



FUTURE GENERALI INDIA
Insurance Company Limited

FUTURE STUDENT SURAKSHA POLICY WORDINGS

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FUTURE STUDENT SURAKSHA **POLICY WORDINGS**

This Policy is issued to You based on Your Proposal to Us and payment of the Premium. This Policy records the agreement between Us and You, and sets out the terms of insurance and obligations of each party

SECTION I: DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

- 1 **Accident and Accidental** means a fortuitous event or circumstance that is sudden, unexpected and unintentional and caused by external, violent and visible means.
- 2 **Age** indicates Your age on Your most recent birthday.
- 3 **Asia-Pacific** means all countries that have political and geographical limitations of the Continent of Asia and the Islands of the Pacific Ocean; excluding Japan.
- 4 **Checked Baggage** means Your baggage accepted by an Airline for international transportation in the same aircraft as You and for which the airline has provided a baggage receipt, and the contents of the baggage checked in do not violate any Airline policy or rule restricting the nature of items that may be carried on board its aircraft.
- 5 **Claim** means a claim under an operative part of this Policy in respect of an insured event that has taken place or is likely to take place. All Claims resulting from one and the same event or circumstance shall jointly constitute one claim under this Policy and as having been made at the time when the first claim was made in writing and the Deductible shall be applicable to each section independently.
- 6 **Claims Administrator / Service provider** means persons, organization named in the Policy Schedule who has been appointed by Us to provide administrative services on Our Behalf and at Our Direction for an Insurable event.
- 7 **Common Carrier** means any civilian land or water conveyance or Scheduled Aircraft in each case operated under a valid license for the transportation of passengers for hire.
- 8 **Damages** means monetary sums payable pursuant to judgments or awards but shall not include fines, penalties, punitive damages, exemplary damages, any non-pecuniary relief, or any other amount for which an Insured is not financially liable, or which is without legal recourse to the Insured, or any matter that may be deemed to be uninsurable under Indian Law.
- 9 **Deductible** means the amount stated in the Policy Schedule, which shall be borne by You in respect of each and every Claim made under this Policy. Our liability to make any payment under the Policy is in excess of the Deductible.
- 10 **Educational Institution** means any school, vocational institute, polytechnic, college, university or institute or higher learning which is duly licensed to provide educational services by trained or qualified teacher and where the Insured person is registered as a full-time student.
- 11 **Emergency Medical Evacuation** means the removal of the Insured from current location to nearest hospital or nearest Physician where necessary medical care can be accorded to him, including medical care required en-route.
- 12 **Excluding USA & Canada** means all countries that have political and geographical limitations other than the country of USA and Canada.
- 13 **Family** means Your spouse, parents and children.
- 14 **Felonious Assault** means any willful or unlawful use of force upon You that is a felony or misdemeanor in the jurisdiction in which it occurs and which results in bodily harm to You.
- 15 **Hospital** means a medically recognized establishment by relevant regulatory authority
 - 15.1 That holds a valid license (if required by law) to practice medicine, and
 - 15.2 The primary function of which is to provide for the care and treatment of sick or injured persons, and
 - 15.3 That has a staff of one or more Physicians actually available on the premises at all times, and
 - 15.4 That provides a 24-hour nursing service and has at least one qualified and registered professional nurse present and on duty at all times, and
 - 15.5 That has organized diagnostic and surgical facilities, either on its own premises or in facilities available to the hospital on pre-arranged basis, and
 - 15.6 Is not, except incidentally to its primary function, a clinic, nursing home, rest home, or convalescent home for the aged, or any similar institution.
- 16 **Hospitalisation** or Hospitalised shall mean admission into Hospital for a continuous period of at least 24 hours.
- 17 **Illness /Sickness** means a condition affecting the general wellbeing and health of the body or an affliction of the bodily organs having a defined and recognized pattern of symptoms that first manifests itself overseas during the Policy Period and which requires treatment by a Physician.
- 18 **Including USA & Canada** means all countries of the World.
- 19 **Injury** means bodily injury caused solely, independently and directly by Accident (as defined in the Policy) and occurring during the Trip insured under the Policy.
- 20 **Limit of Indemnity** means the amount stated in the Policy Schedule against each relevant Section, which shall be Our maximum liability under this Policy (regardless of the number of Claims made) for any one Claim and in the aggregate for all Claims under such Section.
- 21 **Medical Advisors** means the medical practitioner appointed by the Insurance Company/ Claims Administrator.
- 22 **Physician** means a qualified medical practitioner holding both a valid degree and a valid license (issued by the appropriate authority in the jurisdiction within which he operates) and acting within the scope of such license. Physician shall not include any member of the Insured's family.
- 23 **Policy** means the proposal, the Policy Schedule, the Policy documents and any endorsements attaching to or forming part hereof either on the commencement date or during the Policy Period.
- 24 **Policy Period** means the period between the commencement date and the expiry date.
 - 24.1 the commencement date specified in the Policy Schedule, being the date upon which the Insured first boards the mode of transportation by which it is intended that he shall finally leave India for the Insured Journey or the actual date upon which the Insured boards as aforesaid so long as that is within 14 days of the commencement date as specified in the Policy Schedule, and
 - 24.2 The expiry date specified in the Policy Schedule (provided that this Policy shall automatically be extended for a period of 7 days if the completion of the Insured Journey is delayed solely because of a failure of public transportation or other services upon which the Insured was reliant) or the date upon which the Insured returns to India or the date on which the insured ceases to be a student in any of the educational institutions overseas, whichever is earlier.

