

**Policy Wording**

Chola Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies  
UIN: IRDAN123RP0086V01201819



## Chola Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies

We issue this insurance policy to the Proposer based on the information provided by the Proposer in the proposal form and premium paid by the Proposer. This insurance is subject to the following terms and conditions. The term **Owner-driver / You/ Your / Insured/ Insured Person / Proposer /Policy Holder/** in this document refers to Person who has signed the proposal form and in whose name the policy is issued. Also the term **Insurer/ Us/ our/ Company** in this document refers to **Cholamandalam MS General Insurance Company Limited**.

This Policy is an evidence of the contract between You and Chola MS General Insurance Company Limited. The Policy, the Schedule and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning wherever it may appear.

### 1. BENEFITS

We undertake to pay compensation as per the following scale for bodily injury/death sustained by the Insured of the vehicle in direct connection with the Vehicle or whilst mounting into/dismounting from or travelling in the Vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(i) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above	100%

Provided always that:

- A) The compensation shall be payable under only one of the items (i) to (iv) above in respect of the Insured arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.15 lakhs (Rupees Fifteen Lakhs only) during any one period of insurance.
- B) Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured.
- C) This cover is subject to:
  - (a) The Insured is the registered owner of the vehicle insured herein;
  - (b) The Insured holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of accident
  - (c) This benefit is not provided to anyone other than the Insured named in the Policy

Coverage under this policy will extend to all the vehicles owned by the Owner-driver under the same Policy. In other words, the cover under this Policy would be valid when the owner-driver drives any of the vehicles he / she owns.

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## 2. ELIGIBILITY

This Policy can be availed by registered owner in person of the Motor Vehicle(s) where he/she holds an effective driving license.

## 3. DEFINITIONS:

1. **Accident / Accidental mean** a sudden, unforeseen and involuntary event caused by external, visible and violent means
2. **Annual Period:** Refers to a continuous period of insurance of 12 months within the contract period.
3. **Endorsement:** An Endorsement is a Document which incorporates change in terms of the Policy. An Endorsement may be issued at the time of the Policy to provide additional benefits and covers (or) to impose restrictions. An Endorsement may also be issued subsequently to record changes such as change of address, change of name, correction in Vehicle Registration No. etc
4. **Geographical area:** This Policy will cover accidents while usage of vehicle(s) mentioned in the Policy Schedule only in the country of India. If the insured had paid additional premium under any of the Motor Policy for vehicle(s) mentioned in the Policy Schedule for extension of geographical area, this policy will continue to cover such extension also.
5. **Motor Vehicle/ Vehicle:** Refers to Private Cars, Two Wheelers, Goods Carrying Commercial Vehicles, Passenger Carrying Commercial Vehicles, Trailers and any other type of Vehicles including Miscellaneous and Special type of Vehicles permitted to ply on roads as per Motor Vehicles Act and whose details are mentioned in the Proposal Form and Policy Schedule. If a new vehicle is subsequently acquired the details can be got entered in the Policy via endorsement. However, non-mentioning of any vehicle validly owned by the Policy holder will not be a disabling clause and ownership needs to be established at the claim state.
6. **Policy period:** Period of insurance shown on the Policy Schedule
7. **Proposal form:** Refers to form signed by proposer / Insured giving various details of vehicle and all material information furnished in the same. This is the basis of this contract. This would also include various application and declarations in respect of the risk.
8. **Sum Insured:** Sum Insured under this policy is Rs.15,00,000/- (Rupees Fifteen lakhs only).
9. **Terms of Policy:** Refers to various terms, conditions, exceptions and limitation of the policy.

## 4. EXCLUSIONS:

No payment will be made by the Company for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- (1) intentional self injury suicide or attempted suicide, physical defect or infirmity or
- (2) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.

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- (3) Any accidental loss or damage and/or liability caused, sustained or incurred outside the geographical area;
- (4) Any claim arising out of contractual liability;
- (5) any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
- (6) Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle specified in the Policy Schedule during motor racing or trial runs, speed testing, Pace making, any purpose in connection with Motor Trade
- (7) Any deliberate or intentional, unlawful or illegal activities with criminal intent, error, or omission of the Insured.
- (8) (a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.  
  
(b) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self sustaining process of nuclear fission.
- (9) Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
- (10) Any accidental loss, damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), civil war, mutiny, rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the insured shall prove that the accidental loss, damage and /or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.
- (11) If at the time of claim, it is found that the Insured is not holding an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of accident

**5. CONDITIONS:**

This Policy and the Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear the same meaning wherever it may appear.

