

## Shri Electric Bike (E-Bike) Insurance: Policy Wording

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Shriram General Insurance Company Limited (hereinafter referred to as “Company”) for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accident loss or damage occurring during the Period of Insurance.

NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

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 whenever it may appear.

Your Policy is based on information, which You have given Us and the truth of these information shall be condition precedent to Your right to recover under this Policy.

### 1. Definitions -

#### 1.1. We/Our/Us

It means Shriram General Insurance Company Limited.

#### 1.2. You/Your/Yours

It means the persons/entities named as the Insured in the Schedule.

#### 1.3. Insured Person

It means You, Your partners, directors and employee(s) working with you in connection with your business, company.

#### 1.4. Proposal:

It mean any signed Proposal by filling up the questionnaires and declaration(s), written statements and any information in addition thereto supplied to Us by You or on Your behalf.

#### 1.5. Policy:

It means the Policy booklet, the Schedule and any applicable endorsement or memoranda. Your Policy contains details of the extent of cover available to You, what is excluded form the cover and the conditions, warranties, provisions on which the Policy is issued.

#### 1.6. Schedule:

It means the latest Schedule issued by Us as part of Your Policy. It provides details of Section(s), Extension(s) and Endorsement(s) of Your Policy which are in force, and the level of cover you have. A revised schedule will be sent at each renewal.

#### 1.7. Endorsement:

It means any alteration made to the Policy which has been agreed to by Us in writing.

#### 1.8. Sum Insured

It means the monetary amounts shown as Insured Declared Value along with any other cost incurred in the purchase of Your vehicle.

#### 1.9. Insured Declared Value: -

The Insured's is Declared Value of the Vehicle is deemed to be the Sum Insured for the purpose of this policy and it will be fixed at the commencement of each policy period for each Insured Vehicle.

The IDV is fixed on the basis of Manufacturer's listed selling price of the model, along with that of side car, accessories and applicable aged wise depreciation or any other criteria as agreed between you and us is applicable for the purpose of Total Loss/ Constructive Total Loss (TL/CTL) claims only. A vehicle will be considered to be a CTL, where the aggregate cost of retrieval and/ or repair of the Vehicle subject to the terms and condition of the policy exceeds 75% of the IDV.

| Age Of Vehicle                         | % Of Depreciation |
|--|-------------------|
| Not exceeding 6 months                 | Nil               |
| Exceeding 6 months but not exceeding 1 | 5%                |
| Exceeding 1 year but not exceeding 2   | 10%               |
| Exceeding 2 years but not exceeding 3  | 15%               |
| Exceeding 3 years but not exceeding 4  | 25%               |
| Exceeding 4 years but not exceeding 5  | 35%               |
| Exceeding 5 year but not exceeding 10  | 40%               |
| Exceeding 10 years                     | 50%               |

#### 1.10. What is Covered

It means the damages/perils/contingencies which are covered under the Policy and for which We have liability in the event of claim occurrence.

#### 1.11. What is Not Covered

It means the damages/perils/contingencies which are not covered under the Policy and for which We have no liability in the event of claim occurrence.

#### 1.12. Damage/Damaged

It means loss of or damage to the insured vehicle including accessories.

#### 1.13. Accident/ Accidental

It means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

#### 1.14. Excess/Deductible

It means the first part of any claim for which You are responsible. Any Sum Insured/Limit will apply after the Excess has been deducted.

#### 1.15. Geographical Limits

It means within Indian territory, unless otherwise specified.

#### 1.16. Policy Period/Period of Insurance

It means the period commencing from the effective date and hour as shown in the Schedule and terminating on the expiry date as shown in the Schedule.

#### 1.17. Currency of the Policy

It means (for consideration of any claim) currency of that Section or part of Section, extension(s), endorsement(s) to which the claim relates.

#### 1.18. Additional Benefits

It means the coverage which are granted to You apart from the main covers under the Section, for which no additional premium is required to be paid by you.

#### **1.19. Extensions**

It means optional coverages which are available to You apart from the main covers and Additional Benefits under the Section, which You can choose to take on payment of necessary additional premium.