24.3 In the event of You returning to India for a vacation during the current policy coverage, the cover is temporarily suspended and resumes again upon going back overseas.

25 Policy Schedule means that portion of the Policy which sets out Your personal details, the type of insurance cover in force, the period and the Limit of Indemnity. Any Annexure or Endorsement to the Schedule shall also be a part of the Schedule.

26 Pre-existing Condition means any condition, ailment or injury or related condition(s) for which You had signs or symptoms, and/or were diagnosed and/or received medical advice/treatment, within 48 months prior to inception of Your policy.

27 Property Damage means actual physical damage to tangible material property belonging to a third party.

28 Proposal means the application (Proposal) form for insurance cover submitted to Us along with all information which has enabled Us in considering whether and on what terms to offer this insurance.

29 Reasonable charges means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

30 Scheduled Airline means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for civilian scheduled air carrier transport issued by the country of the aircraft's registry and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times.

31 Sponsor means any individual responsible for paying Your tuition fees for Your full time study in a registered educational institution outside of Your home country.

32 Theft means the dishonest misappropriation by any person on Your property with the intention to permanently deprive You of that property.

33 Trip means and includes all journeys abroad undertaken in relation to the pursuit of higher education; from the port at the country of your Residence and return to any first port in the Country of your Residence during the policy period.

34 Tuition Fees means all legally required registration fees charged by the registered and accredited educational institution named in the Application Form for required courses, (and any applicable laboratory fee for participation in said courses, exclusive of any extra-curricular course fees), and any cost for the use of facilities for attending said courses. For the purpose of this definition, costs associated with room and board and/ or textbooks (whether required or not) are not covered.

35 Valuables means:

35.1 Electronic and electrical equipment including, but not limited to, photographic equipment, audio equipment, video and/or televisual equipment, computers and/or organizers;

35.2 Binoculars, spectacles, sunglasses, or the like

35.3 Watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles;

35.4 Gold or silver or any precious metals or articles made from any precious metals; deeds, ATM Cards, credit cards, charge cards, bonds, bills of exchange, bank treasury or promissory notes, cheques, money, securities or any other negotiable instrument.

35.5 War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic,

geographic, nationalistic, political, racial, religious or other ends.

36 We, Our, Us, Insurer means Future Generali India Insurance Company Limited.

37 You, Your, Yourself means the Insured person shown in the Policy Schedule.

SECTION II: SCOPE OF THE COVER

Section A: Medical Care

1. We shall compensate the Reasonable charges up to the maximum limit of indemnity, subject to the Deductible mentioned in the Policy Schedule in respect of:

1.1. **Medical Expenses:** The Medical and related expenses incurred by You for medical treatment outside India up to maximum stated in the Policy Schedule for the treatment of an injury or illness sustained by You while this policy is in effect and within the boundaries of the Trip. The expenses covered would include physician services, hospital and medical services and local emergency medical services en-route.

1.2. **Emergency Medical Evacuation** - We shall pay the reasonable charges for expenses incurred if Injury or Illness results in *Your* necessary emergency Medical evacuation that must be ordered by the Service Provider or a Physician who certifies that the severity or the nature of Injury or illness warrants Emergency Medical Evacuation. Covered expenses are those for Transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Emergency Medical Evacuation

All Transportation arrangements for evacuation must be

- a. Recommended by the attending Physician;
- b. Arranged and authorized in advanced by the Service Provider.

Specific Definition: Emergency Medical Evacuation-In event of *You* suffering an illness or Accidental Bodily Injury while overseas and

(a) *Your* medical condition warrants immediate transportation (and one other person or medical escort if medically required) from where *You* are Injured or sick, to a nearest Hospital where appropriate medical treatment can be obtained,

(b) After being treated at a local Hospital the medical condition warrants transportation to a Hospital in India where the trip commenced to obtain further medical treatment or to recover, or

(c) Both (a) and (b).

1.3 Medical Expenses in India - We will indemnify *You* in respect of Medical Expenses incurred by *You* within India as a continuation of medical treatment commenced by *You* while overseas immediately after any Medical Evacuation to a hospital in India, arising out of any illness or Accidental Bodily Injury during the course of *Your* Journey. This benefit shall be limited to a period of 90 days from and including the date upon which the aforesaid illness and/or Accident Bodily Injury occurred or first manifested itself, subject to the Limit of Indemnity remaining (if any).

1.4 Repatriation Of Remains: In the event of Your death due to an illness or Accidental Bodily Injury covered under this policy, We shall reimburse for the costs of transporting the remains of the deceased back to the Republic of India or for cost of a burial in the overseas country where the death occurred subject to the maximum limit as USD10000. These expenses should be pre-approved by the Service Provider prior to the transportation of remains to the Republic of India.

2 Emergency Dental Treatment: We shall compensate the Reasonable charges up to the maximum limit of indemnity, subject to the Deductible mentioned in the Policy Schedule in respect of Emergency Dental Treatment. If You are first diagnosed with a dental illness while overseas during the Policy

Period which requires immediate medical attention, then We shall reimburse You up to the maximum limit of indemnity for dental benefits as specified in the Policy Schedule. However dental care rendered necessary as result of a covered accident shall be subject to limit of Medical expenses cover as stated in the Policy Schedule.

