

LIBERTY BICYCLE PROTECT PLUS POLICY WORDINGS

CONDITIONS PRECEDENT TO THE CONTRACT

Liberty General Insurance Limited (hereinafter called the "Company") will provide insurance cover to the Person/person(s) (hereinafter called the "Insured") based on the Proposal made and agreed premium paid within such time, as may be prescribed under the provisions of the Insurance Act, 1938, for the policy period stated in the Schedule or during any further period for which the Company may accept payment for the renewal or extension of this Policy. This Policy records the agreement between the Company (We) and the Insured (You), and sets out the terms of insurance and obligations of each party. The information furnished by the Insured (You) in the proposal form and the declaration signed by Insured (You) forms the basis of this contract. The Policy, the Schedule and any Extension 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 whenever it may appear.

CONDITIONS APPLICABLE DURING THE CONTRACT

PART I: DEFINITIONS

The words or expressions defined below have specific meanings ascribed to them wherever they appear in this Policy. For purposes of this Policy, please note that references to the singular or masculine include references to the plural or to the female respectively.

"Accessories" means equipment added and fixed to the insured bicycle in addition to the manufacturer's original specification including both electronic and non-electronic equipment such as lights, speedometers, mirrors, bells and horns as noted in the Schedule to the Policy.

"Accident" or **"Accidental"** means a sudden, unforeseen, and involuntary event caused by external, visible and violent means.

"Bicycle" means any cycle, including component parts permanently fixed to the cycle specified in the Schedule, which is under the ownership of the Insured Person named in the Schedule, and is normally kept at the address described in the Schedule. This definition includes any mechanically or electrically assisted cycle having power less than 250W and speed less than 25 kmph.

"Burglary" means theft of insured property as specified in the Schedule using unforeseen, aggressive and violent means by the person or persons other than the Insured's employees or their representatives acting on behalf of the Insured..

"Capital Sum Insured" means the sum as specified in the Schedule to this Policy against the name of the Insured, which sum represents the Company's maximum liability for any or all claims under the Section II- Accident benefit(s) during the Policy Period against the respective benefit(s).

"Condition Precedent" means a policy term or condition upon which the Company's liability under the policy is conditional upon.

"Damage" means actual and/or physical Damage to tangible property.

"Deductible" means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made under this Policy.

"Dependent Child" refers to a child (natural or legally adopted) below 25 years of age, who is financially dependent on the primary Insured or proposer and does not have his / her independent source of income.

"Disclosure of information norm" means the policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, misdescription, or non-disclosure of any material fact.

"Family" means the Insured, his / her lawful spouse, his / her legitimate children, his / her dependent parents and his / her dependent parents-in-laws, living with the Insured.

"Grace Period" means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

"Hospital" means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- I. has qualified nursing staff under its employment round the clock;
- ii. has at least 10 inpatient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- iii. has qualified medical practitioner (s) in charge round the clock;
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
- v. maintains daily records of patients and makes these accessible to the Insurance company's authorized personnel.

"Injury" means any Accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

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“**Insured/ Insured Person / You / Your**” means the person named in the Schedule to the Policy as the Policy holder.

“**Medical Expenses**” means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

“**Medical Practitioner**” means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice, medicine within its jurisdiction; and is acting within its scope and jurisdiction of license, provided that this person is not a member of the Insured's Family.

“**Nominee**” means the person named in the Proposal Form or Policy Schedule to whom the benefits under the Policy is nominated by the Insured Person.

“**Occupation**” means Occupation of the Insured as mentioned in the Schedule to this Policy.

“**Period of Insurance/Policy Period**” means the period between the inception date and the expiry date as specified in the Schedule to this Policy or the cancellation of this insurance, whichever is earlier.

“**Permanent Partial Disability**” means an accidental Injury caused by Accident, which as a direct consequence thereof, disables any part of the limbs or organs of the body of the Insured/Insured person and which falls into one of the categories listed in the Table of Benefits.

“**Permanent Total Disability**” means an accidental Injury caused by Accident, which as a direct consequence thereof totally disables and prevents the Insured/Insured Person/s from attending to any business or occupation of any and every kind or if he/she has no business or occupation, from attending to his/her usual and normal duties that last for a continuous period of twelve calendar months from the date of the accident, with no hopes of improvement at the end of that period and which falls into one of the categories listed in the Table of Benefits.

“**Pre-existing Disease**” means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed and / or received medical advice/ treatment, within 48 months prior to the first policy issued by the Company and renewed continuously thereafter..

“**Policy**” means this document of Policy describing the terms and conditions of this contract of insurance including the Company's covering letter to the Insured if any, the Schedule attached to and forming part of this Policy, the Insured's Proposal form and any applicable endorsement attaching to and forming part thereof either at inception or during the period of insurance.

