



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड The New India Assurance Company Limited

(भारत सरकार का उपक्रम / Government of India Undertaking)

पंजीकृत एवं प्रधान कार्यालय : न्यू इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.

Regd. & Head Office : New India Assurance Building, 87, M. G. Road, Fort, Mumbai - 400 001.

(GSTIN No. : 27AAACN4165C3ZP / IRDA Registration No. : 190 / CIN No. : L66000MH1919GOI000526)

जारीकर्ता कार्यालय / Issuing Office :



MyCyber Insurance Policy

(UIN No. IRDAN190RP0111V01202223)

PREAMBLE :

In consideration of payment of premium received from Insured, New India Assurance Company, i.e. the insurer will provide the insurance cover detailed in the Policy to Insured upto the limit specified in Policy Schedule subject to the terms and conditions and exclusions of the Policy. This Policy provides protection to Insured against loss or damage which arises directly from personal use of computer system and internet and results in the occurrence of the specified events during the Policy Period.

SCOPE OF COVER :

In consideration of the receipt of premium, and in reliance of the documents submitted, statements made and the information contained in the proposal form (which are apart of and form the basis of this Policy) and subject to the terms and conditions of this Policy, the Insurer and the insured agree as follows :

A. INSURING CLAUSE :

It is agreed that the below insuring clause provides protection to Insured against loss or damage out of Events, as stated under this clause, which arises directly from Third Party fraudulent actions resulting from Insured's personal use of computer systems or Insured's personal use of the internet through a device owned and/or operated by the Insured, during the Policy Period and is reported in accordance with conditions of this Policy Provided always that the specified event occurs during the Policy Period and is discovered before the expiry of the Policy and/or subsequent one month in the event of non renewal of same/similar cover with us/any other insurer after expiry of the Policy Period.

If this Policy shall be continued in force for more than one period of indemnity or if any liability shall exist on the part of the Company under this Policy and also under any other policy in respect of the stated covers, the liability of the Company hereunder shall not be accumulated or increased thereby but the aggregate liability of the Company during any number of periods of indemnity and for any number of events shall not exceed the sum insured hereunder or the sum insured under any other such policy as aforesaid whichever is greater. The Company shall not be liable to pay more than one claim during one Policy Period.

Section I : Unauthorized Transaction

Insurer shall pay Insured, up to the limit mentioned in the Policy Schedule, for Insured's direct financial loss arising out of

- theft of funds due to an Unauthorized Transaction, and first occurring during the Policy Period and reported to Bank / debit or credit card issuer/mobile or digital wallet, as the case may be, and Insurer, within 48hours upon discovery (and in any case during the Policy Period) of such transaction, and;
- as a consequence of Insured being a victim of a Cyber Incident or Hacking, provided that the Insured report to the issuing bank or the Mobile Wallet company within 48 hours after discovery of the Theft of Funds.
- Theft of funds arising due to unauthorized access, malicious act or malware phishing, spoofing stand covered.

Section II : Online Purchase Transactions

Insurer will reimburse Insured for his/her Direct and Pure Financial Loss due to transactions on the internet via payment card or Mobile Wallet that he/she has been dishonestly induced to enter by a Third Party by electronic means to make a purchase of goods or services which are not delivered or rendered; provided that :

- Insured can show that he/she has made reasonable attempts to seek a recovery or refund from the Third Party and/or seller of the goods and services to indemnify him/her for his/her financial loss; and
- The fraud event is reported by insured to his/her card issuer or bank or other relevant entity within 48 hours of discovery by him/her; and
- Insured card issuer or bank or other relevant entity refuses in writing to reimburse his/her for transactions made by him/her as a result of the fraud.

B. GENERALEXCLUSIONS :

No coverage will be available under this Policy with respect to any Loss arising out of, based upon or attributable to :

- Any amount stated as deductible in the Policy Schedule.
- Any action or omission in Insured's capacity as Employee or self- employed person as well as any professional or business activity.

