

**“Love me, love my gadget!”
Here’s a policy that does just that.**

Gadget All Risk Insurance Policy Wording

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GADGET ALL RISK INSURANCE POLICY

PREAMBLE

Whereas the Insured described in the Schedule hereto by a proposal and declaration, which shall be the basis of this contract and is deemed to be incorporated herein, has applied to the Company for the insurance coverage hereinafter contained and has paid the premium stated in the said Schedule/ Certificate of Insurance, as applicable, as being consideration for such insurance coverage during the period stated in the said Schedule/ Certificate of Insurance, as applicable, or during any further period for which the Company may accept payment for the renewal or extension of this Gadget All Risk Insurance Policy (“Policy”).

IMPORTANT INFORMATION

Your gadget’s precious to us, too.

This Policy has been designed to provide insurance protection for Gadgets and to meet the demands and needs of those Insured Beneficiaries, who permanently reside in India, have purchased a Gadget and wish to provide cover to the Gadget from Loss or Damage under this Policy. The Gadget must be in good condition and fully functional when this Policy is being purchased. If any claim for Loss or Damage to this Gadget is made and there is evidence that such loss or damage to the Gadget is/ are due to events that occurred prior to the start of this Policy/ Certificate of Insurance, such claim shall not be honoured.

Nothing covers everything (although this policy comes pretty close).

The coverage under this Policy is subject to certain exceptions or exclusions and it is, therefore, recommended that You read the section headed “What is not covered”.

We believe that the purchase of this Policy is a reasoned decision taken by You.

However, You’re totally free to cancel this Policy whenever You wish to. All You need to do is, write to Us, 15 days in advance. And make sure that You have not made a claim.

PLEASE KEEP YOUR INSURANCE DOCUMENTS SAFE

You can’t always protect your gadget, but you can keep your documents safe.

Please make sure Your Policy is in a safe place at all times, as You’ll need the details from it if You ever have to make a claim. A word of advice: at least two people in Your family should know where the policy is. So even if one is travelling or unavailable, the other knows what to do.

DEFINITIONS

You'll come across these words a lot in Your Policy. Here's what they mean.

Definitions	
Accessories	Means handheld and portable ancillary items including carrying cases, battery chargers, hands-free and mounting kits, connection cables and earpieces purchased at the same time as the Gadget and evidenced on the same Proof of Purchase as the Gadget.
Accidental Damage	Means physical loss or damage, during the period of this Policy, caused to the Gadget by unintentional & unintended external force/ means
Approved Repairer	Means a repairer nominated and authorised by the Administrator on behalf of the Company
Breakdown	Means the internal failure or burning out of any part of the Gadget whilst in ordinary use and arising from internal electronic, electrical or mechanical defects causing sudden stoppage of the functioning of the Gadget and necessitating immediate repair before it can resume normal operation.
Certificate of Insurance	Means the certificate issued to You under the Master Policy, which contains details such as the Master Policy number, name and Your address, description of the Gadget and other details.
Claim	Means a claim made under an operative clause of this Policy in respect of an insured event that has taken place
Total Loss	A Gadget will be considered to be a constructive total loss if the cost of repair of the Gadget exceeds 75% of the Sum Insured as contained in the Schedule
Damage	Means sudden and unforeseen physical damage or destruction
Depreciation	Means the reduction in the value of Your Gadget based on its age, as contained in the Schedule
Electronic data	Includes files, software, photographs, images, films, music or other audio/ or video files stored electronically on the Gadget
Event	Means an occurrence not excluded by this Policy
Excess	Means the amount You will pay each time You make a claim for loss or damage to Your Gadget. We will deduct such amount from the assessed amount payable to You.