“**Schedule**” means the latest schedule issued by the Company as part of the Policy. It provides details of the Insured's Policy including full description of properties covered which are in force, the period of cover against the properties described and the limits to which benefits under the Policy are subject to. Whenever, the Insured requests for a change in the cover, the same will be communicated by way of an endorsement, subject to payment of premium by the Insured as demanded by the Company for such change in cover.

“**Subrogation**” means the right of the Company to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

“**Sum Insured**” means the amount stated in the Schedule, which is the maximum amount that the Company shall pay during the Period of Insurance.

“**Table of Benefits**” means the Table of Benefits specified under Accident Benefits section of this Policy.

“**Temporary Total Disability**” means an accidental Injury caused by Accident, which as a direct consequence thereof totally disables and prevents the Insured/Insured Person/s from attending to any business or occupation.

“**Theft**” means the dishonest mis-appropriation of Insured's property as specified in the Schedule with the intention of permanently depriving the Insured of the property by the person or persons other than the Insured's employees or their representatives acting on behalf of the Insured.

PART II: SCOPE OF COVER

Section I shall be compulsory. Cover provided will only be for the Sections opted by the Insured and mentioned in the Policy Schedule.

SECTION I: LOSS OF OR DAMAGE TO THE INSURED BICYCLE

The Company shall indemnify the Insured against loss or Damage to the Bicycle insured hereunder and /or it's Accessories whilst thereon

- i. by fire, lightning or external explosion
- ii. by riot and strike;
- iii. by earthquake (fire and shock damage);

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- iv. by flood, typhoon, hurricane, storm, tempest, inundation, cyclone, hailstorm and frost;
- v. by Accidental external means;
- vi. by landslide and rockslide.

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

- | | |
|---|-----|
| 1. For all rubber/ nylon/ plastic parts, tyres, tubes and batteries | 50% |
| 2. For 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 BICYCLE	% OF DEPRECIATION
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	10%
Exceeding 1 year but not exceeding 2 years	20%
Exceeding 2 years but not exceeding 3 years	40%
Exceeding 3 years but not exceeding 4 years	50%
Exceeding 4 years but not exceeding 5 years	60%
Exceeding 5 years	75%

- 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.

BASIS OF SUM INSURED

The **Sum Insured** of the Bicycle (and **Accessories**, if any, fitted to the Bicycle) for this Section, fixed at the commencement of each **Policy Period**, will be determined on the basis of the manufacturer's listed selling price of the brand and model as the insured bicycle 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 claims only.

The insured Bicycle shall be treated as Constructive Total Loss (CTL) if the aggregate cost of retrieval and / or repair of the Bicycle, subject to terms and conditions of the Policy, exceeds 75% of the **Sum Insured** of the Bicycle calculated as below.

SCHEDULE OF DEPRECIATION FOR FIXING SUM INSURED OF THE BICYCLE

AGE OF THE BICYCLE	% OF DEPRECIATION FOR FIXING SUM INSURED
Not exceeding 6 months	5%
Exceeding 6 months but not exceeding 1 year	15%
Exceeding 1 year but not exceeding 2 years	30%
Exceeding 2 years but not exceeding 3 years	50%

Sum Insured of Bicycles beyond 3 years of age and of obsolete models of the bicycles (i.e. models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the Company and the Insured.

BASIS OF INDEMNITY

In case of claims arising under Section I of this Policy, the Company may at its own option repair, reinstate or replace the insured bicycle 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 (TL) / Constructive Total Loss (CTL) of the bicycle - the **Sum Insured** of the bicycle (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 bicycle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.

The Insured shall bear the first 5% of the claim value or INR 500/- (whichever is higher) in respect of each and every claim arising under Section I of the **Policy** during the **Period of Insurance**.

OPTIONAL COVER

I] Burglary and /or housebreaking or Theft Cover

In consideration of extra premium paid by the Insured as mentioned in the Policy Schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company's liability under Section I will be extended, to cover loss or **Damage** by **Burglary** and / or housebreaking or **Theft** to the Bicycle insured hereunder and /or its **Accessories** whilst thereon,

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- a. Upto 75% of the Sum Insured as stated in the Policy Schedule, or
- b. Upto 100% of the Sum Insured as stated in the Policy Schedule

Special Conditions:

- a. Loss of or **Damage to Accessories by Burglary** and /or housebreaking or **Theft** will not be covered unless such insured bicycle is stolen at the same time.
- b. Loss due to **Burglary** and/or housebreaking or **Theft** will not be covered unless it has been reported to the police within 24 hours of becoming aware of the Theft and a written police report being obtained in that regard.
- c. Loss of or **Damage** to Tyres and Tubes will not be covered unless the insured bicycle is stolen or damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.
- d. The Insured shall bear the first 5% of the claim value or INR 500/- (whichever is higher) in respect of each and every claim arising under Burglary and /or housebreaking or Theft Cover of the **Policy** during the Period of Insurance.