Specific Conditions

In addition to the General Exclusions and exclusions applicable to Section A listed in this Policy, We shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by the Insured for:

- 2.1 Treatment, which could reasonably be delayed until You return to the Republic of India. The question of what can or what cannot be reasonably delayed will be decided jointly by the treating Dentist and the Service Provider.
- 2.2 Treatment of orthopedic, degenerative or oncological diseases.
- 2.3 Treatment relating to the removal of physical flaws or anomalies (cosmetic treatment or 'plastic' surgery in any form or manner).

3 Special Extensions (Not Applicable to Basic Plan)

Notwithstanding the above, the Policy has the following extensions as specifically provided in the Policy Schedule.

We shall compensate the Reasonable charges up to the maximum limit of indemnity, subject to the Deductible mentioned in the Policy Schedule in respect of:

- 3.1 **Maternity Benefits:** Medical expenses related to Maternity are covered subject to the maximum limit of indemnity as mentioned in the Policy Schedule.

Specific Conditions:

- 3.1.1 Maternity benefits are admissible only if the expenses are incurred in Hospital/Nursing Home as in-patients.
- 3.1.2 A waiting period of 10 months is applicable for payment of any claim related to normal delivery, caesarean section and complications of maternity (including and not limited to medical complications).
- 3.1.3 Claim in respect of only first two children and/or operations associated therewith will be considered in respect of any one Insured Person covered under the Policy or any extension thereof.
- 3.1.4 Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
- 3.1.5 Pre-natal (maternity expenses prior to date of delivery) and post-natal (maternity expenses upto 90 days after date of delivery) are covered within the maternity limit; provided the condition necessitates treatment in the hospital and the hospital stay is for minimum 24 hours.
- 3.2 **Mental And Nervous Disorders:** Medical expenses related to treatment for mental or nervous disorders, excluding alcoholism and drug dependency are covered subject to the maximum limit of indemnity as mentioned in the Policy Schedule; provided the condition necessitates treatment in the hospital and the hospital stay is for minimum 24 hours

Exclusions applicable to Section A

In addition to the General Exclusions listed We shall not cover any claim that is caused by or attributable to or in respect of:

- 1. Any routine physical or other examination where there is no objective indication or impairment of normal health and laboratory diagnostic or X- ray examination.
- 2. Medical treatment obtained within the Republic of India; unless specified otherwise elsewhere in the policy.
- 3. Any Pre-existing condition/disease

- 4. Medical treatment if that is the sole reason or one of the reasons for temporary stay abroad.
- 5. Any treatment which could in the opinion of the Service Provider and attending Doctor, be delayed until Your return to India.
- 6. Elective, cosmetic or plastic surgery, except as a result of an injury caused by a covered Accident while Our Policy is in force.
- 7. The diagnosis and treatment of acne, deviated nasal septum including sub-mucus resection /or other surgical correction thereof.
- 8. Eyeglasses, contact lenses, hearing aids and examination for the prescription or fitting thereof, unless Injury or Illness has caused impairment of vision or hearing, and purchase/hire of Bipap machine.
- 9. Rehabilitation and physiotherapy or the costs of external prosthesis/device.
- 10. Any claim resulting directly or indirectly from, any internal or external Congenital Conditions.
- 11. Pregnancy, resulting childbirth, miscarriage, complications arising out of any of the foregoing (except in case of ectopic pregnancy) under Basic plan.
- 12. Expenses related to diagnosis or treatment of impotency, infertility or other problems related to inability to conceive a child, birth control including surgical procedures and devices and voluntary termination of pregnancy
- 13. Any costs incurred in connection with rest or recuperation at a spa or health resort, sanatorium convalescence home or similar institution.
- 14. Immunizations (unless post-bite) and treatment towards Obesity.
- 15. Non- allopathic treatments.
- 16. Any treatment related to alcoholism or drug dependency.

Section B: Personal Accident

- 1. **Accidental Death and Permanent Total Disability:** We shall pay You, a percentage of the Limit of Indemnity mentioned in the Policy Schedule, if You sustain Accidental Bodily Injury during the course of Your trip overseas while this policy is in effect and results in one of the losses shown in the Table below. The loss must occur within 12 months from the date of Accident, which caused the Injury. If more than one loss results from one Accident, only one amount, the largest, will be paid.

Table of Losses		
Event	Percentage Limit	of Indemnity
Death	100%	
Permanent Total Disability	100%	
Permanent Total Loss of sight of both eyes	100%	
Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%	
One hand and one foot	100%	
An arm at the shoulder joint	75%	
An arm above the elbow joint	70%	
A hand at the wrist	50%	
An arm beneath the elbow joint	60%	
A leg above mid-thigh	75%	
A leg up to mid thigh	60%	
A leg up to beneath the knee	50%	
A leg up to mid-calf	45%	
A foot at the ankle	40%	
Permanent Loss of sight of one eye	50%	
Hearing of both ears	75%	

Specific Definition:

Permanent Total Disablement means disablement due to which You are unable to engage in each and every occupation or employment for compensation or profit for which You are reasonably qualified by education, training or experience for the rest of Your life. If at the time of loss You are unemployed, Permanent Total Disability shall mean the total and permanent inability to

perform all of the usual duties and activities of a person of like age and sex.