#### **1.20. Accessories**

It means parts of your Vehicle which are not directly related to direct functioning of the vehicle in its drive. This includes in-car entertainment, such as radios, and communication equipment which form part of Your Vehicle, as well as portable phones while they are connected to a power source in Your Vehicle, and also non-electrical/ electrical items such as seat cover, mats and/or other likewise furnishings.

#### **1.21. Certificate of Insurance**

It means the document issued by us in accordance with the existing applicable Rules in force which proves that You have the motor insurance.

#### **1.22. Event**

It means any one event or series of events arising out of one common cause or source in connection with the Motor Vehicle.

#### **1.23. Claim**

It means our liability to You under the Policy arising out of Event(s) covered under the scope of the Policy.

#### **1.24. Motor Vehicle**

It means the vehicle We are insuring for You. This includes standard tools, options and accessories while they are in or on Your Vehicle.

#### **1.25. Driver**

It means any person including You who whilst driving at the time of accident is above 16 (Sixteen) years in age.

#### **1.26. Owner Driver** - means owner of the vehicle

#### **1.27. Terrorism**

Any act including, but not limited to, use of force or violence and / or the threat thereof, of any person or groups of persons whether acting alone or on behalf of or in connection with any organization or government, committed for political, religious, ideological or similar purpose, including the intention to influence any government and / or to put the public, or any section of the public in fear.

## 2. SECTION I: LOSS OF OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon

- i. by fire explosion self-ignition or lightning;
- ii. by burglary housebreaking or theft;
- iii. by riot and strike;
- iv. by earthquake (fire and shock damage);
- v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost;
- vi. by accidental external means;
- vii. by malicious act;
- viii. by terrorist activity;
- ix. whilst in transit by road rail inland- waterway lift elevator or air;
- x. by landslide rock slide.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced;

1. For all rubber, nylon/ plastic parts, tyres and tubes, batteries and air bags- 50%
2. For all fibre glass components 30%
3. For all parts made of glass Nil
4. Rate of depreciation for all other parts **including wooden parts** will be as per the following schedule:

| Age of vehicle                         | % of Depreciation |
|--|-------------------|
| Not exceeding 6 months                 | Nil               |
| Exceeding 6 months but not exceeding 1 | 5%                |
| Exceeding 1 year but not exceeding 2   | 10%               |
| Exceeding 2 years but not exceeding 3  | 15%               |
| Exceeding 3 years but not exceeding 4  | 25%               |
| Exceeding 4 years but not exceeding 5  | 35%               |
| Exceeding 5 year but not exceeding 10  | 40%               |
| Exceeding 10 years                     | 50%               |

5. Rate of depreciation for Painting: In the case of painting, the depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of total painting charges for the purpose of applying the depreciation.

The Company shall not be liable to make any payment in respect of:

- a. Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown failures or breakages;
- b. Damage to Tyres and Tubes unless the vehicle insured is damaged at the same time in which case the liability of the company shall be limited to 50% of the cost of replacement.
- c. Loss of or damage to accessories by burglary housebreaking or theft unless the vehicle is stolen at the same time;
- d. Any accidental loss or damage suffered whilst the insured or any person driving the vehicle with the knowledge and consent of the insured is under the influence of intoxicating liquor or drugs.

In the event of the vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs.300/- in respect of any one accident.

The insured may authorise the repair of the vehicle necessitated by damage for which the Company may be liable under this Policy provided that: -

- a) The estimated cost of such repair including replacements, if any, does not exceed Rs.150/-
- b) The Company is furnished forthwith a detailed estimate of the cost of repairs and
- c) Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

### **SUM INSURED – INSURED’S DECLARED VALUE (IDV)**

The **Insured’s Declared Value (IDV)** of the vehicle will be deemed to be the ‘SUM INSURED’ for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and side car/accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer’s listed selling price of the brand and model as the insured vehicle at the commencement of insurance/renewal and adjusted for depreciation (as per schedule below).

The schedule of age-wise depreciation as shown below is applicable for the purpose of Total Loss/Constructive Total Loss (**TL/CTL**) claims only.

