



Saral Sampurna Kisan Bima Policy Clause

WHEREAS the Insured named in the Schedule hereto has made to The New India Assurance Company Limited (hereinafter called "the Company") a proposal and declaration which shall be the basis of the contract and be deemed to be incorporated herein for the insurance hereinafter contained and has paid or agreed to pay the premium stated herein.

The Company hereby agrees subject to the terms and conditions contained bearing or endorsed or otherwise expressed hereon that if the Insured shall sustain loss or damage or incur liability or the Insured or member of the Insured's family named in the Schedule shall sustain bodily injury by accident at any time during the period of insurance stated bearing or any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal thereof, the Company will pay to the Insured the value, at the time of happening of such loss, of the property so lost or the amount of such damage or the amount of liability Insured or the benefits specified herein but not exceeding in any one period of insurance in respect of each of the several items specified herein the sum set opposite thereto respectively.

SPECIAL MEANING OF CERTAIN WORDS:-

Words stated in the table below have a special meaning throughout this Policy. These words with special meaning are stated in the Policy with the first letter capitals.

Word/s	Specific meaning
Insured	The Person in whose name the Policy is issued.
Company	The New India Assurance Company Limited.
Insured Person/s	The person/s so named in the Schedule to this Policy, who is/are covered under this Policy, for whom the insurance is proposed and the appropriate premium paid.
Insured Property	Insured's Home Building , Home Contents, or any other of property covered by this Policy as mentioned in the Schedule to this Policy.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt cloth/canvas/tarpaulin and the like.



GENERAL CONDITIONS

1. **Notice:** Every notice and communication to the Company required by the Policy shall be in writing to the office of the Company through which this insurance is effected.
2. **Mis-description:** This Policy shall be void and all premiums paid thereon shall be forfeited to the Company in the event of misrepresentation mis-description or non-disclosure of any material particular.
3. **Reasonable Care:** The Insured shall take all reasonable steps to safeguard the property Insured against any loss or damaged. The Insured shall exercise reasonable care that only competent employees are employed and shall take all reasonable precautions to prevent all accidents and shall comply with all statutory or other regulations.
4. **Cancellation:** The Company may at any time by giving seven days notice in writing cancel this Policy, in which case the Company shall return to the Insured a proportion of the last premium corresponding to the unexpired period of insurance.

This Policy may also be terminated at any time at the request of the Insured in which case the Company will retain the premium for the period this Policy has been in force at the short period scales of rates as per Fire Insurance Policy.

5. **Claims Procedure:** Upon the occurrence of any loss under this Policy notice of claim and/or loss should be given in writing to the insurance company within 24 hours of the occurrence of loss or claim and necessary procedure to be followed as mentioned in standard Policy under which claims is made. The claim will be processed and liability shall be assessed after taking into consideration the salvage and Policy excess.

Indicative Documents required at the time of claim:-

- a) Duly filled-in and signed Claim form & Policy Copy.
 - b) Police FIR in case of Theft of the Insured property or Insured animal covered under the Policy.
 - c) Fire Brigade report, Metrological Report and Forensic report whenever applicable.
 - d) Death Certificate under Section II
 - e) In case of accidental death or bodily injury to the Person covered under section II, information to Police, whenever necessary.
 - f) In case of Death of Insured animal, Death certificate & Post mortem report by qualified veterinary Doctor, and the Ear Tag of deceased animal.
 - g) In Case of Permanent Total Disablement(PTD) of Insured animal admissibility of claim to be considered after two months of obtaining Veterinary Doctor Certificate.
 - h) Receipts, bills and reports from the repairer/replacement of Insured property.
 - i) Any other documents that may be required to substantiate the claim.
6. **Contribution:** In the event of any loss, damage, liability or expenses covered by this Policy, if there shall be any other insurance covering the same loss, damage, liability or expenses whether effected by the Insured or not, this Policy shall pay only so much of the excess of such loss, damage, liability or expenses as is not recoverable under such other insurance, subject always to the limitations of this Policy.
 7. **Fraud:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device is used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy, all benefits under the Policy shall be forfeited.