Exclusions applicable to Section B.1

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment under this benefit in respect of any expenses whatsoever incurred by You in connection with or in respect of:

1. Intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol).
2. Accident while under the influence of alcohol or drugs.
3. Arising or resulting from the insured person committing any breach of law with criminal intent.
4. Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
5. Participating in motor racing or trial run as a driver, co-driver or passenger.
6. Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these.
7. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, commotion unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage or under the order of any government or public authority.
8. Nuclear energy, radiation.
9. Any existing disablement prior to the inception of the policy.
10. Expenses incurred for emergency medical evacuation.
11. Accidents due to mental disorders or disturbances of consciousness, strokes, fits or convulsions.
12. Losses arising from Accidents as a driver on motorized vehicles unless at the time of the Accident You are in possession of a current full international driving license and while riding a two wheeler You are wearing a safety crash helmet.
2. **Accidental Death (Common Carrier):** We shall pay You up to the Limit of Indemnity as mentioned in the Policy Schedule if You sustain Accidental Bodily Injury resulting in Your Accidental death, while You are riding as a passenger in or on, boarding or alighting on a common carrier, during the course of Your overseas Journey while this policy is in effect. The loss must occur within 12 months from the date of Accident, which caused the Injury.

In addition to General Exclusions listed in this Policy, the limitations and exclusions applicable are the same as for Section B. 1.

The benefit under Section B 2 would be payable in addition to the benefits payable under Section B 1.

Section C: Personal Care

1. **Baggage Loss (Checked in baggage):** We shall pay You up to the Limit of Indemnity mentioned in the Policy Schedule in respect of the permanent total loss or destruction of Your checked in Baggage, save that We may, in our sole and absolute discretion, opt to reinstate or replace the Checked Baggage as an alternative to making payment to You hereunder. We shall pay You, up to the maximum subject to the deductible as specified in the Policy Schedule for the cost of replacement of the entire baggage and its contents. All the claims must be certified by the scheduled airline. In event, more than one baggage checked in, is lost, the maximum amount to be reimbursed per bag is 50%, and the maximum value per article contained in any bag is 10 % of the amount stated in the Policy Schedule.

Exclusions applicable to Section C.1

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment under this benefit in respect of

any expenses whatsoever incurred by You in connection with coverage for any non-documented Loss. We will not be liable under this section for any:

- 1.1. Valuables and money, all kinds of securities and tickets/ passes or any other item not declared to, and agreed to by Us.
- 1.2. Loss of property unless a Property Irregularity Report or other report usually issued by scheduled airlines in the event of loss of checked-in baggage has been produced and submitted to Us.
- 1.3. Any partial loss of the items contained within the checked-in-baggage.
- 1.4. Loss of Your baggage sent in advance or souvenirs and articles mailed or shipped separately.
- 1.5. Partial destruction or missing of contents within the checked- in- baggage.
- 1.6. Self carried baggage
2. **Baggage Delay (checked in baggage):** We shall pay You up to the Limit of Indemnity mentioned in the Policy Schedule in respect of Your emergency purchase of toiletries, medication and clothing to replace those contained in Checked Baggage, if Your Checked in Baggage is delayed or misdirected by a scheduled airline by more than 12 hours beyond the time of Your arrival at the intended destination outside India. The payment for this benefit will be limited to the travel destinations specified in the main travel ticket from India and return trip back to India during the trip abroad including all halts and via destinations. (Specifically excluding expenses incurred in India).

Specific Condition:

In the event that claim(s) is submitted for total loss of checked-in-baggage as well as temporary delay of checked-in baggage, the higher of the claim(s) shall be payable by Us in respect of the same items(s) of checked-in baggage during any one Policy period. Our payment will be reduced by any sum for which the Airline is liable to make payment.

3. Compassionate Visit: (Not Applicable to Basic Plan)

In event of You being Hospitalized for more than seven consecutive days for any illness or Accidental Bodily Injury covered under the policy, and Your medical condition forbids repatriation and no adult member of Your immediate family is present, and the attending physician in writing advises the necessary attendance of a family member, We shall reimburse the actual cost of economy class ticket by the most direct route via a common carrier incurred by the person rendering special assistance from and to the place of origin of such person or the place of residence of the person subject to maximum Limit of Indemnity mentioned in the Policy Schedule.

Family member will mean and include either of the Parents, adult Siblings, Spouse or adult child only.

Our liability under this Benefit, however, shall in respect of any one event or all events of Hospitalization during the Period of Insurance shall not in total exceed the Limit of Indemnity as mentioned in the Policy Schedule.

Specific Condition:

- 3.1. You shall as far as possible seek for such special assistance from any one of Your relatives, either at the place of Hospitalization or any other nearest place.
- 3.2. It is a condition precedent to Our liability hereunder that the need for such a special assistance and consequent visit of any one of the family or relative from a particular place is also approved by the Service Provider before any one of the family or near relatives undertakes the trip.

Exclusions applicable to C.3

In addition to General Exclusions listed in this Policy, Exclusions applicable to Section A & B are applicable to this benefit.

Section D: Travel Inconvenience

1. **Loss of Passport:** We shall pay You up to the Limit of Indemnity specified in the Policy Schedule for the loss of passport during a trip abroad, for reasonable expenses necessarily incurred by You in obtaining a duplicate/ temporary passport overseas.

Exclusions applicable to D.1

In addition to General Exclusions listed in this Policy We shall be under no liability to make payment for:

- 1.1. Loss or damage to Your passport as a result of the confiscation or detention by customs, police or any other authority.
- 1.2. Loss which is not reported to the appropriate police authority within 24 hours of the discovery of the loss, and in respect of which an official report has not been obtained.
- 1.3. Loss caused by Your failure to take reasonable steps to guard against the loss of the passport.