II. Cover for Rallies

In consideration of extra premium paid by the Insured as mentioned in the Policy Schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the coverage under Section I of the Policy may be extended to include use of the insured bicycle in a particular rally, organized by any recognized organization, specifically endorsed in the Policy.

Note:

- i. The compulsory deductible for Section I: Loss or Damage to the Insured Bicycle inclusive of any Optional Covers will become INR 2000 or 10% of the claim value (whichever is higher) in respect of each and every claim arising for the entire duration of this Optional Cover only.
- ii. This extension does not cover either the rider and / or the passengers carried in the bicycle or the promoters of the event.
- iii. This extension does not apply to speed tests, dexterity trials, hill climbs or motor racing (whether organized separately or included in the course of a rally).

Rally extensions may be further extended to include speed tests, dexterity trials, hill climbs or bicycle racing (whether organized separately or included in the course of a rally) by charging a loading of 300% of Section I premiums at Short Period rates for the duration of the rally, but with the exclusion of any cover in respect of either the owner-rider, rider and / or passengers carried in the bicycle or the promoters of the event.

III Loss of Personal Belongings Cover

In consideration of extra premium paid by the Insured as mentioned in the Policy Schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company will pay for the loss or damage to Insured's personal belongings caused by perils mentioned under Section I of the Policy while they are on the insured bicycle or being worn while driving the insured bicycle, at the time of loss or Damage to the insured bicycle.

"Personal belongings for purpose of this coverage would mean the articles or other items of personal nature which are likely to be used, carried or worn by the Insured at the time of cycling such as cycling helmets, specialist cycling clothing including gloves, footwear, knee and elbow guard, backpacks, cycling bottles & items of similar nature, but excludes Money, Securities, Cheques, Bank Drafts, Credit or Debit Cards, Jewelry, Lens, Glasses, Travel Tickets, Watches, Valuables, Manuscripts, Painting and Items of similar nature. Any goods or samples in connection with any business or trade are not covered."

Company's liability (maximum subject to the sum insured mentioned in the Schedule) under this cover will be payable as mentioned below:

- a. In case of Partial loss or damage to the insured item(s): Company will pay the reasonable cost of repair to restore the item in similar condition as it was immediately before the event leading to loss or damage.
- b. In case of Total loss or damage to the insured item(s) including the situation wherein the cost of repair is equal to or exceeding the value of insured item immediately prior to the event leading to loss or damage: Company will pay the market value of the insured item as it was immediately before the event leading to loss or damage less salvage value if any.

Special Condition:

- a. For any claim to become payable under this Optional cover, it should be admissible under section I "Own Damage" of the Policy.
- b. A police report must be submitted to Company for claims due to theft, burglary or house-breaking.

The Insured will bear first INR 200 of each and every claim under this Cover during the **Period of Insurance**.

Subject to the terms, conditions, exceptions and limitations of the **Policy**.

IV Usage for Hire or Reward Cover

The Company's liability under Section I of the Policy may be further extended to include insured bicycle being used for hire or reward by charging a loading of 300% of Section I premiums. The Optional Cover shall be available only if the same is specifically mentioned in the Policy Schedule and available on payment of additional premium as applicable.

The compulsory deductible for Section I: Loss or Damage to the Insured Bicycle inclusive of any Optional Covers will become INR 1000 or 10% of the claim value (whichever is higher) in respect of each and every claim arising in the **Policy** during the **Period of Insurance**.

Subject to the terms, conditions, exceptions and limitations of the Policy.

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V Roadside Assistance Cover

In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the company shall provide "Roadside Assistance" in case of breakdown of the insured bicycle upon his request, with a maximum of four claims related to any one or more of the following emergency assistance services during the **Policy Year** through the authorized vendor. The services provided under the Roadside Assistance are as under

Sr. No.	Featured Benefits	Inclusion
1	Breakdown support over phone	Yes
2	Minor repair (onsite only)	Upto 50 Kms
3	Flat Tyre Support	Upto 50 Kms
4	Transfer / Towing due to major breakdowns	Upto 25 Kms
5	Alternative Transport assistance to the nearest safe location for the passengers of the bicycle (Taxi fare for the journey shall be borne by customer and shall be payable directly to the provider on spot)	Yes

Special Conditions:

- All additional expenses regarding replacement of a part and any other service which does not form a part of the standard services mentioned above would be on chargeable basis to the insured.
- This assistance service shall get initiated based on specific request by the insured.

Territorial Scope: The territorial scope of the Emergency and Additional Assistance Services provided will be within a radius(in Kms) (as mentioned in above given coverage table) from the Place of Breakdown to nearest applicable vendor or cities within the Republic of India excluding islands for the coverage limit mentioned under each service.

