

Bharti AXA General Insurance Company Limited

Policy Wordings - Gadget Insurance Policy

Preamble

Whereas the Insured designated in the Policy Schedule / Certificate of Insurance (hereinafter also referred as "You" or "Your"), by means of a proposal and declaration together with any statement, report or other document which shall be the basis of this contract and shall be deemed to be incorporated herein, has applied to Bharti AXA General Insurance Company Limited (hereinafter also referred as "We" or "Us" or "Our" or "The Company") for the insurance hereinafter set forth and paid appropriate premium for the period as specified in the Schedule / Certificate of Insurance.

Operative Clause

Subject to the definitions, terms, conditions and exclusions contained, endorsed or otherwise expressed herein, We shall indemnify or pay You or Your legal representatives, as the case may be, in respect of insured events occurring during the Period of Insurance stated in the Schedule, in the manner and to the extent set forth in this Policy

Insured and Insured Person:

Insured means the Policyholder as specified in the Schedule. In case of a group policy, Insured will be responsible for declaration of eligible members and / or Gadgets to the Company, based on which Certificates of Insurance shall be issued.

Insured Person means the member of Insured's group, who has opted for insurance under this Policy and has got the Certificate of Insurance, with identification details of Gadget covered, Insured Person and specifying the date of inception of cover.

Definitions

"Authorized Service Centre" means repair centres authorized by Us to carry out repairs on Your Gadget

"Beyond Economic Repair" means your asset will be deemed a total loss when we consider it uneconomical to repair the Gadget or when the cost of repair exceeds the sum assured less applicable depreciation as specified in the policy schedule

"Insured Gadget" shall mean any electronic, electrical or mechanical device, such as mobile phones (all types of phones including ordinary, feature phone and smartphones), tablets & laptops (all types of tablets, phablets, laptops and notebooks), wearable gadgets (all electronic devices which are wearable including watches, smart watches and fitness bands) and other physical assets (all types of desktops, still cameras, video cameras and other devices used for communication or projection or entertainment) meant for personal use and as described in the policy schedule.

"OEM" Original Equipment Manufacturer means the manufacturer or owner of the brand for selling the Gadget who has provided the standard manufacturer's warranty as defined and specified in the warranty manual.

"Period of Insurance" means the period as stated in the Schedule or the Certificate of Insurance, from the date on which coverage begins to the date on which coverage ends. If the Policy or Certificate of Insurance is cancelled mid-term during the Period of Insurance, the coverage end date gets revised accordingly.

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UIN:

Bharti AXA General Insurance Company Limited, "HOSTOCENTER" 1st Floor No.43, Millers Road. Vasanth Nagar, Bangalore -560046

Ph: 080-40261000, CIN : U66030KA2007PLC043362 Website: www.bharti-axa.co.in, IRDAI Reg. No.: 139

Bharti AXA General Insurance Company Limited

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"Policy" means this document of Policy, describing the terms and conditions of this contract of insurance including the Company's covering letter to You if any, the Certificate of Insurance if any, the Schedule attached to and forming part of this Policy, Your Proposal form and any applicable endorsement attaching to and forming part thereof either at inception or during the Period of Insurance. The Policy contains details of the scope and extent of cover available to Your Gadget, the exclusions from the scope of cover and the terms and conditions of the issue of the Policy.

"Proposal" means the application forming a part of this Policy that You sign for this insurance and which contains information provided by You regarding Your Asset or which is given to Us on Your behalf.

"Reinstatement Value" means the cost of replacing or reinstating property of the similar kind or type but not superior to or more extensive than Your Asset when new.

"Schedule" means Schedule attached to and forming part of this Policy or Certificate of Insurance, specifying Your details and the details of Your Gadget, the Sum Insured, the Period of Insurance, Coverage and the limits to which benefits under the Policy are subject to.

"Sum Insured" means the sum as specified in the Schedule to this Policy or Certificate of Insurance, against Your name, which represents Our maximum liability for any or all claims under this Policy during the Period of Insurance against the respective benefit(s) for which the sum is mentioned in the Schedule to this Policy.

SCOPE OF COVER

We agree to cover all types of accidental damage to the Insured Gadget, including, but not limited to, impact damage, damage due to unintentional dropping, damage due to liquid ingress, screen damage due to any accident, or any other fortuitous event, other than those specifically excluded, subject to terms, conditions, definitions, limitations and warranties contained herein or endorsed or otherwise expressed in the Policy.