Section E: Legal Liability

1. Personal Liability: (Not Applicable to Basic Plan)

We will indemnify You up to the Limit of Indemnity specified in the Policy Schedule against any legal liability incurred by You in Your private capacity to pay damages for the third party civil claims arising out of Accidental bodily injury or Accidental Property Damage occurring during Your Trip overseas.

Specific condition:

- 1.1. No Deductible shall be applicable in respect of the legal liability incurred to You in Your private capacity to pay Damages for third party Accidental Bodily Injury.
- 1.2. Our liability to indemnify You under this Section shall be to the extent finally determined by a foreign court of law or otherwise as consented to in advance by Us. In the event that legal action is taken against You within India, it is a condition precedent to Our liability hereunder that You shall:
 - 1.2.1. give immediate written notice to Us to the address specified in the Policy Schedule, and
 - 1.2.2. not incur any defence costs or expenses, admit liability for or settle or attempt to settle, make any admission or offer any payment or otherwise assume any contractual obligation with respect to any claim or claimant without Our prior written consent, which shall be entitled (but in no case obligated) at any time to take over and conduct in Your name the defence and/ or settlement of any action or claim and shall be entitled at all times to receive Your cooperation and assistance and to appoint lawyers on Your behalf. Any and all costs and expenses incurred by Us or the lawyers appointed by Us shall be a first charge on the Limit of Indemnity hereunder.
- 1.3. We shall not settle any claim without Your express consent, but if You refuse an available settlement recommended by Us then Our liability shall thereafter be restricted to the amount by which the claim could have been settled.

Exclusions applicable to Section E.1

In addition to General Exclusions listed in this Policy, We shall not be liable to make any payment under this policy in connection with or in respect of:

- 1.4. Your liability to any employee (whether under a contract of or for services).
- 1.5. Liability arising out of the rental or holding for rental of any part of any premises by You.
- 1.6. Liability arising out of the rendering of or failure to render professional services.

- 1.7. Liability arising out of maintenance, possession, use, loading or unloading of motor vehicles, all other motorized land conveyances, water craft or aircraft that is owned or rented to or by You.
- 1.8. Liability arising out of sexual molestation, corporal punishment, or physical or mental abuse.
- 1.9. Liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization.
- 1.10. Liability under any contract or agreement.
- 1.11. Property Damage to property owned by You.
- 1.12. Property Damage to property rented to, occupied or used by or in the care of You.
- 1.13. Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by You under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law.
- 1.14. Suits or legal actions from Your Immediate Family Member against You.
- 1.15. Liability arising out of the possession of animals, birds, reptiles, insects, etc, and their byproducts like skin, hair, feathers, horns, fur, ivory, bones, eggs, etc.
- 1.16. Any willful, malicious, criminal or unlawful act, error, or omission.

Section F – Special Allowances

1. Tuition Fee: (Not Applicable to Basic Plan)

In the event of Your Hospitalization for more than one consecutive month from either a covered Injury or Sickness or in the case of Terminal Sickness or in the case of a medical repatriation or in case of the accidental death of an immediate family member, which prohibits You from continuing Your studies for the remaining part of a school semester for which Tuition has been paid, We shall reimburse You with the Tuition fees which has already been advanced to the educational institution less possible/ actual refunds, subject to maximum limit of Indemnity as mentioned in the Policy Schedule.

Specific Conditions

- 1.1. You shall make a request to the Institution, in writing, seeking a written response from the institute towards any amount due to You by way of refunds, copies of same to be provided to us.
- 1.2. Only the figures shown on the official invoice(s) from the educational institution and voucher(s) towards payment of the said Tuition fees in conjunction with the refund statement, if any, shall be used for calculating any payment by Us.

Exclusions applicable to Section F.1

General Exclusions and exclusions applicable to Section A listed in this Policy.

2. Sponsor Protection: (Not Applicable to Basic Plan)

If the sponsor named in the Policy Schedule, who pays the Tuition fees to the institution abroad on behalf of You for your education abroad, meets with an accident during the policy period, resulting in his accidental death or permanent total disability during the policy period, We shall reimburse You the Tuition fees incurred for the remaining period of your education within the policy period, subject to the maximum limit as mentioned in the Policy Schedule.

In addition to the General Exclusions listed in this Policy, this coverage is also subject to the exclusions under the Personal Accident section of the policy.

Specific Conditions

- 2.1. The benefit would be payable by Us upon submission of an official Death Certificate of the sponsor and a statement from a physician (not to be a relative or spouse of the Insured or the Sponsor) stating the cause of death, as proof of death of the Sponsor.
- 2.2. Simultaneous claims under "Tuition Fee" and "Sponsor Protection" is not permitted for the same event.
- 2.3. In the event of the claim, only the figures shown on the official invoice(s) from the educational institution and voucher(s) towards payment of the said Tuition fees, shall be used for calculating any payment by Us.

3. Bail Bond: (Not Applicable to Basic Plan)

If You are arrested or detained by the police/judicial authorities of the place which is specified in the proposal form whilst abroad during the Policy period and if the offence for which You are arrested or detained is bailable, then the amount up to the maximum specified against this benefit in the Policy Schedule, will be provided to the appropriate authority/court as the bail amount towards the arrest or detention, subject to the terms and conditions and the exclusions below.

The deductible excess in respect of this benefit, if any, shall be of an amount as specified in the Policy Schedule.