Cost of Services beyond coverage limits as mentioned against each service shall be borne by the customer.

VI. Extension of Geographical Area

In consideration of extra premium paid by the Insured as mentioned in the Policy Schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Geographical Area covered under Section I of the Policy may be extended to include the Geographical Areas specifically endorsed in the Policy, for a period not exceeding 12 months.

Special Conditions:

- Such geographical extensions, provide coverage only under Section I: Loss or Damage to the Insured Bicycle of the Policy but excludes coverage under any of the Optional Covers opted for under Section I of the Policy.
- Such geographical extensions, specifically excludes cover for damage to the insured bicycle during air passage / sea voyage for the purpose of ferrying the bicycle to the extended Geographical Area.

SECTION II - PERSONAL ACCIDENT COVER

A - Accidental Benefit(s)

The Policy shall provide compensation to the Insured, his or her nominee or legal representatives, as the case may be, the sum or sums as set forth in the Table of Benefits below, subject to the Capital Sum Insured being the maximum liability of the Company towards injury / death sustained by the Insured, solely and directly from accident, in direct connection with the insured bicycle whilst riding, mounting into/dismounting from the insured bicycle, resulting in death or disability within 12 (twelve) calendar months of occurrence of such Injury. The compensation under more than one clause for same period of disability shall not exceed the Capital Sum Insured.

Table of Benefits:

On opting for coverage under Section II, Death is a mandatory cover. The Insured has the option to choose amongst the other benefits.

1. Death

If an Insured Person suffers an Accident during the Policy Period and this is the sole and direct cause of his death within 12 calendar months from the date of the Accident, then the Company will pay the Capital Sum Insured as mentioned in the Policy Schedule.

2. Permanent Total Disability

- If an Insured Person suffers an Accident during the Policy Period and within 12 calendar months from the date of Accident this is the sole and direct cause of his permanent total disability in one of the ways detailed in the table below, the Company will pay the percentage of the Capital Sum Insured shown in the table.

Permanent Total Disability - Table of Benefits	
Loss of	% of CSI
Limbs (both hands or both feet or one hand and one foot)	100%
Loss of a Limb and an eye	100%
Complete and irrecoverable loss of sight of both eye	100%
Complete and irrecoverable loss of speech & hearing of both ears	100%
Loss of sight of one eye, or total and irrecoverable loss of use of one hand or one foot	50%

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- b. In this benefit
- i. Limb means a hand at or above the wrist or a foot above the ankle.
 - ii. Loss of Limb means physical separation of a limb above the wrist or ankle respectively

3. Permanent Partial Disability

If an Insured Person suffers an Accident during the Policy Period and within 12 calendar months from the date of the Accident this is the sole and direct cause of his permanent partial disability in one of the ways detailed in the table below, then the Company will pay the percentage of the Capital Sum Insured shown in the table.

Permanent Partial Disability	
Loss of	% of CSI
Each arm at the shoulder joint	70%
Each arm to a point above elbow joint	65%
Each arm below elbow joint	60%
Each hand at the wrist	55%
Each thumb	20%
Each index finger	10%
Each other finger	5%
Each leg above center of the femur	70%
Each leg up to a point below the femur	65%
Each leg to a point below the knee	50%
Each leg up to the center of tibia	45%
Each foot at the ankle.	40%
Each big toe	5%
Each other toe	2%
Each eye	50%
Hearing in each ear	30%
Sense of smell	10%
Sense of taste	5%
Any other Permanent Partial Disability	Percentage as assessed by Registered medical practitioner

4. Temporary Total Disability

If an Insured Person suffers an Accident during the Policy Period which is the sole and direct cause of a temporary disability which totally disables him from engaging in any employment or occupation of any description whatsoever, then the Company will pay a weekly benefit, provided that:

The temporary total disability is certified by a Doctor, and

- The Company's liability to make payment will be limited to the amount and disability period as specified in the schedule to this Policy
- The Company will not pay any amount in excess of the Sum Insured stated under the schedule to this Policy against this benefit

B - Inbuilt Value added Covers

1. **Child Education Benefit** - If Company have accepted a claim under either Death or Permanent Total Disability of the Insured Person, then the Company will make a lump-sum payment, to the extent of the Sum Insured mentioned hereunder, towards child education benefit for up to 2 dependent children who are under 25 years of age.
 In case of one child, the benefit payable would be the maximum Sum Insured specified under this extension and in the case of more than one child, the benefit will be equally divided subject to 2 dependent children being provided in the stated benefit.
2. **Cost of Transporting Mortal Remains** - In the event of the Company making payment for a claim for Accidental Death, the Company will indemnify towards
 - i. Expenses incurred for transportation of the mortal remains from the place of death to the Insured's city of residence /residential place as mentioned in the Policy Schedule provided the place of death is not less than 100 kms from the Insured's normal place of residence.
 - ii. The Company's liability to make payment will be as per the amount mentioned in the Policy Schedule during the full Policy Period
3. **Cost of Performance of Funeral Ceremony** - In the event of the Company making payment for a claim for the Accidental Death the Company will indemnify towards
 - i. Expenses incurred for preparation for burial or cremation services.
 - ii. Our liability to make payment will be as per the amount mentioned in the Policy Schedule during the full Policy Period.