- (1) Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or

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copy thereof shall be forwarded to the Company immediately on receipt by the insured. Notice shall also be given in writing to the Company immediately the insured shall have knowledge of any impending prosecution, inquest or fatal inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject of a claim under this Policy the insured shall give immediate notice to the police and co-operate with the Company in securing the conviction of the offender.

(2) No admission offer promise payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defence or settlement of any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the insured shall give all such information and assistance as the Company may require.

(3) **Transfer:** The Insurance granted by this Policy shall cease to attach to Motor Vehicle mentioned in the Schedule of Insurance if the interest passes from Insured to any other person, if the insured owns only one Vehicle. In the event if the insured owns more than one vehicle, this policy will cease to operate on transfer of interest of all vehicles owned by the Insured to any other person/s.

(4) **Validity of Cover:**

The Cover under the policy for the member will terminate at the earliest of the following occurrence

- a. the expiry date mentioned in the Policy schedule,
- b. Transfer of Ownership of Vehicle(s)
- c. Total loss of the Vehicle

(5) **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 descriptive only and do not form part of this Policy for the purpose of its construction or interpretation.

(6) **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 independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute 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 two arbitrators one to be appointed by each of the parties to the dispute / difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator 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 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.

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### (7) Disclaimer:

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 twelve 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.

### (8) Nomination:

The **Insured person** is entitled to nominate the person/ persons to whom the money secured by the Policy shall be paid in the event of his death as per the provisions of S.39 of the Insurance Act, 1938. In case the nominee is a minor, the **Insured** can appoint a person who will receive the money secured by the policy in the event of the **Insured Person's** death during the minority of the nominee.

The details of nomination will be acknowledged by the Company in the Policy issued by the **Company**. The **Insured** is entitled to cancel or withdraw the nomination at any time and the **Company** upon request shall make the necessary endorsement in the Policy.

- (9) In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-

- a) Death Certificate in respect of the insured
- b) Proof of title to the vehicle
- c) Original Policy.

### (10) Cancellation:

The Policy can be cancelled due to the following reasons:

1. Cancellation due to transfer of ownership of Vehicle
2. Cancellation due to Total Loss / Constructive Total Loss / Theft of Vehicle
3. Cancellation of the Policy by Insured for any reasons other than those stated above
4. Cancellation by the Insurer

#### 10.1 Cancellation due to transfer of ownership of Vehicle.

Insured has to mandatorily inform the company about sale or transfer of interest in the insured vehicle(s) with details of purchaser within 14 days and in such event the policy shall be cancelled by the company. The insured person shall be entitled for refund in premium on pro-rata for the unexpired portion of the policy on the date of cancellation provided there being no claim under the Policy.

#### 10.2 Cancellation due to Total Loss / Constructive Total Loss / Theft of the Vehicle

Insured has to mandatorily inform the company about the Total Loss /Constructive Total Loss of the Vehicle, including theft. in which case the company will cancel the policy. The insured person shall be entitled for refund in premium on pro-rata for the unexpired portion of the policy on the date of cancellation provided there being no claim under the Policy.

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**10.3 Cancellation of the policy by Insured for any reasons other than those stated above**

The Policy shall be cancelled at the option of the insured by giving seven days notice of cancellation and in such case the insurer will be entitled to retain premium on short period scale of rates shown below for the period for which the cover has been in existence prior to the cancellation of the Policy. The balance premium, if any, will be refunded to the Insured provided there being no claim under the Policy.

**Short Period Scale:**

<b>Policy Period</b>	<b>Retention by the Insurer</b>
For a Period not exceeding 1 month	15% of the Annual Rate
For a Period not exceeding 2 months	30% of the Annual Rate
For a Period not exceeding 3 months	40% of the Annual Rate
For a Period not exceeding 4 months	50% of the Annual Rate
For a Period not exceeding 5 months	60% of the Annual Rate
For a Period not exceeding 6 months	70% of the Annual Rate
For a Period not exceeding 7 months	75% of the Annual Rate
For a Period not exceeding 8 months	80% of the Annual Rate
For a Period not exceeding 9 months	85% of the Annual Rate
For a Period exceeding 9 months	The full Annual Rate

**10.4 Cancellation by Insurer:** The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address on grounds of mis-representation, fraud and non-disclosure of material facts or non-cooperation of the insured and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force or the policy may be cancelled at any time by the insured on seven days' notice by recorded delivery and provided no claim has arisen during the currency of the policy

**(11)** The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy

**(12) Renewal Conditions:**

- a) The Company agrees to renew your policy except on grounds of moral hazard, misrepresentation, fraud or non cooperation by the Insured.
- b) This policy can be renewed for a period of 12 months subject to payment of premium prior to expiry of the policy.
- c) This product may be withdrawn from the market by informing the Authority giving details of the product and the reason for withdrawal. We will intimate the Insured person in writing about such withdrawal at least three months prior to the renewal date and by public notice about the withdrawal of product. However, the cover under such policy shall continue till the expiry date shown in the Policy Schedule.
- d) Any revision or modification in a policy subject to the approval from the Authority shall be notified to each policy holder at least three months prior to the date when such revision or

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modification comes into effect. The notice shall set out the reasons for such revision or modification.