Specific Conditions

- 3.1. We will pay or arrange to pay to the court directly on behalf of the Insured, the bail amount. This cover would be for bailable offences only.
- 3.2. You shall appear in the court on the date specified by the court for trial and judgment.
- 3.3. If the bail bond is forfeited due to the misconduct or negligence or any wrongful act by You or otherwise by breach of the terms of such bail bond, You need to repay the amount of the bail bond to Us within 1 month after the bail bond is forfeited and failing which, You will be liable to repay the bail amount together with the interest rate of 18% p.a. accruing from the date of payment by Us to the court until receipt thereof from You, and the costs and expenses reasonably incurred by Us in such behalf.
- 3.4. In case of Your death, at the first instance, the Immediate Family Member, and in case where there is no immediate family member, the sponsor, if any, will be liable to produce the death certificate or the necessary documents, as per the local law, in the court within 1 month (of such death) for the release of the bail amount. In case they fail to do so, You shall hereby agree that We would have full right and authority to recover the bail amount from the estate of the Insured, or the parents/guardians of the Insured, and if applicable, the Sponsor.
- 3.5. The amount will be refunded to Us by the court with which it was deposited as soon as the court releases the bail amount with which the deposit was made. In no case the amount will be paid out to You.
- 3.6. The judgment shall have no bearing on the refund of the deposit to Us. If the court imposes any penalty or fine on You at the time of interim order or final judgment, then in that case You will not be at the liberty to get the fine deducted or adjusted from the bail amount which was deposited by Us.

Exclusions Applicable to F.3

In addition to the General Exclusions listed in this Policy, We shall not be liable to make any payment under this benefit in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of all non-bailable offences as per the local Law of the country in which the incident has taken place or occurred whilst Your trip abroad.

4. Felonious Assault: (Not Applicable to Basic Plan)

We will pay a percentage of Limit of Indemnity as mentioned in the Policy Schedule if Injury to You results in one of the losses shown in the Table below due to a loss as a result of a Felonious Assault during Your Trip. The loss must occur within 365 days of the date of the accident which caused Injury. We will pay, provided such

disability has continued for a period of 12 consecutive months and is total, continuous and permanent at the end of this period, the Limit of Indemnity less any other amount paid or payable under Personal Accident sections of this Policy, if these coverage is offered under this Policy, as the result of the same Accident.

If more than one loss results from any one accident, only one amount, the largest, will be paid.

Table of Losses		
Event	Percentage of Indemnity	Limit of
Death	100%	
Permanent Total Disability	100%	
Permanent Total Loss of sight of both eyes	100%	
Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%	
One arm and one foot	100%	
An arm at the shoulder joint	75%	
An arm above the elbow joint	70%	
A hand at the wrist	50%	
An arm beneath the elbow joint	60%	
A leg above mid-thigh	75%	
A leg up to mid thigh	60%	
A leg up to beneath the knee	50%	
A leg up to mid-calf	45%	
A foot at the ankle	40%	
Permanent Loss of sight of one eye	50%	
Hearing of both ears	75%	

Exclusions Applicable to F.4

In addition to the general exclusions and the exclusions applicable to the Personal Accident section listed in this policy, this coverage section shall not cover, a Felonious Assault which is:

- 4.1. An act of an Immediate Family Member

Section G – General Exclusions applicable to all Sections

We shall be under no liability to make payment hereunder in respect of any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. Any Pre-existing diseases and conditions.
2. Treatment abroad, if that be the sole reason or one of the reasons for Your temporary stay abroad.
3. Any claim relating to events occurring before the commencement of the trip covered hereunder and any time after the completion of the trip at first port of the Country of Your Residence mentioned hereunder.
4. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by You or any one acting on Your behalf to obtain any benefit under the Policy or if the loss or damage be occasioned by the willful act, or with Your connivance, all benefits under this Policy shall be forfeited.
5. In so far as it relates to all the benefits and if You are/ have:
 - 5.1.1. travelling against the advice of a Medical Practitioner;
 - 5.1.2. receiving, or are on a waiting list to receive, specified medical treatment declared in a Medical Practitioner's report or certificate;
 - 5.1.3. received terminal prognosis for a medical condition;
 - 5.1.4. taking part in a naval, military or air force operation;
6. The amount /time mentioned as Deductibles in the Policy Schedule.
7. Congenital anomalies or any complications or conditions arising there from.

8. Any loss resulting directly or indirectly contributed or aggravated or prolonged by childbirth or from pregnancy. (applicable for Basic Plan)
9. Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials.
10. Suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted injury or illness, or sexually transmitted conditions, anxiety, stress or depression, Acquired Immune Deficiency Syndrome (AIDS), Human Immune Deficiency Virus (HIV) infection.
11. Being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a physician and taken as prescribed.
12. Participation in an actual or attempted felony, riot, crime, misdemeanor, or civil commotion.
13. Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft.
14. Air travel unless you are flying as a passenger on an Airline. For the purpose of this exclusion, air travel means being in or on, or boarding an aircraft for the purpose of flying therein or alighting there from a flight.
15. Participation in skydiving/ parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing (where ropes or guides are customarily used), riding or diving in races or rallies using a motorized vehicle or bicycle, caving or potholing, hunting or equestrian activities, skin diving or other underwater activity, rafting or canoeing involving white water rapids, yachting or boating outside coastal waters (2 miles), participation in any professional sports, any bodily contact sport or any other potentially dangerous sport for which you are untrained.
16. Illness and accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, active participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority.
17. In respect of Your travel to any country against whom the Republic of India has imposed general or special travel restrictions, or against whom it may impose such restrictions, or any country which has imposed or may impose subsequently, such restrictions against travel by a citizen of the Republic of India to such country.