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EXCLUSIONS

PROVIDED ALWAYS THAT the Company shall not be liable in respect of:

1. Death or disability resulting directly or indirectly caused by, contributed to or aggravated or prolonged by child birth or from pregnancy excluding ectopic pregnancy .
2. Any pre-existing condition/ disability / accidental injury.
3. Any death or **Bodily Injury** of the **Insured** directly or indirectly wholly or in part arising or resulting from or traceable to
 - a. intentional self-injury, suicide or attempted suicide, mental or nervous disorders
 - b. an **Accident** happening whilst the Insured is under the influence of liquor or drugs or other intoxicants
4. Any claim directly or indirectly, caused by venereal disease, AIDS or insanity

SECTION III - PUBLIC LIABILITY

The Company shall indemnify the **Insured** in respect of the **Insured's** legal liability to pay compensation for:

- a. **Accidental** death of or **Bodily Injury** to any person other than a member of the **Insured's Family** or a person in **Insured's** service or being conveyed on any of the bicycle insured hereunder or
- b. **Damage** to any property not belonging to or in the custody or control of the **Insured** or any member of the **Insured's Family** or not being conveyed on any such insured bicycle.
- c. All sums that the **Insured** may become legally liable to pay as litigation expenses (defence costs if incurred with the Company's prior written consent and, if ordered, claimant's costs) in the event of **Accident** caused by or happening through or in connection with the insured bicycle.

BASIS OF INDEMNITY

The Company's liability to pay as compensation and legal expenses under Section III of this Policy in respect of any one Accident or a series of Accidents arising out of any one event and in respect of all Accidents during any one Period of Insurance is limited to the amount as mentioned in the Schedule to the Policy.

All Policies will have a compulsory excess of INR 1000 for each and every claim under Section III of this Policy. The Insured shall bear this compulsory excess which is applicable to both property damage claims and death/bodily injury claims inclusive of defence costs arising out of any one accident.

PART III: GENERAL EXCLUSIONS (Applicable to All Sections)

PROVIDED ALWAYS THAT the Company shall not be liable in respect of:

1. Any loss or **Damage** and /or liability caused sustained or incurred whilst the bicycle is being used for hire or reward, racing, rally or pace making, or outside India, unless expressly stated to the contrary elsewhere in the **Policy**.
2. Consequential loss, depreciation, wear and tear, mechanical breakdown, failures or breakages nor for damage caused by overloading or strain of the insured bicycle.
3. **Loss** of or **Damage** to Tyres and Tubes unless the insured bicycle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement.
4. Any loss or **Damage** and /or liability caused by or resulting from poor or faulty design, workmanship or use of faulty materials
5. Any loss or **Damage** and /or liability caused sustained or incurred whilst the bicycle is in transit by road rail inland- waterway lift elevator or air
6. Any **Accidental** loss or **Damage** suffered whilst the **Insured** or any person driving with the knowledge and consent of the **Insured** is under the influence of intoxicating liquor or drugs.
7. Any claim arising out of any contractual liability
8. Any loss or **Damage** arising from **Insured** committing any breach of law with criminal intent
9. Any **Accidental** loss, **Damage** 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 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.
10. 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.
11. Any **Accidental** loss or **Damage** or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material

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PART IV: TERMS & CONDITIONS

- 1. Disclosure of information norm** - The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of mis- representation fraud, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or device being used by the Insured/ Insured Person/s or any one acting on his/their behalf to obtain a benefit under this Policy.
- 2. Reasonable Care:** The Insured/Insured Person shall take all reasonable steps to safeguard the interests of the Insured / Insured Person against accidental loss or damage that may give rise to a claim. The insured bicycle should be securely locked when left unattended. The Insured shall take all reasonable steps to safeguard the insured bicycle 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 bicycle insured or any part thereof. In the event of any accident or breakdown, the bicycle insured shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the bicycle insured be driven before the necessary repairs are effected, any extension of the damage or any further damage to the bicycle shall be entirely at the insured's own risk.
- 3. Terrorism Damage Exclusion Warranty:** This Policy excludes loss, Damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or Government(s), or unlawful associations, recognized under Unlawful Activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any Government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, Damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing, controlling preventing or minimizing the consequences of an act of terrorism by the duly empowered Government or Military Authority.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean Armed Forces, Para Military Forces, Police or any other Authority constituted by the Government for maintaining Law and Order.