EXCLUSIONS

We will not indemnify You in respect of loss, damage or liability directly caused by or arising out of or aggravated by -

- 1) Claim on Insured Gadget during hire or loan of the Insured Gadget to a third party, other than Your employees, siblings, spouse, children, parents or parents-in-law.
- 2) Loss of or Damage to the Insured Gadget that is registered in the name of a Corporate Entity, unless a nominee has been appointed by them as a bonafide user
- 3) Policy shall be non-transferable in case of sale of Your Gadget or if the ownership of Your Gadget is transferred except to relationships as specified in exclusion 1 above, unless specified in Schedule.
- 4) Gadgets purchased from outside India, unless specifically covered in the Schedule
- 5) Loss or damage to battery and other accessories unless they are part of the original Insured Gadget and attached to the Insured Gadget during the loss or damage.
- 6) Any loss of Software, excluding Operating System Software, whether it affects the working of Insured Gadget or not

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- 7) Loss of Insured Gadget resulting from or caused by theft, mysterious disappearance or unexplained reasons, unless specifically covered.
- 8) Any loss or damage arising out of any Electrical or Mechanical breakdown, caused by, but not limited to, short circuit, voltage fluctuation, faulty charging, faulty battery, unless specifically covered.
- 9) Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and / or the agents of makers/manufacturers.
- 10) Loss or damage as a direct consequence of wear and tear or of gradual deterioration including but not limited to atmospheric conditions.
- 11) Loss or damage caused by incorrect storage, poor maintenance, negligence, incorrect installation, incorrect set-up by You or by the person You entrusted the Insured Gadget with.
- 12) Aesthetic defects such as scratches on painted polished or enamelled surfaces, or any other defects which do not stop the normal functioning of the Insured Gadget.
- 13) Loss or damage for which the manufacturer, dealer or supplier of Your Gadget is responsible either by law or under contract.
- 14) Consequential loss or liability of any kind or description, including contractual liabilities comprising of penalties of delay or detention or in connection with guarantees of performance or efficiency.
- 15) War or war like operations (whether war be declared or not), cyber-attacks, civil commotion, confiscation, requisition or destruction or damage by order of any Government or by any public, municipal or local authority.

BASIS OF SUM INSURED

The Sum Insured will be equal to the cost of replacement of Your Gadget by new Gadget of the same kind and same capacity.

BASIS OF CLAIMS SETTLEMENT

- a) In cases where the Insured Gadget is repaired, We will pay expenses necessarily incurred to restore the damaged Gadget to its former state of serviceability including the cost of servicing the repairs, customs duties and dues and other charges incidental to providing service if any, to the extent such expenses have been included in the Sum Insured, provided such repairs are executed at Authorised Service Centres.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. Cost of any provisional repairs will be borne by Us if such repairs constitute part of the final repairs, and do not increase the total repair expenses. If the Gadget is damaged Beyond Economic Repair, the settlement shall be made on the basis provided for in (b) below.

- b) In cases where an insured Gadget is lost or damaged Beyond Economic Repair, the basis of claims settlement will be the depreciated value of Your Gadget. The indicative rate of depreciation is as follows:

Age of device from Purchase date	Range from	Range to
upto 90 days	10%	30%

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91 to 180 days	20%	50%
180 days to 1 year	30%	60%
More than 1 year	40%	70%

Please refer to Policy Schedule for depreciation rate applicable to your Insured.Gadget

Special Conditions

1. Limitation on number of claims:

The maximum number of claims permitted in the policy is as per Schedule. In case of multiple claims under the policy, Our maximum liability inclusive of all claims will be limited upto the Sum Insured.

2. Right to damaged Gadget

In the event of a claim wherein the Insured Gadget is lost or damaged beyond economic repair, after admission of liability and settlement of claim, We will be entitled to take and keep possession of the damaged / recovered Gadget and to deal with the salvage in a reasonable manner.

3. Payment of differential amount for repair

We will arrange for repair of the damaged Insured Gadget at our Authorised Service Centres, subject to payment of the Excess as specified in the Schedule and payment of the differential amount between the estimated repair cost and approved claim amount by You to the Authorized Service Centre.