SECTION III: GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. This policy applies to the insured traveling abroad on student visa only. The minimum age for the insured shall be 18 years, and the maximum age of the insured shall be 35 years.
2. Policy for Students can be issued up to a period of 730 days i.e. two years subject to the actual study period.
3. The Policy start date shall be on or before the trip start date.
4. Extension of the policy during the duration of the trip can only be done once, provided the maximum trip duration inclusive of any extension shall not exceed 730 days in total.
5. Any extension beyond 2 years would be subject to the following –
 - a) No claim in the initial policy period
 - b) Good Health declaration
 - c) Student of less than 35 yrs of age
6. The premium payable for the extension of the policy during the trip duration shall be the premium payable for the overall trip duration (including the extension) less the initial premium already paid.
7. Our liability to make payment is only in excess of the Deductible.

8. Deductible will be charged for each separate claim, even though the claim may be registered under the same benefit more than once.
9. You shall take all reasonable precautions to prevent injury, illness and disease in order to minimize claims. Failure to do so will prejudice Your claim under this Policy.
10. Professional and semi-professional sportsmen are not eligible to be insured under this policy.
11. You shall provide Us with details of the trip in advance.

SECTION IV: CLAIMS

1. Claim procedure

- 1.1. You shall immediately contact the Help Line of the Service Provider as mentioned in the Policy Schedule.
- 1.2. You need to contact the Help Line number while overseas as soon as possible and inform in case You are/ will be filing any claim, even if assistance is not required.
- 1.3. In the event of an accident or sudden illness where it is not possible to do so before consulting a Physician or going to the Hospital, You shall contact the Help Line Number as soon as possible.
- 1.4. You must have Yourself examined by Our medical advisors if We ask for this, at insurers cost.

2. Claims Settlement

- 2.1. If the Procedure stated above is complied with, the Service Provider, as the case may be, will guarantee to the Hospital Authorities the costs of hospitalization, transportation for emergency services incurred by You. All costs will be directly settled by the Service Provider on Our behalf and the same shall constitute due discharge of Our obligations hereunder.
- 2.2. If the Hospital does not accept the guarantee of payment from the Service Provider, We cannot be held liable for the same. The cost will then have to be borne by You. These costs will then be reimbursed by Us, as per policy terms on submission of required documents.
- 2.3. Reimbursement of claims when made after return to India, will be done by the Service Provider in Indian Rupees at the exchange rate specified by the Reserve Bank of India, as applicable on the date the amount is billed. You shall immediately and in any event not later than 14days after Your return to India, notify the Service Provider and obtain a Claim Form for completion and return to the Service Provider along with supporting invoices and any other documentation or information that might be required or requested by the Service Provider.
- 2.4. If You have any outstanding claims against third parties, such claims shall be transferred in writing to Us up to the amount for which the reimbursement of costs is made by Us in accordance with the terms hereunder.
- 2.5. In so far as You receive compensation for costs You have incurred either from third parties liable for damages or as a result of other legal circumstances, We shall be entitled to set off this compensation against the insurance benefits payable, if any.
- 2.6. Claims to the insurance benefits may be neither pledged nor transferred by You.
- 2.7. No sum payable under this policy shall carry any interest/ penalty except as provided under IRDA regulations.
- 2.8. In event of Your death, We or Our representatives shall have right to carry out a post mortem/autopsy, at Our expense.

3. Obligations of the Insured

- 3.1. You shall provide the Service Provider on demand of any information that is required to determine the occurrence of

the Insurable event or Our liability to pay the benefits. In particular, upon request, proof shall be furnished of the actual commencement date of the Trip aboard.

- 3.2. If requested to do so by the Service Provider, You are obliged to undergo a medical examination by Physician designated by the Service Provider for which the cost of the examination would be borne by Us.
- 3.3. The Service Provider is authorized by You to take all measures that are suitable for loss prevention and claim minimization, which includes Your transportation back to India.
- 3.4. We shall be released from any obligation to pay insurance benefits if any of the aforementioned obligations are breached by You.

SECTION V: STANDARD TERMS AND CONDITIONS

1. Observance 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 You, shall be a condition precedent to any of Our liability to make any payment under this Policy.

2. Due Care

You shall take all reasonable steps to safeguard Your interests against loss or damage that may give rise to a claim.

3. Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by Us, the approval shall be evidenced by an endorsement on the Policy. No agent shall or has the authority to change in any respect whatsoever any term of this Policy or waive any of its provisions.

In cases where cover ceases during a vacation in India, there would be no credit provided to the insured for such period when insurer is not at risk by way of extension of policy or otherwise.

4. Notices and declarations

Any and all notices and declarations for Our attention shall be submitted in writing and shall be sent to the address specified in the Policy Schedule.

5. Notice of charge

We 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 Us to You or Your legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to Us.

6. Right to inspect

If We require our agent/ representative including a loss assessor appointed in that behalf shall in case of any loss or any circumstances that have given rise to Your claim be permitted at all reasonable times to examine into the circumstances of such loss. You shall on being required so to do by Us 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 Us so far as they relate to such claims or will in any way assist Us to ascertain in the correctness thereof or Our liability under the Policy.