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8. **Indemnity:** The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage nor more than the Sum Insured by the Company thereon.
9. **Average:** If the property hereby Insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon then the Insured shall be considered as being his own insurer for the difference and shall bear a ratable proportion of the loss or damage accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition, **except section I, II and IV of this Policy.**
10. **Observation of Terms and Conditions.** The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.
11. In case of any discrepancies, please note that the terms, conditions, exclusions and warranties of the specific Sections (Section 1 to Section 6, whichever is applicable to the claim), as set out hereunder will prevail over the General Conditions and General Exceptions of this policy.
12. **Arbitration and Disclaimer :** If any dispute or difference shall arise as to the quantum to be paid under the 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 Insured and the Company, 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 difference or dispute shall be refer to arbitration as herein above 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 award by such arbitrators or umpire 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.
13. **REDRESSAL OF GRIEVANCE:** In case of any grievance relating to servicing the Policy, the Insured Person may submit its grievance in writing to the Policy issuing office or regional office for redressal.
For details of grievance officer - <https://www.newindia.co.in/portal/readMore/Grievances>
IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>
Insurance Ombudsman –The Insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-C.



GENERAL EXCEPTIONS
(Applicable to all Sections of the Policy)

The Company shall not be liable in respect of:

1. Loss, destruction or damage caused by war, invasion act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
2. Loss, destruction or damage directly or indirectly caused to the property Insured by
 - a. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Loss or damage caused by Terrorism and Sabotage activities. This exclusion does not apply to the cover provided under Section I of this Policy.
4. Loss or damage caused by depreciation or wear and tear. This exclusion does not apply to the cover provided under Section I, Section II & Section IV of this Policy.
5. Consequential loss of any kind or description.
6. Insured's deliberate, willful or intentional act or omission, or of anyone on behalf of Insured or with Insured's connivance.

GENERAL COVERAGES

This Policy consists of SIX sections:-

SECTION 1 – DWELLINGS AND HOME CONTENTS

The Company will indemnify the Insured in respect of loss of or damage to the Insured's Home Building and Home contents (not more than 20% of the Sum Insured of the Home Building) by:

1. Fire excluding destruction or damage caused to the property by order of any Public Authority.
2. Lightning
3. Explosion / Implosion :- excluding destruction or damage caused to the boilers (other than domestic boilers), economizers or other vessels in which steam is generated, machinery or apparatus subject to centrifugal force by its own explosion/implosion.
4. Earthquake, volcanic eruption or other convulsions of nature.
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation.
6. Subsidence and Landslide including Rock slide : Destruction or damage caused by Subsidence of part of the site on which the property stands or Land slide / Rock slide excluding:
 - a) Normal cracking, settlement or bedding down of new structures
 - b) Settlement or movement of made up ground
 - c) Coastal or river erosion
 - d) Defective design or workmanship or use of defective materials
 - e) Demolition, construction, structural alterations or repair of any property or ground works or excavations.
7. Bush Fire, Forest fire, Jungle fire.
8. Impact Damage of any kind, i.e. damage caused by impact of, or collision caused by, any external physical object (e.g. vehicle, falling trees, aircraft, wall etc.) except loss or damage caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds.
9. Missile testing operations



10. Riot, Strike, Malicious Damage:- Loss of or visible physical damage or destruction by external violent means directly caused to the property Insured but excluding those caused by :
 - a) Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
 - b) Permanent or temporary dispossession of your Home by unlawful occupation by any person.
11. Acts of terrorism:- Coverage, Exclusions & Excess as per Terrorism Clause Attached.
12. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes.
13. Leakage from Automatic Sprinkler Installations: - excluding destruction or damage caused by:
 - a) Repairs or alterations to the buildings or premises
 - b) Repairs, Removal or Extension of the Sprinkler Installation
 - c) Defects in construction known to the Insured.
14. Theft within 7 days from the occurrence of, and proximately caused by, any of the above Insured Events. If it is
 - a) Any article or thing outside your Home, or
 - b) Any article or thing attached from the outside of the outer walls or the roof of your Home, unless securely mounted.