### **THE SCHEDULE OF DEPRECIATION FOR FIXING IDV OF THE VEHICLE**

| <b>Age of The Vehicle</b>                          | <b>% Of Depreciation For Fixing IDV</b> |
|--|---|
| <b>Not exceeding 6 months</b>                      | <b>5%</b>                               |
| <b>Exceeding 6 months but not exceeding 1 year</b> | <b>15%</b>                              |
| <b>Exceeding 1 year but not exceeding 2 years</b>  | <b>20%</b>                              |
| <b>Exceeding 2 years but not exceeding 3 years</b> | <b>30%</b>                              |
| <b>Exceeding 3 years but not exceeding 4 years</b> | <b>40%</b>                              |
| <b>Exceeding 4 years but not exceeding 5 years</b> | <b>50%</b>                              |

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Insurer and the Insured.

IDV shall be treated as the ‘Market Value’ throughout the policy period without any further depreciation for the purpose of Total Loss (**TL**) / Constructive Total Loss (**CTL**) claims.

The insured vehicle shall be treated as CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

### 3. SECTION II - LIABILITY TO THIRD PARTIES

1. Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums for which the insured shall become legally liable to pay in respect of

- a. death of or bodily injury to any person including occupants carried in the insured vehicle (*provided* such occupants are not carried for hire or reward), the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,
- b. damage to property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the Company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

2. The Company will pay all costs and expenses incurred with its written consent.
3. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this Policy provided that such personal representative shall as though such representative was the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. The Company may at its own option
  - A. Arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Policy and
  - B. Undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Policy.

#### AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

#### APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

#### 4. SECTION III – PERSONAL ACCIDENT COVER FOR OWNER-DRIVER

Subject otherwise to the terms exceptions conditions and limitations of this Policy, the Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner-driver of the vehicle indirect connection with the vehicle insured whilst mounting into/dismounting from or traveling in the insured 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    |
|---|-------------|
| <b>i. Death</b>   | <b>100%</b> |
| <b>ii. Loss of two limbs or sight of two eyes or one limb and sight of one eye.</b> | <b>100%</b> |
| <b>iii. Loss of one limb or sight of one eye</b>                                    | <b>50%</b>  |
| <b>iv. Permanent total disablement from injuries other than named above.</b>        | <b>100%</b> |

Provided always that

- A) The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs. 15 lacs during any one period of insurance.
- B) No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
  - (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.
- C) 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.
  - 1) This cover is subject to
    - i. The owner-driver is the owner of the vehicle insured herein;
    - ii. The owner-driver is the insured named in this policy.

#### 5. SECTION IV - NIL DEPRECIATION

In consideration of payment of additional premium, its hereby agreed and declared that we will pay You the Amount/Value deducted towards depreciation on parts of Insured vehicle as per the Survey Report approved by Us or other-wise agreed by Us in case of partial loss to the Insured vehicle, if Your vehicle is damaged by a peril covered and mentioned in Section I: Loss Of Or Damage To The Vehicle Insured.

##### 5.1. Condition(s)

1. Claims made by You against Us under 'Nil Depreciation cover' are subject to the terms and conditions set forth under this policy.
2. In case of transfer of ownership of the Insured Vehicle, the cover under 'Nil Depreciation' shall expire.
3. The benefits under this cover can be utilized for a maximum of 2 claims during the policy period.

## 5.2. Exclusion(s)

We will not be liable to indemnify You for the following events:

1. If claim under Section-I Loss of Or Damage To The Vehicle Insured is not admissible.
2. Depreciation pertaining to any part/sub part accessories not approved for replacement by Us.
3. Loss or damage to tyres and/or battery of the Insured Vehicle.

## 6. Section V - Consumable

In consideration of payment of additional premium, it is hereby agreed and declared that if the Insured Vehicle is damaged by a covered peril mentioned under the Section I: Loss Of Or Damage To The Vehicle Insured of this policy and needs to be repaired, We will cover cost of consumables required to be replaced/ replenished during the repair of the damaged vehicle.