3. Loss of or damage to tangible property and any consequential losses resulting there from, including the loss of use of tangible property.
4. Insured's failure to take precautions to safeguard Insured's Personal Information, Bank Accounts and/or Credit/Debit Cards and or mobile wallets information and internet communication.
5. Any actual physical injury, emotional distress, mental injury, sickness, disease, disability, or death of any person.
6. Facts or circumstances, known to Insured or which Insured could have reasonably foreseen, which existed prior to the inception of this Policy, and which might be expected to be the basis of a claim.
7. Investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.
8. Any legal proceedings which commenced prior to inception of this Policy.
9. Any unexplained loss or mysterious disappearance.
10. Consequential loss or damage of any kind including loss suffered by any Third party.
11. Any Loss or Damage caused by the order of any government authority.
12. Matters uninsurable under law.
13. Any actual or alleged plagiarism or infringement of any trade secret, registered patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property.
14. War, Terrorism, Looting and Governmental Acts.
15. Failure, interruption, degradation or out age of infrastructure or related services of the following third-party providers : telecommunication, internet service, satellite, cable, electricity, gas or water providers.
16. Any distribution of unsolicited correspondence or communications (Whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing.
17. Any Contractual liability which exceeds legal liability which would otherwise arise. Any liability under any contract, agreement, guarantee or warranty assumed or accepted by an Insured except to the extent that such liability would have attached to an Insured in the absence of such contract, agreement, guarantee or warranty.
18. Gambling.
19. Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange and the likewise.
20. Any Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency.
21. Any unlawful or unauthorized collection of personal Data or Client Information.
22. Losses due to the outage/disturbance of external networks (e.g. power, internet, cable & telecommunications).

C. DEFINITIONS :

1.	Computer System	Means desktop, laptop, Smartphone, phones, tablet and other Smart devices owned and/or operated by Insured, which contain Computer Programmes, electronic instructions, input Data and output Data, that performs logic, arithmetic, Data storage and retrieval, communication control and other functions; For avoidance of Doubt, Computer System shall include all kinds of digital devices.
2.	Data	Means information processed or stored by a ComputerSystem. This information will be in the form of but not limited to text documents, images, audio clips, software programs, or Other types of data
3.	Damages	<p>Damages means the following, incurred as a result of a Claim :</p> <ol style="list-style-type: none"> i. any amounts that an Insured shall be legally liable to pay to a Third Party in respect of judgments or arbitral awards rendered against an Insured; ii. monies payable by an Insured Beneficiary to a Third Party pursuant to a settlement agreement negotiated by the Insured with the prior written approval by the Insurer; or iii. punitive or exemplary Damages where insurable by the law of this Policy and the jurisdiction in which the payment is to be made. <p>Damages shall not include :</p> <ol style="list-style-type: none"> i. the loss, offset or return of fees, commissions, royalties, bonuses or profits by the Insured or the Costs to re perform any services; ii. the Costs to comply with any order for, grant of or agreement to provide injunctive or other non-monetary relief;