SPECIAL EXCEPTIONS

The Company shall not be liable for any loss or claim in respect of:

1. Loss or damage to bullion or unset precious stones, manuscripts, plans, drawings, securities, obligation or documents of any kind, coins or paper money, cheques, vehicles, and explosive substances unless otherwise expressly stated in the Policy.
2. Pollution or contamination, unless
 - a) The pollution or contamination itself has resulted from an Insured Event, or
 - b) An Insured Event itself results from pollution or contamination.
3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed.
4. Loss of any Insured Property which is missing or has been mis-laid, or its disappearance cannot be linked to any single identifiable event.
5. Loss or damage to any Insured Property removed from Insured Home to any other place.
6. Any reduction in market value of any Insured Property after its repair or reinstatement.
7. Any addition, extension, or alteration to any structure of Insured home building that increases its Carpet Area by more than 10% of the Carpet Area existing at the commencement Date or on the date of renewal of this Policy, unless the Insured has paid additional premium and such addition, extension or alteration is added by Endorsement.
8. Costs, fees or expenses for preparing any claim.



SPECIAL CONDITIONS

- I. **Automatic Increase in Sum Insured:-** The Sum Insured will automatically increase each day by an amount representing $1/365^{\text{th}}$ of 10% of Sum Insured at the Policy commencement Date for annual Policy.
- II. **Restoration of Sum Insured:-** This means that after payment of claim, the Policy shall be restored to the full original amount of Sum Insured at an additional proportionate premium for the unexpired Policy Period from the date of loss.
- III. **Loss of Rent and Rent for Alternative accommodation:-** This Policy provides for, the amount of rent loss or alternative rent paid by Insured if Insured Home building is not fit for living because of physical loss arising out of an Insured Event.
 - a) The Company will pay rent for an accommodation that is not superior to Home building in any way and in the same city as Insured Home Building.
 - b) If Insured is required to pay higher rent for the alternative accommodation, the Company will pay difference between the rent for alternative accommodation and the rent of Insured Home Building.
 - c) This cover will be available for the reasonable time required to repair Insured Home Building to make it fit for living. The maximum period of this cover is three years from the date Insured's Home building becomes unfit for living.
- IV. **Waiver of Underinsurance:-** Sum Insured calculated on the basis of the information that Insured provided, is less than the actual value at the risk, the difference will not affect the amount of Loss.
- V. **The Company will pay the following expenses:-**
 - a) Up to 5% of the claim amount for reasonable fees of architect, surveyor, consulting engineer.
 - b) Up to 2% of the claim amount for reasonable costs of removing debris from the site.

SECTION II - JANATA PERSONAL ACCIDENT

This Policy, covers the Insured person (Farmer) & his/her spouse between the age of 18 and 70 years, as named in the Schedule. The Company will pay to the Insured (or in case of death of the Insured, to the nominee), the amount shown against the table of benefits, if the Insured shall sustain any bodily injury resulting solely and directly from accident caused by outward violent and visible means and such bodily injury within the twelve calendar months of the occurrence be the sole and direct cause of:

	Table of benefits	Sum Insured Payable
a)	Death due to accident	100% of CSI
b)	Total and irrecoverable loss of sight of both eyes or losses of use of two hands or feet or loss of sight of one eye and loss of use of one hand or foot.	100% of CSI
c)	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot.	50% of CSI
d)	Permanent Total Disability	100% CSI



SPECIAL EXCEPTIONS

PROVIDED ALWAYS THAT:

The Company shall not be liable under this Policy for:

1. Compensation under more than one of the foregoing Sub-Clauses a, b, c & d in respect of the same injury or disablement of the/an Insured person for same period of disablement.
2. Any payment in excess of sum Insured under the Policy during any one period of insurance for any one Insured person.
3. Payment of compensation in respect of Injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of this Policy.
4. Payment of compensation in respect of death, disablement of the Insured from
 - a. Intentional self injury, suicide or attempted suicide.
 - b. While under the influence of intoxicating liquor or drug
 - c. Directly or indirectly caused by insanity; and/or
 - d. Arising or resulting from the Insured committing any breach of the law with criminal intent.

SECTION III: - AGRICULTURE PUMP SET INSURANCE

The Policy applies to centrifugal pump sets (electrical and diesel) up to 25 H.P. capacity, submersible pump set which are used for agricultural purposes only.