“Consumables” shall mean any items or substances of insured vehicle which is not damaged in the accident and has limited life or has been consumed completely / partially during their usage and deemed to be unfit for reuse and need replacement to complete the vehicle repair. Such as bolt, screw, nut, engine oil, gear box oil, power steering oil, coolant, AC gas oil, brake oil, AC refrigerant, battery electrolyte, windshield washer fluid, radiator coolant, oil filter, fuel filter, bearings, washers, clip, rivets and items of similar nature excluding fuel”

### 6.1. Condition(s)

1. This cover is applicable if it is shown on policy schedule.
2. The benefits under this cover can be utilized for a maximum of 2 claims during the policy period.
3. The coverage will not be available to Insured Vehicle used for the purpose of racing, rallying, motor-sports, or in any instance where the Insured Vehicle is not being used /driven in accordance with applicable laws and regulations.
4. The coverage is available when the covered vehicles suffer an accident. It is not available for routine repairs/services at user’s home or other location
5. Insurer will not be accountable, responsible or liable for consequential damages arising out of repair on the spot/ towing.
6. In case of transfer of ownership of the Insured Vehicle, the cover under ‘Consumable’ shall expire.
7. Full benefits under ‘Consumable’ would be available only if the Insured Vehicle is repaired at Our authorized workshops/authorized by Us. In case You have opted to repair the Insured Vehicle at a non-authorized workshop, Our liability will be restricted to 75% of the assessed total claim amount under this cover.
8. Where a loss is covered under this policy or any other type of insurance policy with any other insurer at the same time, claim payable shall be according to Contribution clause.

### 6.2. Exclusion(s)

1. If there is no valid and admissible claim under Section I: Loss Of Or Damage To The Vehicle Insured.
2. Any consumable not associated with admissible claim under Section I: Loss Of Or Damage To The Vehicle Insured
3. Consumables pertaining to any part/ sub part/ accessories not approved for replacement by Us under this policy.
4. Constructive Total Loss/ Total Loss of Insured Vehicle.
5. Any claim where an opportunity is not given to us to inspect the damage or loss before commencement of repair.



## 7. Section VI - Return to Invoice

In consideration of payment of an additional premium by the You, it is hereby agreed and understood that notwithstanding any terms contrary under the Policy, the Company hereby undertakes to pay the difference between the Insured's Declared Value (IDV) of the Insured vehicle and the Purchase Invoice Price of the Insured vehicle, as specified in the purchase invoice upon the occurrence of any Total Loss (including theft)/ Constructive Total Loss as defined in the Policy.

- a) For the purpose of this cover, "Purchase Invoice Price" shall mean the ex-showroom price of the Insured vehicle and includes the value of factory or two-wheeler dealer accessories that were fitted at the time of purchase.
- b) Purchase Invoice Price also includes the cost of insurance of section I, II and III of this policy Shri Electric Bike (E-Bike) policy (without any add-on covers or endorsements), amount paid towards registration (if any) of the Insured vehicle and applicable road tax (if any).
- c) In case a copy of the purchase invoice is not available, our maximum liability shall be limited to vehicle IDV as mentioned in schedule

### 7.1. Condition(s)

1. You are the first owner of the Insured Vehicle.
2. The finance company/bank whose interest is endorsed on the policy must agree in writing for settlement of claim under this coverage.
3. This cover is not available for imported vehicles i.e. fully built up units imported from overseas.
4. Company is not liable for any other financial dues of the insured in respect of the vehicle covered.

### 7.2. Exclusion(s)

1. If the Claim of Total Loss / Constructive Total Loss/Total Theft of the Insured Vehicle is not admissible under Section I: Loss Of Or Damage To The Vehicle Insured of this policy.
2. The bank/finance company whose interest is endorsed in the policy shall agree in writing.
3. Cost of accessories (electrical/ electronic / non-electrical) installed by You and or installed bi -fuel kits not insured at inception of the policy Or not part of Original Equipment Manufacturer (OEM) fitment.
4. If the vehicle is recovered within 90 days of the theft unless Final Investigation Report/Non-Traceable Report is submitted.
5. This shall not include any facilitation charges paid to any intermediary/ dealer for getting the vehicle registered.

## 8. SECTION VII - Hospital Daily Cash Allowance

In event of You or any covered occupant suffering from an accidental injury involving the Insured Vehicle leading to a hospitalization as an inpatient, We will pay an amount of ₹1500 per day of hospitalization for maximum up-to 30 days. The payment shall be made post discharge from the hospital and on submission of documents in support of the hospitalization.