IMEI Number	It is the International Mobile Equipment Identify Number, i.e. a serial number that uniquely identifies Your Gadget
Immediate Family	Your spouse, partner, parents, children brothers and sisters, who permanently reside with You at the address You have provided Us with
Insured	Means the Organization/ Entity/ Group Manager named in the Master Policy
Insured Beneficiary	Means members covered under the Master Policy
Insured Item	Means the item specified in the Schedule
Left Unattended	Means not within Your sight at all times and out of your arms-length reach other than when in a locked room or locked container including cupboards
Limit of Indemnity	Means the amount stated in the Schedule hereto, which shall be the Company's maximum liability under this Policy
Liquid Damage	Means unintentional damage caused to Your Gadget as a result of coming into contact with any liquid substance
Loss	Means You are unable to account for the whereabouts of Your Gadget and are permanently deprived of its use after reasonable precautions have been taken to protect it
Malicious Damage	Means any Accidental Damage, damage due to fire, Liquid Damage or damage due to flood caused to Your Gadget owing to a deliberate act of any third party, which You were unable to prevent
Market Value	Means the replacement value of Your Gadget at the time of the occurrence of damage or loss less due allowance for betterment, wear and tear and/or Depreciation on the date of loss excluding the cost of Your Gadget
Master Policy	Means the policy issued to the Insured, containing the terms and conditions of the coverage available under the Policy, and under which, Certificate(s) of Insurance shall be issued
Gadget	Means an electronic device, including mobile phones and tablet computers, as evidenced by a Proof of Purchase or Proof of Exchange
Period of Insurance	Means the period during which coverage, as specified in the Schedule, is provided to You under this Policy
Policy	Includes the Proposal, the Schedule, this Policy Wordings and any endorsement or other document forming part thereof either at inception or during the Period of Insurance

Proof of Purchase	Means the original purchase receipt issued to You at the point of sale and/or at the point of purchase of the insurance coverage, which contains details of the Gadget purchased as new/ old/ refurbished from the seller and grants absolute rights and warranties to You or similar documents that provide proof that You own the Gadget
Proof of Exchange	Means the original purchase receipt, pertaining to the Gadget, provided to You by the seller at the point of sale or any other legal document evidencing absolute transfer of ownership of the Gadget to You, wherefrom absolute grant of rights and warranties on the Gadget is obtained by You
Proposal	Means any proposition that is signed post filling up of the questionnaires and declarations, written statements and any other information in addition thereto, which is submitted to the Company by the Insured or on behalf of the Insured
Schedule	Means the latest schedule issued to You by the Company as part of the Policy. It provides details of the Insured Beneficiary's coverage under the Policy, including full description of the Gadget and the Period of Insurance thereto.
The Administrator	Means the person or entity appointed and mandated to act on behalf of the Company as a facilitator in respect of all claims under this Policy and policy administration
The Company, Insurer, EGICL, We, Us or Our	Means Edelweiss General Insurance Company Limited
The Insured, You or Your	Means the name of the insured, as contained in the Schedule/Certificate of Insurance
Theft	Means an unauthorised and dishonest act of taking away of the Gadget from the lawful possession of the Insured Beneficiary by a third party with the intention of permanently depriving You of it, as shall be corroborated and confirmed by a Police report. Any claim made on this basis must be accompanied by a valid Police report and loss of property reports and numbers will not be accepted in support of such claim
Wear and Tear	Means the gradual deterioration of the Gadget, associated with normal use and ageing of the Gadget and its components

WHAT WE WILL COVER (Subject to the exclusions provided further below)

What's covered by your policy?

This Policy covers damage/ loss to **Your Gadget** arising out of any the following:

A. Accidental Damage

We will indemnify for Your Gadget if the Loss/ Damage sustained by it is by nature an **Accidental Damage**.

B. Liquid Damage

We will indemnify for Your Gadget if the Loss/ Damage sustained by it is by nature a **Liquid Damage**.

C. Theft

In the event of **Theft** of Your Gadget, We will indemnify for it.

Optional Coverages

Even your policy comes with accessories!

Subject to payment of such additional premium as calculated by Us, this Policy shall cover Your Gadget against Loss/ Damage sustained out of the following:

D. Breakdown

We will indemnify Your Gadget if it suffers from **Breakdown**, wherein such **Breakdown** occurs outside of the Gadget manufacturer's guarantee period.

E. Loss

In the event where You lose Your Gadget in an accidental, unintentional and in an inapprehensible manner, We will indemnify You in respect of a valid claim for such **Loss**.

F. Malicious Damage

We will arrange to indemnify You if the loss/ damage sustained by Your Gadget is by nature a **Malicious Damage**.

WHAT WE WILL NOT COVER

Excess

There is an Excess, under the Policy, applicable to Your Gadget for every claim, which simply means the amount that You have to pay, if You make a claim for loss or damage to a Gadget and We approve it.

The Schedule and Certificate of Insurance have the details of how much this Excess is, for each Gadget that's covered.