		<ul style="list-style-type: none"> iii. the Costs to design, upgrade, maintain, or improve a Computer System or Computer Programme, including correcting any deficiencies or problems; iv. taxes and fines; v. Compensatory Costs.
4.	Deductible	Means the applicable deductible for each Insuring Clause as specified in the Schedule.
5.	Direct and Pure Financial Loss	Direct and Pure Financial Loss shall mean the loss of funds belonging to the Insured Beneficiary as a Consequence of the Insured Beneficiary being an innocent victim of Phishing or Email Spoofing
6.	Event/Cyber Incident	Means an occurrence of Unauthorized transaction covered under this Policy, which arises out of the use of the internet and computer system, that is attributed to the conduct of a Third Party and is not due to Insured's fault. Unauthorized transaction also includes e-mail spoofing or phishing.
7.	E-mail spoofing	means a forgery or a wrongful manipulation of an E-mail header so that the message appears to have originated from the actual source.
8.	Funds	<p>mean any cash, money currency owned by the insured and held by</p> <ul style="list-style-type: none"> a) Any Bank/Financial Institution b) A payment system operator in an Electronic form on behalf of the insured <p>Crypto-currencies, in any form, are NOT covered.</p>
9.	Hacking	Means an attempt to exploit a computer system or a private network inside a computer system. It is an unauthorised access to or control over computer network security systems for some illicit purpose.
10.	Insured	Means the natural person specified in the schedule
11.	Loss	<p>Loss means</p> <ul style="list-style-type: none"> a. Direct Financial loss b. Damages; c. Defense Costs; d. Costs for Prosecution of Criminal case e. Costs for Filing Claim for Damages on Third party /Financial Institution f. Restoration Costs g. Cyber Extortion Loss; h. IT Theft Loss; i. Consultant Costs j. Counselling Services or any other amount the Insurer is liable to pay under the terms and conditions of this Policy.
12.	Malware	means a Computer program received through SMS, File transfer, downloaded programs from internet or any other digital means by the Insured's Computer System maliciously designed to infiltrate and damage Insured's Computer System without Insured's consent.
13.	Phishing	is the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy Entity in an electronic communication.
14.	Policy Limit	Means the amount mentioned in the item no. _____ of the Schedule.
15.	Policy Period	Means the period of time specified in the item no. _____ of the Schedule.
16.	Third Party	<p>Means any person or entity who deals at arm's length with Insured and which neither controls nor is controlled by Insured. Third party shall not be :</p> <ul style="list-style-type: none"> a) Any person covered under this Policy ;or b) Any person or entity who is in an employer-employee relationship with Insured;

17.	Terrorism	An act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities(Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.
18.	Unauthorized Access or Use	Unauthorized Access or Use means the improper access or use of the Insured Beneficiary's Computer System by an Unauthorized person acting in an unauthorized manner.
19.	War	war means war, any invasion, act of foreign enemy, hostile operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion assuming the proportion of or amounting to a popular uprising, military or usurped power or martial law.

D. POLICY LIMIT AND RETENTIONS :

Insurer's maximum aggregate liability under the Policy for all claims during the Policy Period is limited to the Policy Limit. The Company shall not be liable to pay more than one claim during one policy period.

E. LIMIT OF LIABILITY :

The Insurer's liability to pay or indemnify under this contract for each and every Loss and for all Loss in the aggregate shall not exceed the Limit of Liability during the policy period.

Each sublimit of liability specified in the Schedule is part of the Limit of Liability and is the maximum the Insurer shall pay for the Insuring clause during the policy period.

In the event of the sub limit in respect of an Insuring clause being completely exhausted on payment of a claim, No further liability shall attach on the Insurer in respect of the Insuring clause to which the sub limit applies.

The insurer's liability to pay or to indemnify for each and every loss and for all losses in aggregate for IT Consultant fees shall not exceed the amount specified in the policy Schedule during the policy period.

F. POLICY ADMINISTRATION :

The payment of any Loss and or any other amounts payable under this Policy to the Insured Beneficiary shall fully release the Insurer from the Insurer's liability to make payment with respect to such Loss and all other amount.

G. PERIOD OF INSURANCE :

This Policy is in force for the Period of Insurance set forth in Item _____ of the Schedule.

H. POLICY RENEWAL :

The Insurer shall not be bound to accept any renewal premium nor give notice to the Insured/Insured Beneficiary that such renewal is due. No receipt for renewal premium is valid except on the official form issued by the Company. Under normal, circumstances renewal will not be refused except on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation of the Insured Beneficiary. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may subject to change.