**(13) Electronic Transactions**

All remote transactions effected through the Internet, world wide web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by Us or on Our behalf, for and in respect of this Policy or its terms, shall constitute legally binding on either part if valid transactions as per extant laws applicable and are done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time.

**(14) Driver's Clause:** Any person driving the Motor vehicle Specified in the Policy Schedule holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Any person holding an effective Learner's license may also drive the Motor vehicle specified in the schedule and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

**(15)** At the time claim, if it is found that the insured is holding both Chola Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies and CPA for owner-driver as a part of Motor Insurance Policy for the same vehicle, the claim will be processed under Motor Insurance Policy and this policy will be cancelled. The premium will be refunded in full.

**6. CLAIMS PROCEDURE**

- a. **Claim Intimation:** On the happening of any loss, the Insured shall forthwith give notice thereof to the Company in writing to any of the offices of the Insurance Company or intimate to CRM- Toll free No.1800-200-5544 and in any event not later than 30 days of its occurrence.
- b. **Documents:** Besides such immediate notice of occurrence or commencement of loss the Insured shall also furnish further particulars as may be required in the Claim Form provided by the Company.
- c. **Documents Required to be submitted:**  
Following documents are to be submitted along with completed claim form for processing the claim to the following Address:

**Accidental Death:**

- a. Copy of FIR / Police Report
- b. Copy of Post Mortem Report/Coroner's report (If post-mortem is conducted)
- c. Copy or Panchanama / Inquest report
- d. Death Certificate
- e. Copy of Registration Certificate
- f. Copy of Driving License

**Loss of limbs / Permanent total Disability:**

- a. Report of the attending Doctor confirming disability
- b. Admit / Discharge card

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- c. Investigation reports such as X-rays, Lab test etc
- d. FIR/ Police report, wherever necessary

**The documents along with Claim Form are to be forwarded to:**

### **Motor Claims Department**

Cholamandalam MS General Insurance Company Limited,  
New No.319, Old No.154, Shaw Wallace Building,  
2nd Floor, Thambu Chetty Street, Parry's Corner,  
Chennai – 600001.

**Customer Care Toll Free No: 1800-200-5544**

#### **d. Delay in intimation of claim**

It is essential and important that any claim under the policy has to be intimated to the Company strictly as per the policy conditions to enable the Company to appoint investigator for loss assessment. This will enable the Company to render prompt service by way of quick and fair settlement of claim, which is the primary motto of the Company. Any genuine delay, beyond the control of the Insured will definitely not be a sole cause for rejection of claim. However any undue delay beyond days which could have otherwise been avoided by the Insured at his/her end and especially if the delay has hindered conducting investigation on time to make proper assessment, to mitigate further loss, may not only delay the claim settlement but also may result in claim getting rejected on merits.

#### **e. Claims Assessment and Payment**

- We shall settle claims, including its rejection, within 7 days of the receipt of last 'necessary' document.
- The claim payment will be made in Indian Rupees only.
- On the claim being determined to be admissible subject to the terms and conditions of the policy, payment will be released by NEFT / cheque.

#### **f. Liability of the Company**

In the event of accidental Injury resulting in the death or disablement of the **Insured Person**, the total benefit payable will be limited to amount stated in the **Policy Schedule** and any interim payments made before death will be off-set/adjusted from the amount due. Our maximum liability under given Benefits however will not be more than 100% of the Sum Insured.

## **7. MECHANISM FOR COMPLAINTS / GRIEVANCE REDRESSAL**

As an esteemed customer of our company, you can contact us to register complaint/ grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to you. The contact detail of our office is given below for your reference.

### **(A) Cholamandalam MS General Insurance Company's customer services helpline numbers:**

Address : H.O: Dare House 2nd floor, No 2 N.S.C. Bose Road, Chennai 600 001.