Scope of cover:

1. Mechanical/Electrical breakdown
2. Fire and lightning
3. Theft/Burglary (Only if pump set is lodged in a permanent enclosure except in case of submersible pump set)
4. Riot/Strikes, Malicious damage, Terrorism
5. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation

SPECIAL EXCEPTIONS

PROVIDED ALWAYS THAT:

The Company shall not be liable under this Policy for:

- a) Excess @1% or Rs.250/- whichever is higher in each and every claim.
- b) Faults existing at the time of commencement of risk and known to the Insured or his representative.
- c) Loss or damage for which manufacturer or supplier of pump set is responsible either by Law or under Contract.
- d) Cost of dismantling, transport to workshop and back and also cost of re-erection.

SPECIAL CONDITIONS

- I. Premium to be loaded by 50% in case of submersible pump set, if it is older than 10 years.
- II. Maximum rewinding charges admissible per Horsepower is as per annexure "A".
- III. No refund of premium is allowed if the pump is idle or used occasionally.
- IV. All claims are subject to depreciation of 10% per year and maximum depreciation should not be more than 75% of erected value of pump set.
- V. The Company's liability for total loss claim where pump set cannot be retrieved in case of submersible pump set is 50% of assessed loss.



SECTION IV: - CATTLE INSURANCE

This section covers Non -scheme Cattle. The word "Cattle" refers to:

- Milch Cows and Buffaloes
- Calves/Heifers
- Stud Bulls
- Bullocks (Castrated Bulls) and Castrated Male Buffaloes, whether indigenous, exotic or cross-breed.

Note:-

- ❖ Exotic animal means an animal, whose both the parents are of foreign breed. This includes animals born in India as well as those born abroad.
- ❖ Cross Breed animal means one of whose parents is of foreign breed.
- ❖

I	a)	Milch Cows	2 years to 10 years
	b)	Milch Buffaloes	3 years to 12 years
	c)	Stud Bulls	3 years to 8 years
	d)	Bullocks	3 years to 12 years
II		Indigenous, cross-breed and exotic female calves/heifers	From 4 months up to the date of first calving or minimum age as in (I) (a) & (b)

The Policy shall give indemnity for Death of the Non-scheme Cattle due to:-.

- Accident (including fire & natural calamity)
- Diseases
- Surgical operations.
- Riot & strike

Policy can be extended to cover Permanent Total Disablement of animal:-

Permanent Total Disablement means:

- Milch Cattle: Incapacity to conceive or yield milk
- Stud Bulls: Incapacity for breeding
- Bullocks: Incapacity for the purpose of use mentioned in the proposal form.

In case of Permanent Total Disablement the liability of the company will be restricted to 75% of the Sum Insured.

SPECIAL EXCEPTIONS

PROVIDED ALWAYS THAT:

The Company shall not be liable under this Policy for:

- The Company is not liable to pay the claim in the event of death of Insured animal due to disease occurring within 15 days from the commencement of risk.
- Neglect, overloading, unskillful treatment or use of animal for purpose other than stated in the Policy without the consent of the Company in writing.
- Accidents occurring and /or Diseases contracted prior to commencement of risk.



4. Intentional slaughter of the animal except cases where destruction is resorted to by the order of lawfully constituted authority.
5. Theft and clandestine sale of the Insured animal.
6. Transport by air and sea.
7. Pleuropneumonia in respect of Cattle in Lakhimpur and Sivasagar Districts and newly carved out districts out of these two districts of Assam.
8. All the claims received without EAR TAG.

SPECIAL CONDITIONS

1. The report of a qualified Veterinarian giving the age, identification marks, valuation, good health including vaccination details of the cattle must be obtained for each proposal. The scale of fees payable to Veterinary Doctors for investigation of claims/professional advice will be as per Annexure "C".
2. **Transfer of interest:-** A Policy may be transferred to any approved new owner if application is made in writing to The Company. The Company will be charge transfer fee of Rs.15/- .
3. **Retagging charges:-** If the tag is torn, lost or misplaced Insured can get the animal re-tagged by giving written application to the Company and on payment of re-tagging charges of Rs.25/- .