I. GENERAL CONDITIONS :

E.1	Claim Series	All losses arising out of the same, continuous, related or repeated acts shall be treated as arising out of a single. Event, shall be subject to the terms, conditions, exclusions and single Aggregate Policy Limit in effect at the time the first such Event occurs.
E.2	Defence, Settlement and Co- operation	Insurer shall be entitled to fully participate in the defence And at the negotiation stage of any settlement that is reasonably likely to involve or appears to involve Insurer. However, the right and duty to defend and contest a Claim shall lie solely with Insured.
		As a condition precedent to liability under the Policy, Insured, at Insured's own costs shall provide Insurer with all documents, information, assistance and cooperation that Insurer may request and require towards investigation, defence, settlement or appeal of a Claim or circumstance. Each Insured shall also take reasonable steps to mitigate the Loss.
E.3	Proof of Loss	Insured shall furnish a proof of Loss with full particulars of the Loss to Insurer in support of any claim under the policy within one month of reporting the claim.

		<p>The claim shall be accepted using the following proof of loss :</p> <p>Direct financial loss caused by an Unauthorized transaction —</p> <ol style="list-style-type: none"> Proof of reporting to bank or credit organization. Proof that the bank or credit organization is not indemnifying such loss to Insured; Complaint letter acknowledged by Police. Copy of Bank Statement.
E.4	Observance 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 Insured, shall be a condition precedent to any liability on Insurer's part to make any payment under this Policy.
E.5	Title & Headings	The titles and headings used in this Policy, (including Endorsements, if any) are for the purposes of reference only and shall not otherwise affect the meaning of this Policy. Singular includes the plural, and vice versa. Words in bold typeface (except headings) have special meaning and are defined In Section C.
E.6	Grievance Redressal	<p>In case of any grievance the insured person may contact the company through</p> <ol style="list-style-type: none"> Website : www.newindia.co.in Toll free : 1800 209 1415 E-mail : As stated in the policy schedule Fax : As stated in the policy schedule Courier : As stated in the policy schedule <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.</p> <p>If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at New India Head Office.</p> <p>For updated details of grievance officer, kindly refer the link at www.newindia.co.in</p>
E.7	Changes in Insured's Terms and Conditions	Insured must notify Insurer as soon as possible in writing of any change in Insured's circumstances which may affect this insurance cover. Insurer will advise Insured if there is any additional premium payable by Insured.
E.8	Reasonable Care	Insured must take due care and reasonable precautions to safeguard Insured's Personal Information, details of Insured's Bank Accounts and/or Credit/Debit Cards and internet communications. This should include but not limited to regular Data backup, logins, not sharing PIN/AN and Personal Information with third parties, only installing legal software from trusted sources such as manufacturer app-stores and maintaining an updated and secure state of their software and operating systems as recommended by the manufacturer. Insured should also take all practical steps to minimize claims.
E.9	Fraud	<p>Insured must not act in a fraudulent manner. If Insured, or any one acting for Insured :</p> <ol style="list-style-type: none"> Makes a claim under the Policy knowing the claim to be false or fraudulently inflated; Cause any loss or damage by Insured's willful actor with Insured's knowledge; send Insurer a document to support a claim knowing the document to be forged or false in any ways or make a statement to support a claim knowing the statement to be false in any way, Insurer will not pay the claim and all cover under the Policy will be forfeited. Insurer also reserves the right to recover from Insured amount of any claim Insurer have already paid under the Policy.
E.10	Other Insurance	In the even to an incident which results in a claim under this Policy and Insured have other insurance covering the same loss, Insurer will not pay more than Insurer's share, subject to the maximum Limit of Cover granted under this Policy.