Toll free : 1800 200 5544

SMS : "CHOLA" to 56677

E-MAIL : [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

WEBSITE : <http://www.cholainsurance.com/>

1. If you haven't received any reply from us within one month from the date of the lodgement of compliant or



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2. If you are not satisfied with the reply of the Company, you can also contact the nearest Insurance Ombudsman, whose addresses are mentioned below:

Sl. No	Office of the Ombudsman	Name of the Ombudsman and Contact Details	Areas of Jurisdiction
1	AHMEDABAD	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014, Ph(O) 079-27546150, 27546139 Fax: 079-27546142, E-mail: <a href="mailto:insombahd@rediffmail.com">insombahd@rediffmail.com</a>	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
2	BHOPAL	Office of the Insurance Ombudsman, 1st Floor, 117, Zone-II, Above D.M. Motors Pvt. Ltd, Maharana Pratap Nagar, Chhattisgarh, BHOPAL - 462 011, Ph(O): 0755-2769200, 2769202, 2769201, Fax: 0755-2769203, E-mail: <a href="mailto:bimalokpalbhopal@airtelbroadband.in">bimalokpalbhopal@airtelbroadband.in</a>	Madhya Pradesh & Chhattisgarh
3	BHUBANESWAR	Office of the Insurance Ombudsman, 62 Forest Park, BHUBANESHWAR – 751009, Ph (0): 0674-2535220,2533798, Fax: 0674-2531607, E-mail: <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a>	Orissa
4	CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH – 160017, (0) 0172-2706196, 2705861, EPBX: 0172-2706468, Fax: 0172-2708274, E-mail: <a href="mailto:ombchd@yahoo.co.in">ombchd@yahoo.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
5	CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, No 453(old no 312 ), Anna Salai, Teynampet, CHENNAI -600 018, (0) 044-24333678, 24333668, Fax: 044-24333664, E-mail: <a href="mailto:insombud@md4.vsnl.net.in">insombud@md4.vsnl.net.in</a>	Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
6	DELHI	Office of the Insurance Ombudsman, 2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI - 110 002, (0) 011-23239611, 23237539, 23237532, Fax: 011-23230858 E-mail : <a href="mailto:iobdelraj@rediffmail.com">iobdelraj@rediffmail.com</a>	Delhi & Rajasthan
7	GUWAHATI	Office of the Insurance Ombudsman, Aquarius, Bhaskar Nagar, R.G. Baruah Rd., GUWAHATI - 781 021, (0) 0361-2413525, EPBX: 0361-2415430, Arunachal Pradesh, Fax: 0361-2414051 E-mail: <a href="mailto:omb_ghy@sify.com">omb_ghy@sify.com</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

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8	HYDERABAD	Office of the Insurance Ombudsman 6-2-46, 1st Floor, Moin Court, Lane, Opp.Saleem Function Palace, A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004. (0) 040-23325325, 23312122, 65504123, Fax: 040-23376599, E-mail: <a href="mailto:hyd2_insombud@sancharnet.in">hyd2_insombud@sancharnet.in</a>	Andhra Pradesh Karnataka and UT of Yanam - a part of the UT of Pondicherry
9	KOCHI	Office of the Insurance Ombudsman 2nd Floor, CC 27/ 2603, Pulinat Building Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015, (0) 0484-2358734, 2359338, 2358759, Fax: 0484-2359336 E-mail: <a href="mailto:ombudsmankochi@yahoo.co.in">ombudsmankochi@yahoo.co.in</a>	Kerala, UT of (a) Lakshadweep, (b) Mahe - a Part of UT of Pondicherry
10	KOLKATA	Office of the Insurance Ombudsman North British Building, 29, N. S. Road, 3rd Floor, KOLKATA -700 001. (0) 033-22134869, 22134867, 22134866, Fax: 033-22134868, E-mail : <a href="mailto:iombkol@vsnl.net">iombkol@vsnl.net</a>	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
11	LUCKNOW	Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW - 226 001 (0) 0522-2201188, 2231330, 2231331, Fax: 0522-2231310 E-mail: <a href="mailto:ioblko@sancharnet.in">ioblko@sancharnet.in</a>	Uttar Pradesh and Uttaranchal
12	MUMBAI	Office of the Insurance Ombudsman 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054 022-26106928, 26106360, EPBX: 022-6106889, Fax: 022-26106052, Email: <a href="mailto:ombudsman@vsnl.net">ombudsman@vsnl.net</a>	Maharashtra, Goa

**Address of Offices of IRDAI**

Head Office	Delhi Office	Mumbai Office
Insurance Regulatory and Development Authority of India 3rd Floor, Parisrama Bhavan, Basheer Bagh HYDERABAD 500 004 Telangana State (INDIA ) Ph: (040) 23381100 Fax: (040) 6682 3334	Insurance Regulatory and Development Authority of India Delhi Office – Gate No. 3 Jeevan Tara Building, First Floor Sansad Marg, New Delhi-110001 Ph: (011) - 2344 4400 Fax: (011) - 2374 7650	Insurance Regulatory and Development Authority of India Mumbai Regional Office Royal Insurance Building 12, J. Tata Road, Ground Floor Mumbai 400 020. Near Church gate) Phone No.: 022- 22898600