### 8.1. Condition(s)

1. The claim for accidental damages to Insured Vehicle should be payable as per policy conditions.
2. In case of transfer of ownership of the Insured Vehicle, the cover shall expire.

3. Company will be pay per day limit maximum up-to 30 days in respect of all claims in this cover for each policy year.
4. The benefits under this cover can be utilized for a maximum of one claim during the policy period for each occupant.

Note - Option is available to include any family member as a named occupant of the vehicle by payment of additional premium for each occupant.

## 8.2. Exclusion(s)

Company is not liable to pay any loss in this cover if

1. Hospitalization/Domiciliary Hospitalization expenses arising from all Diseases/ Injuries which are in Pre-existing Condition. Hospitalization/Domiciliary Hospitalization expense incurred on treatment of the Joint replacement unless need of same arises due to a covered accident.
2. Hospitalization related to a sickness, disease or medical disorder not directly consequential to accident.
3. There is no valid and admissible claim under Section I: Loss Of Or Damage To The Vehicle Insured.
4. Any physiotherapy treatment.
5. Any expense arising or resulting from or traceable to intentional self-injury, suicide or attempted suicide physical defect or infirmity.
6. Any expense on Naturopathy, non-allopathic treatment and/or any treatments not approved by Indian Medical Council Any expense related to Injury suffered whilst engaged in adventurous sports.
7. The Driver while driving the Insured Vehicle is under the influence of intoxicating liquor or drugs.

## 9. Section VIII - Daily Expense Reimbursement

We will pay Daily Expense Reimbursement as mentioned in the schedule to enable You to meet the cost of hired transport to reduce inconvenience, if Insured Vehicle is damaged by a peril covered and mentioned in Section I: Loss Of Or Damage To The Vehicle Insured of this policy.

Insured vehicle is essentially required to be laid up in an authorized garage/ service station for repairs of accidental damages for more than 2 days. The benefit shall be limited to total 5 of days in excess of the 3 days for accidental damage claims.

In case of theft/total loss claim of vehicle the allowance is available up-to 10 days in excess of one day.

### 9.1. Conditions:

1. In case of theft and recovery before expiry of 10 days the benefit shall be payable till the date of such recovery only.
2. For computation of eligible number of days for claims, the start date will be calculated from the date of First Loss Assessment of your vehicle conducted by Us at our Authorized Repair Workshop and end on the day when vehicle is ready for delivery subject to the Maximum eligible number of days and Time Excess as mentioned in the Policy Schedule.
3. The benefits under this cover can be utilized for a maximum of 2 claim during the policy period.

4. Time Excess shall mean the Excess Period opted by You for which We shall not be liable for any claim payment. Claim Payment shall be considered for the number of days exceeding Time Excess Period after the Date of First Loss Assessment up to the maximum eligible number of days opted or date on which vehicle is ready for delivery whichever is earlier.
5. The benefit ceases the day the vehicle is ready for delivery after covered repairs.
6. The claim for accidental damages is payable under the Policy.
7. In case of transfer of ownership of the Insured Vehicle, the cover shall expire.

## 9.2. Exclusions:

1. Where the own damage claim made by you under the Vehicle Insurance is not payable or admitted.
2. Losses arising out of Act of God Perils, Riots & Strikes.
3. Benefit for a period of delay in taking delivery by You once vehicle is ready for delivery.
4. Claim where vehicle is not repaired at SGI Authorized Workshop.
5. If You are claiming only for windscreen or glass damage under section 1 of the policy.

## 10. Section IX - Personal Belonging

We will pay for the loss or damage to Your's personal belongings as mentioned in policy wording caused by perils mentioned under Section I: Loss of Or Damage To The Vehicle Insured of this policy while You are using the Vehicle at the time of loss or damage to the vehicle.

Personal belongings for the purpose of this section means items such as clothes and other articles of personal nature.