E.11	Allocation	If a Claim involves both covered and uncovered Matters or persons under this Policy, then Insured and Insurer shall use reasonable efforts to determine a just and equitable allocation of Loss covered under this Policy.
E.12	Reimbursement And Subrogation	Insurer shall at any time been titled to take proceedingsIn Insured's name (at Insurer's expense) to recover, for Insurer's benefit, the amount of any payment made by Insurer under this Policy and in which case, Insured must fully cooperate with Insurer in this respect and must not do anything to prejudice Insurer's rights. Prior to any payment under the Policy, Insured must provide an undertaking that a Third Party did not reimburse Insured for the Third Party fraudulent action for the amount claimed under the Policy.
E.13	Arbitration	<p>If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be 'appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996 as amended from time to time. The place of arbitration shall be Mumbai.</p> <p>It is clearly agreed and understood that no dispute or difference shall be referred to arbitration as herein before provided, if Insurer have disputed or not accepted liability under or in respect of this Policy.</p> <p>It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the Loss or damage shall be first obtained.</p>
E.14	Claims	<p>a) In the event of a claim, please contact Insurer within 24 hours of occurrence of loss and Insurer will provide Insured with any advice Insured may need.</p> <p>b) The payment of claims is dependent on Insured's providing all necessary information. Upon learning of any circumstances likely to give rise to a claim, Insured must provide all relevant documents including receipts, bills and other records in support of Insured's claim.</p> <p>c) Insurer has the sole control of any legal action and all related negotiations. Insured must make no admission or settlement and must not enter in to any correspondence or exchange of communications about the claim without insurer's prior authorization except where notification is required to be made to banks or credit organization and the police.</p> <p>d) All claims are paid in INR. If Insured suffer a loss which is in a foreign currency, the amount will be converted into INR at the exchange rate on the date of the loss.</p>
E.15	Governing Law	This Policy and all disputes and differences arising there under shall be interpreted under, governed by and construed in all respects in accordance with the laws of India. This Policy shall be governed by the laws of India.
	Duty Of Disclosure :	This Policy shall be void and all premiums paid hereon shall be forfeited to the Insurer in the event of fraud, mis-declaration, misrepresentation, misdescription or nondisclosure of any material fact in the Proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a Claim being fraudulent or any fraudulent means or device being used by the Insured or any one acting behalf of the Insured Beneficiary to obtain a benefit under this Policy.
	Jurisdiction :	This Policy is subject to the exclusive jurisdiction of the Courts of India.
	Premium Payment :	It is hereby agreed that, as a condition precedent to any liability under this Policy, any premium due must be paid and actually received by the Insurer in full by the due date.
E. 16	Assignment	No assignment of interest under this Policy shall be binding upon Insurer. Insurer does not assume any responsibility for the validity of an assignment.

E. 17	SanctionClause	Insurer shall not be deemed to provide cover under this Policy or be liable to pay any claim under the Policy to the extent that the provision of such cover or payment of such claim would expose Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.																					
E.18	No Tac it Renewal	Insurer shall not be bound to accept any renewal premium nor given otice that such is due.																					
E.19	Cancellation	<p>Insured may cancel the Policy by giving 15 days written notice to insurer, in which case, insurer will refund the short rate premium, as per the table below, in respect of the unexpired Policy Period, provided no claims have been made under the Policy.</p> <p>Period (Not Rate exceeding)</p> <table> <tr> <td>1</td><td>Month</td><td>25% of the Annual rate</td></tr> <tr> <td>2</td><td>Months</td><td>35% of the Annual rate</td></tr> <tr> <td>3</td><td>Months</td><td>50% of the Annual rate</td></tr> <tr> <td>4</td><td>Months</td><td>60% of the Annual rate</td></tr> <tr> <td>6</td><td>Months</td><td>75% of the Annual rate</td></tr> <tr> <td>8</td><td>Months</td><td>85% of the Annual rate</td></tr> <tr> <td colspan="2">Exceeding 8 Months</td><td>Full Annual Premium</td></tr> </table> <p>Insurer may also cancel the Policy at any time by giving Insured 15 business days' written notice by registered letter at Insured's last known address. In which case, Insurer will refund the pro-rated premium paid in respect of the unexpired Policy Period, provided no claims have been made under the Policy.</p>	1	Month	25% of the Annual rate	2	Months	35% of the Annual rate	3	Months	50% of the Annual rate	4	Months	60% of the Annual rate	6	Months	75% of the Annual rate	8	Months	85% of the Annual rate	Exceeding 8 Months		Full Annual Premium
1	Month	25% of the Annual rate																					
2	Months	35% of the Annual rate																					
3	Months	50% of the Annual rate																					
4	Months	60% of the Annual rate																					
6	Months	75% of the Annual rate																					
8	Months	85% of the Annual rate																					
Exceeding 8 Months		Full Annual Premium																					
E.20	Representation and Warranty	In issuing this policy Insurer have relied upon insured's statements, representations, and informations as being true and accurate. If insured's statements, representations or information contain misrepresentations which were made with the actual intent to deceive and which materially affect insurer's acceptance of the risk or the hazard assumed, Insurer shall not be liable for a loss or claim based upon, arising from, or in consequence of, any such misrepresentation.																					
E.21	Conditions Precedent	<p>Insurer are only obliged to indemnify insured in accordance with this policy of insured :</p> <ol style="list-style-type: none"> Make sure insured's personal devices are used and maintained as recommended by the manufacturer or supplier, and Prevent and mitigate loss or damages covered under this policy. <p>This includes :</p> <ol style="list-style-type: none"> Providing, maintaining, and updating appropriate system, device and data security (e.g. anti-malware solutions), and Maintaining and updating at appropriate intervals backups of insured's data. 																					
E.22	Thirdpartyrights	No Third Party shall have any right to enforce any part of this Policy.																					
	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 the Insurer, which 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.																					