4. Cancellation:

The Policy may be cancelled by or on behalf of Us by giving You at least 15 days written notice and in such event we shall refund to You a pro rata premium for the unexpired Policy period. For the avoidance of doubt, we shall remain liable for any claim that was made prior to the date upon which the insurance was cancelled.

The Policy may be cancelled by You at any time by giving at least 15 days written notice to Us we will refund premium on a short period basis by reference to the time cover is provided. For annual or short-term policies, the premium to be retained by Us shall be calculated using the following scale:

Proportion of policy period expired	Premium to be retained
Upto 10%	15% of policy premium
From 10% to 25%	35% of policy premium
From 25% to 50%	60% of policy premium
Above 50%	No refund applicable

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No refund of premium shall be due on cancellation if You have made a claim under the Policy.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to the Company required by this Policy shall be in either in writing or a call to the specified number as in the schedule or an email to a specified email as in schedule. many through which this insurance is affected or to any service provider as stated on the claim form
2. **DUTY OF DISCLOSURE:** This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or nondisclosure of any material fact.
3. **REASONABLE CARE:** You shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
4. **ALTERATION OF RISK:** All cover under this Policy shall cease if any alteration be made (to the property /Insured Gadget) whereby the risk of damage or injury is increased until such alteration be agreed to by the Company in writing.
5. **STATUTORY COMPLIANCE:** You shall comply with all statutory and other regulations. You shall observe all manufacturers' instructions concerning:
 - a. the inspection of Insured Gadget,
 - b. the safety of persons or property.

6. CLAIM NOTIFICATION - MULTI MODEL INTIMATION:

It is the endeavor of Company to give multiple options to the Insured Person/Insured Person's representative to intimate the claim to the Company. The intimation can be given in following ways:

- Toll Free call Centre of the Insurance Company(24x7) - **1800-103-2292**
- Login to the website of the Insurance Company and intimate the claim – <http://www.bharti-axagi.co.in/contact-us>
- Send an email to the Company- customer.service@bharti-axa.com
- Post/courier to Company - Claims, Bharti AXA General Insurance Company Limited spectrum Tower, 3rd flr, Chincholi Bunder Rd, Rajan Pada, Mindspace, Malad West, Mumbai, Maharashtra 400064
- Directly Contacting our Company office but in writing. - Bharti AXA General Insurance Company Limited, 19th Floor, Parinee Crescenzo, G-Block, Bandra Kurla Complex, Opposite MCA Club, Bandra (E), Mumbai - 400051

In all the above, the intimations are directed to a central team for prompt and immediate action.

7. **CLAIMS PROCEDURE :** Upon the happening of any event giving rise or likely to give rise to a claim under this Policy,
 - Claims will be handled by a service provider empanelled by Us.
 - You shall contact Us within 48 hours and notify the claim. The claim intimation can be sent in any one way as mentioned above. The call-center shall guide You on how to register a claim and send documents.

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- If a claim is notified after 48 hours of the happening of the loss or damage, Company may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
 - In case of theft, You need to file an FIR with police and provide the same to Us. *For theft claims below INR 25,000/-, the Company shall process the claim based on police intimation.*

 - In case of damage, where We are unable to get the damaged Insured Gadget repaired, You shall get the Insured Gadget repaired at the Authorized Repair Centre post approval of repair amount from Us and send invoices along with other documents requested to Us for processing. The list of Authorized Service Centers shall be available on website.
- 8. INDEMNITY:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing, but The Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage not more than the sum insured thereon.
- 9. AVERAGE:** If Replacement Value of Insured Gadget shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then You shall be considered as being Your own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.
- 10. CONTRIBUTION:** If at the time of happening of any loss or damage covered by this Policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by You or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage
- 11. SUBROGATION:** You and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after Your indemnification by the Company.
- 12. FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by You or any one acting on Your behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
- 13. 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 dispute or difference shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

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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.