### 10.1. Condition(s)

1. The claim for accidental damages is payable under the Policy or in case claims due to burglary, house-breaking or theft a police report must be filed.
2. The benefits under this cover can be utilized for a maximum of 2 claim during the policy period.
3. The insured will bear 10% of limit of indemnity selected subject to minimum of ₹100 in each and every claim.
4. In case of transfer of ownership of the Insured Vehicle this cover shall expire.
5. Minimum sum insured to opt this cover is ₹500

### 10.2. Exclusion(s)

1. Loss of excludes money, securities, cheques, bank drafts, credit or debit cards, jewellery, lens, glasses, travel tickets, watches, valuables, manuscripts, paintings, electronic equipment such as cellular phones, data, and photographic, audio, video and telecommunications equipment and items of similar nature.
2. Any goods or samples carried in connection with any trade or business is not covered.
3. Any claims intimated to us after the 15 days for such loss.

## 11. GENERAL EXCEPTIONS

The Company shall not be liable in respect of:

1. Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
2. Any claim arising out of any contractual liability.
3. If You or any person with Your consent driving the Vehicle is not a driver.
4. Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is:
  - a. Being used for an unlawful purpose or Being used otherwise than in accordance with the Limitations as to Use or
  - b. 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.
5.
  - i. Any accident loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
  - ii. 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.
6. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
7. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or warlike 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.

## 12. DEDUCTIBLE

The Company shall not be liable for each and every claim under following Section of this Policy in respect of the deductible.

Section I: Loss of or Damage To The Vehicle Insured

- a. In case of Partial Loss - 5% of the claim amount subject to a minimum of Rs, 500/- (Five Hundred) only.
- b. Total Loss - 5% of the claim amount subject to a minimum of Rs. 1000/- (One Thousand) only .

Section II: Liability to Third Party

- a. 5% of the claim amount subject to a minimum of Rs, 500/- (Five Hundred) only.

## 13. 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 or loss or damage and 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 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 injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other 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 damages 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. The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed:
  - a. For total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the Schedule less the value of the wreck.
  - b. For partial losses, i.e. losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
4. The Insured shall take all reasonable steps to safeguard the vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured. In the event of any accident or breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the vehicle shall be entirely at the insured's own risk.
5. The Company may cancel the policy on grounds of mis-representation, fraud, non- disclosure of material facts or non-cooperation of the insured by sending seven days' notice by recorded delivery to the insured at insured's last known address 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 at last known address or E-mail ID and provided no claim has arisen during the currency of the policy, the insured shall be entitled to a return of premium less premium at the Company's Short Period rates for the period the Policy has been in force. Return of the premium by the company will be subject to retention of the minimum premium of Rs.100/- (or Rs.25/- in respect of vehicles specifically designed/modified for use by blind/handicapped/mentally challenged persons).

The short period scale table:

| Period  | Retention |
|---|-----------|
| Not exceeding 1 Months                        | 25%       |
| Exceeding 1 Months but not exceeding 2 Months | 35%       |

|  |                            |
|--|----------------------------|
| <b>Exceeding 2 Months but not exceeding 3 Months</b> | <b>40%</b>                 |
| <b>Exceeding 3 Months but not exceeding 4 Months</b> | <b>45%</b>                 |
| <b>Exceeding 4 Months but not exceeding 5 Months</b> | <b>55%</b>                 |
| <b>Exceeding 5 Months but not exceeding 6 Months</b> | <b>60%</b>                 |
| <b>Exceeding 6 Months but not exceeding 7 Months</b> | <b>65%</b>                 |
| <b>Exceeding 7 Months but not exceeding 8 Months</b> | <b>75%</b>                 |
| <b>Exceeding 8 Months but not exceeding 9 Months</b> | <b>80%</b>                 |
| <b>Exceeding 9 Months</b>                            | <b>Full annual premium</b> |

6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. 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.

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. 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.
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:-

- Death Certificate in respect of the insured
- Proof of title to the vehicle
- Original Policy.

The Company reserves its right to abide by any order of the court in regard to declaration about the legal heir/heirress and ownership of the vehicle and the nominee will not have any right to dispute such order of the court.

