the Insured at the Insured's last known address and in such event return to the Insured the premium charged under the Policy on pro-rata basis for the unexpired period of the Policy. The Policy may be cancelled any time by the insured on 15 days notice, provided no claim has been paid or reported till the date of advice of cancellation and the Insured shall be entitled to return the premium at the Company's Period short period rates for the time the Policy has been in force

Policy Period	Rate of Premium to be retained
Up to 15% of Policy Period	Rate of Premium to be retained
Up to 25% of Policy Period	50% of premium paid
Upto 50% of Policy Period	75% of premium paid
Exceeding 50% of Policy Period	100% of premium paid

6. Claims Procedure:

The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under this Policy.

(a) lodge forthwith a complaint with the Police and take all practicable steps to recover the property lost and to apprehend the guilty person and to take appropriate departmental action against him.

(b) give immediate notice thereof to the Company and shall as soon as possible thereafter furnish to the Company at the Insured's own expense, detailed particulars of the amount of the loss or damage, together with such explanations and evidence to substantiate the claim as the Company may reasonably require.

7. Examination of Books of Account:

In case of any loss to the Insured, if required by the Company, the agent of the Company shall be entitled at any reasonable time to examine into the circumstances of such loss and the Insured shall on being required to do so by the Company produce all books of accounts, receipts and documents relating to or containing entries relating to the loss in their possession and furnish copies of or extracts from such of the documents as may be required by the Company so far as they relate to such claim or will in any way enable the Company to ascertain the correctness or the liability of the Company under this Policy.

8. Right to Recoveries

In case of recovery on account of any loss covered under this policy, the amount recovered, after recovering the actual cost of obtaining or making such recovery but excluding the Insured's on layout and/or establishment costs, shall be applied in the following order:-

- i) To reimburse the Insured in full for a part, if any of such loss which exceeds the amount of coverage provided by this policy (disregarding the amount of any excess or deductible applicable).
- ii) The balance, if any or the entire net recovery if no part of such loss exceeds the amount of coverage provided by this policy or if payment thereof shall have been made, to the reimbursement of the underwriters.
- iii) Finally to that part of such losses sustained by the Insured by reason of any excess or deductible clause as specified in the schedule or to that part of such loss covered by any policy(ies) of which this policy is excess.

9. Subrogation

In the event of payment under this Policy, the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights. The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

10. Contribution

If there shall be existing any other insurance of any nature whatsoever covering the same Insured 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.

11. Fraud

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, 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, or if a claim is made and rejected 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.

12. 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 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.

13. Observation of Terms and Conditions

The due observance and fulfillment of the terms and conditions and the endorsements of this Policy in so far as they relate to be done or complied with by the insured shall be as condition precedent to any liability for the Company to make any under the Policy.

14. Grievances:

In case the Insured is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours. In case the Insured has not got his/her grievances redressed by the Company within 14 days, then he/she may approach the Insurance Ombudsman for the redressal of the same. A list containing the addressees of Offices of Ombudsman are attached to this Policy.

List of Insurance Ombudsmen

Office of the Ombudsman	Name of the Ombudsmen	Contact Details	Areas of Jurisdiction
AHMEDABAD	Shri Amitabh	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U.Shah College 5, Navyug Colony, Ashram Road, AHMEDABAD – 380 014 Tel.079- 27546150 Fax:079-27546142 E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Shri N.A.Khan	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor Malviya Nagar, BHOPAL Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
BHU BANESHWAR	Shri S.K.Dhal	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park BHUBANESHWAR – 751 009 Tel.0674-2596461(Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Shri K.M.Chadha	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 nd floor, Batra Building Sector 17-D , CHANDIGARH – 160 017 Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Shri K.Sridhar	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI – 600 018 Tel. 044-24333678 Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Shri R.Beri	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road NEW DELHI – 110 002 Tel. 011-23239611 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Shri Sarat Chandra Sarma	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge, S.S. Road GUWAHATI – 781 001 Tel. : 0361-2131307 Fax:0361-2732937 E-mail: omb_ghy@sify.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

HYDERABAD	Shri P.A.Chowdary	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool HYDERABAD – 500 004 Tel. 040-23325325 Fax: 040-23376599 E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM	Shri James Muricken	Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard, M.G. Road , ERNAKULAM – 682 015 Tel: 0484-2358734 Fax:0484-2359336 E-mail: iokochi@asianetglobal.com	Kerala, UT of (a) Lakshadweep (b) Mahe – a part of UT of Pondicherry
KOLKATA	Shri K.Ranga bhashyam	Insurance Ombudsman Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road , 3 rd floor, KOLKATA – 700 001 Tel.:033-22134869 Fax: 033-22134868 E-mail : iombkol@vsnl.net	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Shri M.S. Pratap	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, LUCKNOW – 226 001 Tel.:0522-2201188 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
MUMBAI	Shri R.K. Vashishtha	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), MUMBAI – 400 054 PBX: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net	Maharashtra, Goa

15. Customer Service:

If at any time the Insured requires any clarification or assistance, the Insured may contact the Policy issuing office or email the Company at customer.service@bharti-axagi.co.in