- 4. Material Change:** The Insured shall immediately notify the Company in writing of any material change in the Risk during the currency of the Policy and cause at his own expenses such additional precautions to be taken as circumstances may require to ensure safety and safe operation of the Insured item thereby containing the circumstances that may give rise to a Claim and the Company may adjust the scope of cover and/or premium, if necessary, accordingly.
- 5. Records to be maintained:** The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of each period of insurance furnish such information as the Company may require.
- 6. No Constructive Notice:** Any of the circumstances in relation to these conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.
- 7. Notice of Charge etc.:** The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured, his/her nominees or legal representatives, as the case may be, of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.
- 8. Special Provisions:** Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.
- 9. Currency for Payment:** All claims shall be payable in India and in Indian Rupees only.
- 10. Overriding effect in Section's Term & Conditions:** The terms and conditions contained herein and in separate coverage section shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term(s) and condition(s) contained herein shall be read with the scope of cover/terms and conditions contained in section and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.
- 11. Termination / Cancellation:** This Policy will terminate at the expiration of the period for which premium has been paid or on the Expiration Date shown in Policy Schedule.

Cancellation by Company

The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, fraud, mis-description or non-disclosure of any material fact in the proposal form, statement, declaration, claim form and connected documents or any material information having been withheld or a Claim being fraudulent or any fraudulent means or devices being used by insured to gain benefit under the policy. In such event of policy cancellation no premium shall be refunded to the insured.

The Company may, in the event of non-cooperation of the Insured cancel this Policy, by giving 15 days notice in writing by Registered Post Acknowledgment due to the Insured at his / her last known address in which case the Company shall be liable to repay a rateable proportion of the premium for the unexpired term from the date of the cancellation subject to there being no claim made/ reported under the Policy.

Cancellation by Insured

The Insured may elect to cancel the Policy by giving 15 days notice in writing to the Company. If no claim has been made under the Policy then the Company shall from the date of receipt of notice cancel the Policy and refund the premium as per the Table below:

LIBERTY BICYCLE PROTECT PLUS POLICY WORDINGS

Length of time Policy in force	Refund of Premium (% of Annual Premium)
Up to 1 month	75%
Up to 3 months	50%
Up to 6 months	25%
Exceeding 6 months	0%

In respect of long term Policy (Policy issued for a period more than one year), the Company shall from the date of receipt of notice, cancel the Policy and refund 85% of the pro-rata premium relating to the unexpired period, subject to no claim being made under the Policy.

Illustration of refund of premium for tenure more than 1 year

Policy issued for - 730 days (2 years)

Cancellation request received on day 425 (1 year and 2 months)

The amount refunded will be calculated as follows:

The amount to be refunded will be 85% of the pro-rata premium for the un-expired period

2 years premium Paid - INR 10,000.

Expired Period - 425 days, Unexpired period - 305 days

Pro-rata premium for Unexpired Period - INR 4178 (305/730 X INR 10,000)

Refund Payable: 85% of 4178 = INR 3551.30

12. Observation of Terms and Conditions: The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this Policy.

13. Transfer of Policy: 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 Bicycle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Bicycle.

Where such legal heir(s) desire(s) to apply for transfer of this Policy or obtain a new policy for the bicycle 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 Bicycle
- Original Policy

14. Notices: Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand or post, or email to

In case of Insured - As mentioned in the schedule

In case of the Company:

Liberty General Insurance Limited

10th Floor, Tower A, Peninsula Business Park,

Ganpatrao Kadam Marg,

Lower Parel, Mumbai - 400013.

Tel.: 02267001313

Email: care@libertyinsurance.in

Notice and instruction will be deemed served 7 days after posting or immediately upon recipient in the case of hand delivery or e-mail.

15. Customer Service: If at any time the Insured requires any clarification or assistance, the insured may contact the offices of the Company at the address specified during normal business hours.

Liberty General Insurance Limited

10th Floor, Tower A, Peninsula Business Park,

Ganpatrao Kadam Marg,

Lower Parel, Mumbai - 400013

Toll free: 1800 266 5844 (8 am to 8 pm)

Email: care@libertyinsurance.in

LIBERTY BICYCLE PROTECT PLUS POLICY WORDINGS

CONDITIONS WHEN A CLAIM ARISES

1. **Insured's Duties upon loss:** It is a condition precedent to the Company's liability that upon the discovery or happening of any loss that may give rise to a claim under this Policy, the Insured shall undertake the following:

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

- a. Give immediate notice thereof to the Company within preferably 72 hours, unless prevented by a reasonable and sufficient cause, and shall thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanations and evidence to substantiate the claim as the Company may reasonably require.
- b. In the event of Burglary and/or housebreaking or Theft, lodge a complaint with the Police within 24 hours of becoming aware of the Theft and obtain a written police report in that regard and take all practicable steps to apprehend the guilty person or persons and to recover the property lost.
- c. Forthwith file/submit a Claim form and allow the surveyor or any agent of the Company to inspect the lost/Damaged property or any other material items, as per the "Right to Inspect" clause as provided in this part.
- d. Not abandon the Insured property as stated in the Policy Schedule, nor take any steps to rectify/remedy the Damage before the same has been approved by the Company or any of its agents or the Surveyor.