## 14. Endorsements

### 1. Extension of Geographical Area

In consideration of the payment of an additional premium of Rs.....it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the ..././... To the ..././... (Both days inclusive) be deemed to include \*

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle insured / injury to its occupants / third party liability in respect of the vehicle insured during sea voyage / air passage for the purpose of ferrying the vehicle insured to the extended geographical area.

Subject otherwise to the terms exceptions conditions and limitations of this Policy.

NOTE: - Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ Pakistan/Bangladesh as the case may be.

### 2. Transfer of Interest

It is hereby understood and agreed that as from ..././..... the interest in the policy is transferred to and vested in ..... of ..... carrying on or engaged in the business or profession of ..... who shall be deemed to be the insured and whose proposal and declaration dated .. /.../.... shall be deemed to be incorporated in and to be the basis of this contract.

Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of..... Subject otherwise to the terms exceptions conditions and limitations of this policy.

### 3. Hire Purchase Agreement

It is hereby understood and agreed that ..... (hereinafter referred to as the Owners) are the Owners of the vehicle insured and that the vehicle insured is subject of an Hire Purchase Agreement made between the Owners on the one part and the insured on the other part and it is further understood and agreed that the Owners are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Owners as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

### 4. Lease Agreement

It is hereby understood and agreed that ..... (hereinafter referred to as the Lessors) are the Owners of the vehicle insured and that the vehicle insured is the subject of a Lease Agreement made between the Lessor on the one part and the insured on the other part and it is further understood and

agreed that the Lessors are interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Lessors as long as they are the Owners of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage. It is also understood and agreed that notwithstanding any provision in the Leasing Agreement to the contrary, this policy is issued to the insured namely ..... as the principal party and not as agent or trustee and nothing herein contained shall be construed as constituting the insured an agent or trustee for the Lessors or as an assignment (whether legal or equitable) by the insured to the Lessors, of his rights benefits and claims under this policy and further nothing herein shall be construed as creating or vesting any right in the Owner/Lessor to sue the insurer in any capacity whatsoever for any alleged breach of its obligations hereunder.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed nothing herein shall modify or affect the rights and liabilities of the insured or the insurer respectively under or in connection with this Policy.

Subject otherwise to the terms exceptions conditions and limitations of this policy.

## 5. Vehicles subject to Hypothecation Agreement

It is hereby declared and agreed that the vehicle insured is pledged to / hypothecated with ..... (hereinafter referred to as the "Pledgee") and it is further understood and agreed that the Pledgee is interested in any monies which but for this Endorsement would be payable to the insured under this policy in respect of such loss or damage to the vehicle insured as cannot be made good by repair and / or replacement of parts and such monies shall be paid to the Pledgee as long as they are the Pledgee of the vehicle insured and their receipt shall be a full and final discharge to the insurer in respect of such loss or damage.

It is further declared and agreed that for the purpose of the Personal Accident Cover for the owner-driver granted under this policy, the insured named in the policy will continue to be deemed as the owner-driver subject to compliance of provisions of the policy relating to this cover.

Save as by this Endorsement expressly agreed that nothing herein shall modify or affect the rights or liabilities of the Insured or the Insurer respectively under or in connection with this Policy or any term, provision or condition thereof.

Subject otherwise to the terms exceptions conditions and limitations of this policy.



## 15. Grievance Redressal Procedure

If you have a grievance about any matter relating to the Policy, or our decision on any matter, or the claim, you can address your grievance as follows:

### 1. Our Grievance Redressal Officer

We do our best to ensure that our customers are delighted with the service they receive from us. 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 to 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 Grievance Cell, HO, headed by a senior executive which will be directly under the control of the MD at the below mentioned address

|                           |   |
|---------------------------|---|
| <b>Contact Person:</b>    | <b>Chief Compliance and Grievance Redressal Officer</b>   |
| <b>Contact Address:</b>   | Shriram General Insurance Co. Ltd.<br>E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022 |
| <b>Grievance Cell No:</b> | 1800-103-3009, 1800-300-30000   |
| <b>E-mail ID:</b>         | <a href="mailto:md@shriramgi.com">md@shriramgi.com</a>  |
| <b>Fax No.:</b>           | 91-141-2770693  |

### 2. Consumer Affairs Department of IRDAI

a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number **155255 (or) 1800 4254 732** or sending an e-<mailto:complaints@irdai.gov.in> You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at [igms.irda.gov.in](http://igms.irda.gov.in).

b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available [by clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.

c. You can visit the portal <https://www.policyholder.gov.in/> for more details.