- 14. LIMITATION:** The Company agrees and undertakes to indemnify You against any loss of or damage to property or any part thereof suffered by You not exceeding the Sum Insured stated against each item or total Sum Insured stated in the Schedule, as the case may be, under this Policy provided the Company is bound and liable to indemnify You in accordance with the terms and conditions of this Policy only and only if You make a demand or claim on the Company in writing within 12 (twelve) months of the occurrence of any event giving rise to a claim hereunder.
- 15. OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.
- 16. JURISDICTION:** The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.
- 17. ENTIRE CONTRACT:** This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by an endorsement on the Policy.
- 18. GRIEVANCE REDRESSAL:**
GRIEVANCES REDRESSAL PROCEDURE:
The Company is committed to extend the best possible services to its customers. However, If Policyholder/Insured Person have a grievance that he/she wish us to redress, he/she may contact the Company with the details of their grievance via:
- Website: www.bharti-axa.co.in
 - Email: customer.service@bharti-axa.com
 - Phone: 022-6118888080
 - Courier: Any of the Company's Branch office or corporate office
- Policyholder/Insured/ Insured Person may also approach the grievance cell at any of the Company's branches with the details of the grievance during working hours from Monday to Friday.

Escalation Level 1

In case the Policyholder/Insured/Insured Person has not got his/her grievances redressed through one of the above methods (After 5 days of intimating of your complaint), Policyholder/ Insured/ Insured Person may contact the National Grievance Redressal Officer at :

Write to: Bharti AXA General Insurance, Spectrum Towers, 3rd floor, Malad Link Road, Malad (west), Mumbai - 400064

Call: 022-48815939

Email: NGRO@bharti-axa.com

3rd floor, Spectrum Tower, Rajan Pada

Mindspace, Malad (W), Mumbai - 400 064

Escalation Level 2

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In case the Policyholder/Insured/Insured Person has not got his/her grievances redressed through any of the above methods (After 5 days of approaching National Grievance Redressal Officer), Policyholder/ Insured/ Insured Person may contact the Chief Grievance Redressal Officer at:
Email : CGRO@bharti-axa.com

Escalation Level 3

In case the Policyholder/ Insured/Insured Person has not got his/her grievances redressed by the Company within 14 days, or, If Policyholder/ Insured/Insured Person is not satisfied with Company's redressal of the grievance through one of the above methods, Policyholder/ Insured/ Insured Person may approach the nearest Insurance Ombudsman for resolution of their grievance. The contact details of Ombudsman offices are mentioned below. Policy holder may also obtain copy of IRDAI circular Ref No. F. No. IRDAI/Reg/8/145/2017, notification on Insurance Regulatory and Development Authority (Protection of Policy holders' interests) Regulations, 2017 from any of our offices.

Grievance of Senior Citizens:

In respect of Senior Citizens, the Company has established a separate channel to address the grievances. Any concerns may be directly addressed to the Senior Citizen's channel of the Company for faster attention or speedy disposal of grievance, if any.

- Website: www.bharti-axa.co.in
- Email: customer.service@bharti-axa.com
- Phone: 022-61188888080
- Courier: Any of the Company's Branch office or corporate office

Insured/ Insured Person may also approach the grievance cell at any of the Company's branches with the details of the grievance during working hours from Monday to Friday.

Grievance Redressal Cell of the Consumer Affairs Department of IRDAI

The insurance company should resolve the complaint within a reasonable time. In case if it is not resolved within 15 days or if the Insured/Insured Person is unhappy with their resolution you can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI.

- Website: igms.irda.gov.in
- Email: complaints@irda.gov.in
- Toll Free Number 155255 (or) 1800 4254 732

19. LIST OF OMBUDSMEN:

20. Office Details
<p>AHMEDABAD - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in</p>
<p>BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase,</p>

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20. Office Details
<p>Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p>
<p>BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>
<p>BHUBANESHWAR - Shri/Smt..... Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>
<p>CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>
<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>
<p>DELHI - Shri/Smt..... Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road,</p>

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20. Office Details
<p>New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>
<p>GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p>
<p>HYDERABAD - Shri I. Suresh Babu 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. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>
<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>
<p>KOLKATA - Shri/Smt.....</p> <p>Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340</p>

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20. Office Details
<p>Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>
<p>LUCKNOW - Shri/Smt..... Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>
<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>
<p>NOIDA - Shri/Smt..... Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>
<p>PATNA - Shri/Smt..... Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>
<p>PUNE - Shri/Smt..... Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555</p>

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suraksha ka
naya nazariya

Bharti AXA General Insurance Company Limited

Annexure - IV

20. Office Details
Email: bimalokpal.pune@ecoi.co.in

Policy Wordings – Gadget Insurance Policy

UIN:

Bharti AXA General Insurance Company Limited, "HOSTOCENTER" 1st Floor No.43,Millers Road. Vasanth Nagar, Bangalore -560046

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