Indicative list of documents required:

A. In case of Partial Loss:

- a. Claim form and Discharge Voucher
- b. Copy of Original Purchase Invoice
- c. Repair Estimate
- d. Service engg Report
- e. Photos of
 - i. Serial No. of Bicycle
 - ii. Before Repair photos of Damaged Part
 - iii. After Repairs Photos of Bicycle
- f. Present Replacement Quotation of new Bicycle of same type
- g. Original repair bill with payment proof
- h. Salvage value of damaged parts

B. In case of Total Loss:

- a. Claim form and Discharge Voucher
- b. Copy of Original Purchase Invoice
- c. Repair Estimate
- d. Service engg Report
- e. Photos of Serial No. of Bicycle
- f. Present Replacement Quotation of new Bicycle of same type
- g. FIR in case of theft or fire
- h. Salvage value of damaged Bicycle

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

- a. Intimate the claim to the Company's Policy issuing office or any other office of the Company at the nearest regional offices or through agents in writing within preferably 72 hours, unless prevented by a reasonable and sufficient cause.
- b. The following information should be furnished by the Insured/Insured Person/s while intimating a claim:
 - i. Insured Person's contact numbers and address
 - ii. Policy Number
 - iii. Location, Date and Time of Accident
 - iv. Nature and cause of Accident and description of the accident.
 - v. Whether Police authorities have been informed
- c. In case of death, written notice of the death must, unless reasonable cause is shown, be so given before interment / cremation. In the event of disability, written notice of disability must be given to the Company immediately within preferably 72 hours, unless prevented by a reasonable and sufficient cause, on a likely demand or claim being made on the Company.
- d. Proof satisfactory to the Company shall be furnished on all matters upon which a claim is based. Any Medical Officer or other representative of the Company shall be allowed to examine the Insured/Insured Person on the occasion of any alleged injury or disability when and so often as the same may reasonably be required on behalf of the Company and in the event of death, to make a postmortem examination of the body of the Insured Person. Such evidence as the Company may from time to time require shall be furnished within the space of fourteen days after demand in writing.
- e. The Insured / Insured Person or his / her legal representatives as the case may be, is required to submit the following documents while lodging a claim under the Policy:

LIBERTY BICYCLE PROTECT PLUS POLICY WORDINGS

Indicative list of documents required:

A. In case of Personal Accident Death Claims

- a. FIR from police authorities
- b. Death Certificate from the Municipal Authorities
- c. Death Summary from the Hospital Authorities if death is confirmed by the Hospital
- d. Post Mortem Report, if conducted
- e. Documentary proof of accidental death
- f. Legal Heir/Succession Certificate
- g. Duly filled and signed claim form
- h. Policy Copy and Annexure
- i. Inquest / Panchnama Report
- j. Photographs of the Insured
- k. Coroner's Report
- l. Salary certificate / income proof

B. In case of Personal Permanent Partial and Total Disability Claims:

- a. FIR from police authorities
- b. Medical Certificate from the attending Medical Practitioner for the injury indicating the extent of disability
- c. Duly filled and signed claim form
- d. Policy Copy and Annexure
- e. Hospital / Nursing Home Medical Records
- f. Leave certificate from HR (for salaried people)
- g. Salary certificate / income proof
- h. Photographs of the Insured showing affected area

C. In case of Personal Accident Temporary Total Disability Claims:

- a. FIR from police authorities
- b. Medical Certificate from the attending Medical Practitioner for the injury indicating the extent of disability
- c. Medical fitness certificate from the Treating consultant indicating duration of rest medically advised
- d. Duly filled and signed claim form
- e. Policy Copy and Annexure
- f. Hospital / Nursing Home Medical Records
- g. Leave certificate from HR (for salaried people)
- h. Salary certificate / income proof
- i. Photographs of the Insured showing affected area

In case of claim under other covers:

a. Child Education Benefit:

- Proof of number of dependent child /children viz. Ration card
- Age proof of the dependent child /children

b. Cost of Transportation of Mortal remains:

- Bills and receipt towards cost of transportation of the mortal remains to the place of residence/hospital and/or cremation/burial ground.

c. Cost of Performance of Funeral Ceremony:

- Bills and receipt towards expenses relevant to funeral ceremony.

The Company may ask for additional requirement in certain peculiar cases as per the nature of claim.