GENERAL EXCLUSIONS

We will not be able to pay any claim in the following situations:

1. If the Gadget was in the possession of any third party (other than Your immediate family) at the time of the event that led to the claim.
2. Malicious damage caused by You or Your immediate family
3. If there is no Proof of Purchase or Proof of Exchange.
4. The IMEI number of Your Gadget isn't legible or not extractable
5. Loss or Damage to Accessories, which are not attached to Your Gadget in any way, at the time of the event leading to Your claim.
6. Any Damage, including marring, scratching and denting, which only affects the look of the gadget, not its working.
7. Any repairs or other costs for repairs not carried out by manufacturer authorised repairer or anyone authorised/allowed by the policyholder.
8. If any of Your Gadget's permanent software (firmware) or a software that has been installed, fails.
9. Any Breakdown that:
 - ✓ Happens within the manufacturer's warranty period and/or
 - ✓ Is caused by placing or using the Gadget in a place or environment that is not okay according to the manufacturer's instructions.
10. Any Loss, Damage, corruption or change of electronic data, which is caused by a computer virus or a similar threat, or by an Internet problem.
11. Any Loss or reduction in usability, any cost or expense that results from the above virus attacks/Internet problems, even if some other cause of Damage/Loss happens at the same time or close to it.
12. The cost of maintaining, overhauling or modifying Your Gadget, and any resulting damage,
13. Any Loss/Damage caused by using a software that's still under testing and/or not considered safe to use.
14. Any Damage or destruction caused by, contributed to or arising from:
 - ✓ Screen burn – the permanent shading/dicolouration that happens to a part of the screen, or related losses;
 - ✓ The Gadget simply getting older and not performing as well
 - ✓ Using the Gadget for any other purpose, or in any other way, apart from what's shown in the manufacturer's user manual.
15. Loss/Damage that's caused by war-like situations, riots, terrorism
16. Any Loss/Damage directly caused by pressure waves of aircraft and other devices travelling at the speed of sound, or faster.
17. Any Loss/Damage caused by ionising radiation or radioactive contamination from any nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel.
18. Theft and/or Loss:
 - ✓ When a Police Intimation/ First Information Report (FIR) is not made and submitted to support Your claim for Theft/Loss.
 - ✓ If You leave the Gadget unattended in a public place, or any place where the public has regular access.

PROVISIONS

A couple of important points

1. Sum Insured

How much can your Sum Insured be?

It is the requirement of this Policy that the sum insured hereunder (“Sum Insured”) shall not exceed the value contained in the Proof of Purchase or Proof of Exchange and be inclusive of taxes and duties, if any.

2. Dead on Arrival Units

Any new Gadget purchased and later on declared as Dead on Arrival (hereinafter referred to as “DOA”), by the manufacturer within 30 days from date of Proof of Purchase, shall continue to be covered under this Policy. If a DOA Gadget is replaced with a new unit of same model or any unit with specifications similar to the DOA Gadget, then the Certificate of Insurance will be endorsed with the new model number and its corresponding IMEI number, upon receipt of appropriate request, not later than 30 days since replacement with a new unit, from the Insured. The coverage under this Policy for the new Gadget will be valid for the remaining days of the Period of Insurance only.

CONDITIONS AND LIMITATIONS

The (very few) limits of your policy

1. Territorial Limits

This Policy covers a Gadget bought and used in India, but cover is also extended to usage anywhere in the world.

2. Basis of Loss Settlement

Total Loss

Total loss basically means that Your Gadget is so badly damaged, it can never be repaired or used again. If You do suffer Loss/Damage to Your Gadget in an event that’s covered by Your Policy, this is how We’ll settle Your claim:

1. We pay You the Sum Insured, minus Depreciation (as per age of the Gadget at the time of loss), Salvage cost and Excess; OR
2. We replace Your Gadget with another one of the same make/ model/ type/ configuration and age as the original, provided one is available in the market.

Partial Loss

Partial loss includes Damage that can be repaired. If Your Gadget only has partial Loss/Damage in an event that’s covered by Your Policy, this is how We’ll settle Your claim:

1. Pay a reasonable cost for repair of the Gadget, which will be figured out by Us or Our representative; OR

2. Get the Gadget repaired for You by Our Approved/Allowed Repairer; OR
- 3 Pay You the Sum Insured, minus Depreciation (as per age of the Gadget at the time of loss), Salvage cost and Excess.