ANNEXURE - A : CONTACT DETAILS OF INSURANCE OMBUDSMEN

AHMEDABAD - Shri Coolu Vikas Rao 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@cioins.co.in	HYDERABAD - Shri N. Sankaran 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 - 23312122 Email : bimalokpal.hyderabad@cioins.co.in
BENGALURU - Mr. Vipin Anand Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, J. P. Nagar, 1st Phase, Bengaluru - 560 078. Tel. : 080 - 26652048 / 26652049 Email : bimalokpal.bengaluru@cioins.co.in	JAIPUR - Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel. : 0141 - 2740363 Email : bimalokpal.jaipur@cioins.co.in
BHOPAL - Shri R. M. Singh 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 Email : bimalokpal.bhopal@cioins.co.in	KOLKATA - Shri Kiran Sahdev Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C. R. Avenue, KOLKATA - 700 072. Tel. : 033 - 22124339 / 22124340 Email : bimalokpal.kolkata@ecoi.co.in
BHUBANESHWAR - Shri Manoj Kumar Parida Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel. : 0674 - 2596461 / 2596455 Email : bimalokpal.bhubaneswar@cioins.co.in	LUCKNOW - Shri Atul Sahai Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase - II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel. : 0522 - 2231330 / 2231331 Email : bimalokpal.lucknow@cioins.co.in
CHANDIGARH - Mr. Atul Jerath 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 Email : bimalokpal.chandigarh@cioins.co.in	MUMBAI - Shri Bharatkumar S. Pandya Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel. : 022 - 69038821 / 23 / 24 / 25 / 26 / 27 / 28 / 29 / 30 / 31 Email : bimalokpal.mumbai@cioins.co.in
CHENNAI - Shri Segar Sampathkumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel. : 044 - 24333668 / 24335284 Email : bimalokpal.chennai@cioins.co.in	NOIDA - Shri Bimbadhar Pradhan Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt : Gautam Buddh Nagar, U. P. - 201301. Tel. : 0120 - 2514252 / 2514253 Email : bimalokpal.noida@cioins.co.in
DELHI - Ms. Sunita Sharma 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@cioins.co.in	PATNA - Ms. Susmita Mukherjee Office of the Insurance Ombudsman, 2nd floor, Lalit Bhawan, Bailey Road, Patna - 800 001. Tel. : 0612 - 2547068 Email : bimalokpal.patna@cioins.co.in
ERNAKULAM - Shri G. Radhakrishnan Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel. : 0484 - 2358759 / 2359338 Email : bimalokpal.ernakulam@cioins.co.in	PUNE - Shri Sunil Jain Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C. T. S. No. 195 to 198, N. C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel. : 020 - 41312555 Email : bimalokpal.pune@cioins.co.in
GUWAHATI - Shri Somnath Ghosh 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@cioins.co.in	