The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under any Sections of this Policy, give immediate notice thereof to the Company within preferably 72 hours, unless prevented by a reasonable and sufficient cause and shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company any writ summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings. The Insured shall not incur any expenses in making good any such claim without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without a similar consent.

LIBERTY BICYCLE PROTECT PLUS POLICY WORDINGS

If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured or other terms of this Policy, all benefits under the Policy shall be forfeited, at the option of the Company.

2. **Rights of Company on happening of loss or Damage:** On the happening of loss or Damage, or circumstances that have given rise to a claim under this Policy, the Company may:
- take possession of, the insured property as specified in the Schedule, where the loss or Damage has happened
 - keep possession of, any such insured property as specified in the Schedule, and examine, sort, arrange, remove or otherwise deal with the same; and
 - sell any such insured property as specified in the Schedule or dispose of the same for account of whom it may concern.

The powers conferred by this conditions shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the insured or diminish its rights to rely upon any of this Policy in answer to any claim.

If the insured or any person on his behalf shall not comply with the requirement of the Company, or shall hinder or obstruct the Company in the exercise of the powers hereunder, all benefits under the Policy shall be forfeited at the option of the Company.

3. **Position after a claim:** The Insured shall not be entitled to abandon any Insured item/Property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the period of Insurance shall stand reduced by the amount of the compensation.
4. **Right to inspect:** If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.
5. **Subrogation:** In the event of payment under this Policy, the Company shall be subrogated to all the Insured's rights of recovery thereof against any person or organization, and the Insured shall execute and deliver instruments and papers necessary to secure such rights. The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any right or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.
6. **Contribution:** If at the time of the 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 the Insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or Damage.
7. **Fraudulent Claims:** If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no suit is commenced within twelve months after such rejection, all benefits under this Policy shall be forfeited.
8. **Policy Disputes:** The parties to this Policy expressly agree that the laws of the Republic of India shall govern the validity, construction, interpretation and effect of this Policy. Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the insured and the Company to be subject to Indian Law. Each party agrees to be subject to the exclusive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practices of such court.
9. **Arbitration Clause:** 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 referred to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.
- It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or Damage shall be first obtained.
- It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim herein under, and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

LIBERTY BICYCLE PROTECT PLUS POLICY WORDINGS

CONDITIONS FOR RENEWAL OF THE CONTRACT

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

GRIEVANCE REDRESSAL PROCEDURE

We are concerned about you and are committed to extend the best possible services. In case you are not satisfied with our services or resolutions, please follow the below steps for redressal.

STEP 1

Call us on Toll free number: 1800-266-5844
 (8:00 AM to 8:00 PM, 7 days of the week)

or

Email us at: care@libertyinsurance.in

or

Write to us at: Customer Service

Liberty General Insurance Ltd.:

10th Floor, Tower A, Peninsula Business Park,
 Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

STEP 2

If our response or resolution does not meet your expectations, you can escalate at Manager@libertyinsurance.in

STEP 3

If you are still not satisfied with the resolution provided, you can further escalate at ServiceHead@libertyinsurance.in

An acknowledgement will be sent on receipt of your concern, we would then investigate the matter internally and respond with a suitable resolution. Please share your contact details to enable us to get in touch with you.

In case you are not satisfied with the decision or resolution provided by the company you may approach the Insurance Ombudsman for redressal. The details of Insurance Ombudsman offices are given below:

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
AHMEDABAD 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	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL Office of the Insurance Ombudsman, JanakVihar 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	Madhya Pradesh Chattisgarh.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH 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	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
CHENNAI 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	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).

LIBERTY BICYCLE PROTECT PLUS POLICY WORDINGS

Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002 Tel.: 011 - 2323481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	Delhi.
<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM) Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in</p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p>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. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
<p>JAIPUR 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>	Rajasthan.
<p>ERNAKULAM 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>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072 Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	West Bengal, Sikkim, Andaman & Nicobar Islands.
<p>LUCKNOW 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>	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziपुर, 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.
<p>MUMBAI 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>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	State of Uttaranchal and the following Districts of Uttar Pradesh: 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.
<p>PATNA 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>	Bihar, Jharkhand.

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Office of the Ombudsman and Contact Details	Areas of Jurisdiction
<p>PUNE 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 Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>
<p>GOVERNING BODY OF INSURANCE COUNCIL Shri P.N. Gandhi, Secretary General, Smt Moushumi Mukherji, Secretary 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel: 022 - 26106889 / 671 / 980 Fax: 022 - 26106949 Email: inscoun@ecoi.co.in</p> <p>For updated details of Insurance Ombudsman Offices you may visit Governing Body of Insurance Council (GBIC) website at http://www.gbic.co.in/ombudsman.html or our website at https://www.libertyinsurance.in/customer-support/grievance-redressal</p>	