3. Limit of Liability

- Our liability towards Your Gadget and Accessories, being claimed for and in any one event, shall not exceed the maximum liability as specified in the Schedule/ Certificate of Insurance and shall be inclusive of applicable taxes.

4. Fraud

Its not a great word but important for everyone to know

If a claim under this Policy is, in any manner, fraudulent in nature or fraudulent means are adopted in order to obtain benefits under this Policy, We shall have the right to forfeit any and all benefits and rights available under this Policy.

5. Salvage

What happens to damaged/replaced gadgets and parts?

We shall be entitled to take and keep possession of any damaged and/or replaced Gadget and/or Accessories and to deal with the Salvage reasonably. Provided, however, that no Gadget and/or Accessories shall be abandoned with Us.

6. Notices and Alterations to the Policy

Useful Tips about Policy Changes and Renewals

- If You want any kind of change in Your Policy, You'll have to write to Us and address it to Our nearest office and obtain acknowledgement from Us.

- For any change to take place in Your Policy, it will have to be approved, in writing, and signed and stamped by Us.

- OK, please read this very carefully. **a renewal premium receipt is not genuine unless it's on the official form that we've issued.**

- Any **change to Your Policy is not valid unless it's signed by Us or any person/entity whom We've entrusted with a Power of Attorney.**

- Certain terms and conditions of the Policy may change when you renew, including the premium amount.

7. Duty of Disclosure:

This Policy shall be void and all premiums paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld.

8. Average :

The Insurance under this Policy (except as regards the Loss/ Damage caused to the Gadget, as stated in the Schedule) is subject to the following condition of Average:

If the Gadget is, at time of Loss/ Damage, collectively of greater value than the Sum Insured thereon, then You will be considered as being Your own insurer for the difference and shall bear a rateable proportion of loss accordingly.

9. Contribution :

If at the time of occurrence of any Event of Loss or Damage covered by this Policy, there is in existence any other insurance of any nature whatsoever covering the Gadget, whether effected by the Insured or not, then We shall not be liable to pay or contribute more than its ratable proportion of any Loss or Damage.

10. Subrogation :

You shall, at Our expense, do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon Us paying for or making good any Loss or Damage under this Policy, whether such acts and things shall be or become necessary or are required before or after Your indemnification by Us.

11. Cancellation :-

- Cancellation due to Total Loss/ Theft claims: This Policy will be automatically cancelled in case of Total Loss/ Theft claims and there won't be any refund of premium amount.
- Cancellation by Us: This shall not happen until there is a misrepresentation, fraud, non-disclosure of material facts or Your non-cooperation. In which case, We may cancel the Policy by giving You at least 15 days' prior written notice. We shall, in such case, refund the premium amount on a pro-rata basis for the unexpired Period of Insurance.
- Cancellation by You: Likewise, You may cancel this insurance by giving Us at least 15 days' prior written notice provided no claim has been made till then. We will refund the premium amount for the unexpired Period of Insurance, basis the table below. In such case, We will retain appropriate portion of the premium amount for the time through which this Policy has been in force.

Short Period Scale

If you cancel, Premium will be retained by us as per below table.

Cancellation of policy Per day upto 1 month	0.5% per day
Cancellation of policy > 1 – 3 months	35% of annual rate
Cancellation of policy > 3 - 6 months	60% of annual rate
Cancellation of policy > 6 months	100% of annual rate

Refund, if any, shall be subject to retention of a minimum premium amount of Rs. 250/- + applicable taxes.

12. Arbitration:

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no dispute or difference shall be referable 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.

13. Disclaimer:

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.

GRIEVANCE MECHANISM:

In case of any grievance of Yours sent in a written communication to Us at any of the touch points as mentioned, it shall be addressed within T+14 days of the receipt of the complaint.

Please find the below escalation matrix:

Step1

Call us at: 180012000

Email us at: support@edelweissinsurance.com

Step2

If You do not receive any resolution to Your complaint within T+14 or if the response is not as per Your expectations, please feel free to contact our Grievance Redressal Officer.