7. Indemnity

We may at its option, if applicable reinstate, replace or repair the property 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. We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner. In no case shall We be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of the occurrence of such loss or damage and in any event not more than the Limit of Indemnity thereon. If in any case We shall be unable to reinstate or repair Your property/item hereby, because of any law or other regulations in force affecting Your property or

otherwise, We shall, in every such case, only be liable to pay such Sum as would be requisite under the Policy.

8. Subrogation (applicable to Indemnity sections of the Policy only)

You and any claimant under this Policy, 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 required before or after Your indemnification by Us.

9. Contribution (applicable to Indemnity sections of the Policy only)

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 You or not, then We shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

10. Misrepresentation /Fraud

- a) It is specifically and clearly understood by You that if you make any declaration which is false in the proposal form for insurance, and is material to assumption of risk, we will have absolutely no liability on any claim arising out of or from this Policy.
- b) If You shall make or advance any Claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all Claims or payments hereunder shall be forfeited.

11. Cancellation/termination

- a) We may cancel this insurance by giving You at least 15 days written notice, and if no claim has been made then We shall refund a pro-rata premium for the unexpired Policy Period. Under normal circumstances, policy will not be cancelled except on ground of fraud, moral hazard or misrepresentation.
- b) Anytime before the commencement of the proposed journey You may cancel this Policy by giving notice in writing to Us as long as You are able to establish to Our satisfaction that the proposed journey has not commenced.
- c) You may also cancel the policy within 7 days after the proposed date of commencement of journey or the expiry date whichever is earlier as mentioned in the Policy, provided no journey has been undertaken.
- d) In (b) and (c) above You shall be entitled to a refund of the premium subject to our retention of minimum of Rs 250. We will verify the original passport and ensure that the journey was not undertaken before a refund of premium.
- e) No refund of premium or part thereof will be allowed on unutilized policy period in case of insured person returns to India before expiry of policy.

12. Arbitration clause

- 12.1. Any dispute regarding the claim amount, liability otherwise being admitted, are to be referred to arbitration under the Arbitration & Conciliation Act 1996. The law of arbitration shall be Indian law and the seat of the arbitration and venue for all the hearings shall be within India.
- 12.2. If these arbitration provisions are held to be invalid, then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian courts.

13. Governing Law

The construction, interpretation and meaning of the provisions of this policy shall be determined in accordance with the laws of India. The section headings of this Policy are included for descriptive

purposes only and do not form part of this Policy for the purpose of its construction or interpretation. The terms of this policy shall not be waived or changed except by endorsement issued by Us.

14. Geographical Scope

All covers in this policy including Personal Accident cover is restricted to the geographical scope of the plan selected .

15. Grievances

In case You are aggrieved in any way, then You may contact Us at the specified address, during normal business hours.

Grievance Redressal Procedures

Dear Customer,

At **Future Generali** we are committed to provide **"Exceptional Customer-Experience"** that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

What Constitutes a Grievance?

A "Grievance/Complaint" is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service from Future Generali or its intermediary or asks for remedial action.

If you have a complaint or grievance you may reach us through the following avenues:

	24X7 Help-lines	MTNL/BSNL :1800-220-233		Email	care@futuregenerali.in
		Others :1860-500-3333		Website	www.futuregenerali.in
	GRO at each Branch	Walk-in to any of our branches and request to meet the Grievance Redressal Officer (GRO) .			

What can I expect after logging a Grievance?

- We will acknowledge receipt of your concern within 3 - business days.
- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

What do I do, if I am unhappy with the Resolution?

- You can write directly to our **Customer Service Cell at our Head office:**

	Customer Service Cell	<p>Customer Service Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Office:- 12th & 15th Floor, Tower 1, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013</p> <p>Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.</p>
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How do I Escalate?

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDA (Insurance Regulatory and Development Authority)**.

- **CALL CENTER: TOLL FREE NUMBER (155255).**
- **REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)**

Insurance Ombudsman:

If you are still not satisfied with the resolution to the complaint as provided by our **GRO**, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 Tel: 079- 27546840 Fax: 079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL - 462 023 Tel: 0755-2569201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR - 751 009 Tel: 0674-2596455 Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017 Tel: 0172-2706468 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018 Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: chennaiinsuranceombudsman@gmail.com	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI - 110 002 Tel: 011-23239633 Fax: 011-23230858 E-mail: jobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, GUWAHATI - 781 001 Tel:0361-2132204/5 Fax: 0361-2732937 E-mail: ombudsmanghy@rediffmail.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, Office of the Insurance Ombudsman 6-2-46 , 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004 Tel: 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam - a part of UT of Pondicherry
ERNAKULAM	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 Tel: 0484-2358759 Fax: 0484-2359336 E-mail: lokochi@asianetindia.com	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman, Office of the Insurance Ombudsman 4 th Floor, Hindusthan Bldg., Annexe, 4, C.R.Avenue, KOLKATA - 700 072 Tel: 033-22124346 / (40) Fax: 033-22124341 E-mail : ioombsbpa@bsnl.in	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001 Tel: 0522 -2231331 Fax: 0522-2231310 E-mail: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), MUMBAI - 400 054 Tel: 022-26106928 Fax: 022-26106052 E-mail: ombudsmanmumbai@gmail.com	Maharashtra, Goa

The list of Insurance Ombudsmen offices is posted on the website: http://www.irdaindia.org/ombudsmen/ombudsmenlist_new.html