### 3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

### Ombudsman Offices

| Jurisdiction  | Office Addresses  |
|---|---|
| Gujarat, Dadra & Nagar Haveli, Daman and Diu  | Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.<br>Tel.: 079 - 25501201/02/05/06<br>Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>  |
| Karnataka   | Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, I Phase, Bengaluru – 560 078.<br>Tel.: 080 - 26652048 / 26652049<br>Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>                                    |
| Madhya Pradesh & Chhattisgarh   | Insurance Ombudsman, Office of the Insurance Ombudsman Janak Vihar Complex, 2nd floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003<br>Tel. 0755-2769201/02 Fax:0755-2769203<br>E-mail: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>                               |
| Orissa  | Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, Bhubaneswar – 751 009<br>Tel.0674-2596461 / 2596455, Fax - 0674-2596429<br>E-mail: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>   |
| Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh)<br>Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh | Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 <sup>nd</sup> floor, Batra Building, Sector 17-D, Chandigarh 160 017<br>Tel.: 0172-2706196 / 2706468, Fax: 0172-2708274<br>E-mail: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>                      |
| Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).  | Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court, 4 <sup>th</sup> Floor, 453, Anna Salai, Teynampet, Chennai – 600 018<br>Tel. 044-24333668 / 24335284, Fax: 044-24333664<br>E-mail: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>                                  |
| Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh   | Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Building. Asaf Ali Road, New Delhi – 110 002<br>Tel. 011-23239633 / 23237532, Fax: 011-23230858<br>E-mail: <a href="mailto:bimalokpal.dehli@cioins.co.in">bimalokpal.dehli@cioins.co.in</a>  |
| Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry   | Insurance Ombudsman, Office of the Insurance Ombudsman 2 <sup>nd</sup> Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam – 682 015<br>Tel.: 0484 - 2358759 / 2359338, Fax:0484-2359336<br>E-mail: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a>                        |
| Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura   | Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 <sup>th</sup> Floor, Nr. Panbazar Overbridge, S.S. Road, Guwahati – 781 001 (ASSAM)<br>Tel. : 0361-2132204 / 2132205, Fax:0361-2732937<br>E-mail: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a>                     |
| Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.  | Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46, 1st floor, “Moin Court”, Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad – 500004<br>Tel.: 040 - 65504123 / 23312122, Fax: 040-23376599<br>E-mail: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a> |
| Rajasthan   | Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg,   |

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|---|---|
|   | Jaipur - 302 005<br>Tel.: 0141 – 2740363<br>Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a>   |
| West Bengal, Sikkim, Andaman & Nicobar Islands.   | Insurance Ombudsman, Office of the Insurance Ombudsman<br>Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata – 700 072<br>Tel.: 033 - 22124339 / 22124340, Fax: 033-22124341<br>E-mail: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a>                    |
| Districts of Uttar Pradesh:<br>Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar | Insurance Ombudsman, Office of the Insurance Ombudsman<br>6 <sup>th</sup> Floor, Jeevan Bhawan, Phase II, Nawal Kishore Rd. Hazratganj, Lucknow – 226 001<br>Tel.:0522- 2231330 / 31, Fax: 0522-2231310<br>E-mail: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a> |
| Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.  | Insurance Ombudsman, Office of the Insurance Ombudsman,<br>3 <sup>rd</sup> Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), Mumbai – 400 054<br>Tel: 022-26106552 / 26106960, Fax: 022-26106052<br>E-mail: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a>       |
| State of Uttaranchal and the following Districts of Uttar Pradesh:<br>Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur  | Office of the Insurance Ombudsman, Bhagwan Sahai Palace<br>4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301.<br>Tel.: 0120-2514252 / 2514253<br>Email: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a>                                |
| Bihar, Jharkhand  | Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006.<br>Tel.: 0612-2680952<br>Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a>   |
| Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.  | Insurance Ombudsman Office of the Insurance Ombudsman<br>Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.<br>Tel.: 020 - 32341320<br>Email: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a>                     |