Email: grievanceofficer@edelweissinsurance.com

Step3

If you are not satisfied with the response of the GRO, you may write to the Chief Grievance Redressal Officer at or send a communication to:

Email -

Address: Edelweiss General Insurance Company Limited, Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Step 4

If you are not satisfied with the response or do not receive a response from us within 14 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India ('IRDAI') on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

Email ID: complaints@irda.gov.in

Register online at: <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Sy. No. 115/1, Financial District

Nanakramguda, Gachibowli

Hyderabad – 500032

Step 5

If the complaint/grievance has still not been resolved You may approach the office of the Insurance Ombudsman established by the Central Government of India as per Rule 12 (1) and Rule 13 of the Redressal of Public Grievances Rules, 1998 ('RPG Rules').

Powers of the Insurance Ombudsman under Rule 12(1) of RPG Rules:

The Insurance Ombudsman may receive and consider the following complaints:

- Complaints under Rule 13 (as mentioned below);
- Any partial or total repudiation of claims by an insurer;
- Any dispute in regard to premium paid or payable in terms of the policy;
- Any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- Delay in settlement of claims;
- Non-issue of any insurance document to customers after receipt of premium.

Manner in which complaint is to be made Rule 13 of RPG Rules:-

- Any person who has a grievance against the Company/Us, may himself or through his legal heirs make a complaint in writing to the Ombudsman within whose jurisdiction the branch or office of the Company complained against is located.
- The complaint shall be in writing duly signed by the complainant or through his legal heirs and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against which the complaint is made, the fact giving rise to the complaint.
- No complaint to the Ombudsman shall lie unless:
- the complainant had before making a complaint to the Ombudsman, made a written representation to the Company/insurer named in the complaint and either insurer had rejected the complaint or the complainant had not received any reply within a period of one month after the insurer concerned received his representation or the complainant is not satisfied with the reply given to him by the insurer;
- the complaint is made not later than one year after the insurer had rejected the representation or sent his final reply on the representation of the complainant; and
- The complaint is not on the same subject matter for which any proceedings before any court or Consumer Forum or arbitrator is pending or was so earlier.

Mentioned below are contact details of Ombudsman

CONTACT DETAILS	JURISDICTION
AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546150/139 Fax:- 079-27546142 Email:- bimalokpal.ahmedabad@gbic.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU	Karnataka.

<p>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, Bengaluru-560 078. Tel.:- 080-26652048 / 26652049 Email:- bimalokpal.bengaluru@gbic.co.in</p>	
<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.Airtel Office, Near New Market, Bhopal – 462 033. Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email:- bimalokpalbhopal@gbic.co.in</p>	<p>States of Madhya Pradesh and Chattisgarh.</p>
<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596461 / 2596455 Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@gbic.co.in</p>	<p>State of Orissa.</p>
<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861 / 2706468 Fax:- 0172-2708274 Email:- bimalokpal.chandigarh@gbic.co.in</p>	<p>States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union Territory of Chandigarh.</p>
<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333668 / 24335284 Fax:- 044-24333664 Email:- bimalokpal.chennai@gbic.co.in</p>	<p>State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).</p>
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239611/7539/7532 Fax:- 011-23230858 Email:- bimalokpal.delhi@gbic.co.in</p>	<p>State of Delhi</p>
<p>ERNAKULAM Office of the Insurance Ombudsman,</p>	<p>Kerala, Lakshadweep, Mahe a part of Pondicherry</p>

<p>2nd floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulum - 682 015. Tel.:- 0484-2358759/2359338 Fax:- 0484-2359336 Email:- bimalokpal.ernakulum@gbic.co.in</p>	
<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@gbic.co.in</p>	<p>States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<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@gbic.co.in</p>	<p>States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel.:- 0141-2740363 Email:- bimalokpal.jaipur@gbic.co.in</p>	<p>State of Rajasthan.</p>
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata - 700 072. Tel.:- 033-22124339 / 22124340 Fax:- 033-22124341 Email:- bimalokpal.kolkata@gbic.co.in</p>	<p>States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.</p>
<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@gbic.co.in</p>	<p>Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulampur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe,</p>	<p>States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>

<p>S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106928/360/889 Fax:- 022-26106052 Email:- bimalokpal.mumbai@gbic.co.in</p>	
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Gautam Budh Nagar, Noida Email:- bimalokpal.noida@gbic.co.in</p>	<p>State of Uttarakhand 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, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Email:- bimalokpal.patna@gbic.co.in</p>	<p>States of Bihar and Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 -32341320 Email:- bimalokpal.pune@gbic.co.in</p>	<p>State of Maharashtra, Area of Navi Mumbai and Thane, excluding Mumbai Metropolitan Region.</p>