SECTION V:- ANIMAL DRIVEN CART

This Section covers:

- i. Loss or damage to animal driven cart due to Fire, accident, Riot & Strike
- ii. Legal liability arising out of use of Insured animal driven cart resulting in Third Party Property Damage, Third Party Death & Injury .The Sum Insured under Sub-section is Rs.10,000/-.

SPECIAL CONDITIONS

1. This section of package Policy covers only loss or damage to cart.
2. In case of Vehicles fitted with pneumatic or hard rubber tyres, only 50% of the value of the tyre is payable.
3. Towing charges for moving the cart to the nearest repairer up to Rs.50/- payable.
4. Policy excess:- Rs.50/- per claim
5. The Policy will not make any distinction between the use of the cart for private and professional purpose and for hire or reward.
6. This liability is covered even when the vehicle is being loaded or unloaded. It is not extended to cover damage to the goods carried.
7. Depreciation as per annexure "B"

SECTION VI :- PEDAL CYCLE

1. This Section covers loss or damaged to the Pedal Cycle caused by:
 - a) Accidental external means, or
 - b) Fire external explosion or lightning or burglary, housebreaking, larceny or theft; or
 - c) Malicious act
2. This Section covers Insured's legal liability arising out of use of the Insured's pedal cycle resulting in Third Party Property Damage, Third Party Death & Injury .The Sum Insured under this Sub-section is Rs.10,000/-.



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SPECIAL EXCEPTION

PROVIDED ALWAYS THAT:

The Company shall not be liable under this Policy for:

- I. The Company shall not be liable to make any payment under this Section in respect of
 - a) Depreciation as per annexure "B", wear & tear, mechanical breakdowns failure or breakages nor for damage caused by overloading or strain nor for loss or damage to accessories by burglary, housebreaking, theft or larceny unless pedal cycle is stolen at the same time.
 - b) Loss of or damage to tyres, unless the pedal cycle is stolen or damaged at the time when the liability of the Company shall be limited to 50% of the cost of replacement.
 - c) Policy excess of Rs.25/- in each and every claim for loss or damage by external means or by malicious act.
- II. The Company shall not be liable to make any payment under this section in respect of
 1. Death injury or damage caused or arising beyond the limits of any carriageway or thorough fare in connection with
 - a. The bringing of the load to the pedal cycle for loading thereon
 - b. The taking away of the load from pedal cycle after unloading there from by any person other than the rider of the pedal cycle.
 2. Death of or bodily injury to any member of the Insured's or the rider's household or to any person in the employment of the Insured or the rider arising out of and in the course of such employment.
 3. Death of or bodily injury to any person riding or mounting on or dismounting from the Pedal Cycle.
 4. Damage to property belonging to the Insured or the rider or held in trust by or in the custody or control of the Insured or the rider or a member of the Insured or rider's household on being conveyed by the pedal cycle.
 5. Any liability assumed by the Insured or the rider by agreement unless such liability would have attached to the Insured or the rider even in the absence of such agreement.
 6. Loss/damage while racing, pace-making whilst used for hire or reward, overloading, strain, or mechanical breakdown, theft of accessories unless pedal cycle is stolen at the same time.

Under this Package Policy :-

1	Section "I" is compulsory
2	15% discount will be allowed on premium if total premium under Saral Sampurna Kisan Bima Policy exceeds Rs.5,000/- excluding Section I Premium.



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Annexure "A"

Rewinding Charges in Agriculture pump set (Section III):

H.P.	Maximum Liability in Rs.
3.0	600
5.0	800
7.5	1000
10.0	1300
15.0	1900
17.5	2000
20.0	2100
25.0	2400

Annexure "B"

Depreciation Rate (Section V & VI):

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



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Annexure "C"

The contact details of the Insurance Ombudsman offices are as below:-

AHMEDABAD - Shri Kuldip Singh 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	BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in
GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-KaPool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	KOLKATA - Shri P. K. Rath 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
LUCKNOW -Shri Justice Anil Kumar Srivastava 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	MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	PUNE - Shri Vinay Sah 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
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