	THE NEW INDIA ASSURANCE COMPANY LIMITED Registered & Head Office- 87, M.G. Road, Fort, Mumbai-400001. **Stree Shakti Samrakshan Policy** (UIN NO. **IRDAN190RPMS0015V01202526**)

Whereas the Insured named in the Schedule hereto has made or caused to be made to The New India Assurance Co. Ltd. (hereinafter called 'the company') a written proposal (warranting the truth of the statements contained therein) which is the basis of this contract and is deemed to be incorporated herein and has paid to the Company the premium stated for the insurance of the risks hereinafter specified occurring during the period stated in the Schedule.

NOW THIS POLICY WITHNESSETH that subject to the terms exclusions definitions and conditions contained herein or endorsed or otherwise expressed hereon the Company will indemnify the Insured as hereinafter mentioned.

The Insurance cover would be available on 24 hour risk basis. The Company shall pay to the Insured the sum hereinafter set forth that is**:**

Sr. No.	Risk Covered	Compensation payable
1	Mass Layoff cover - Compulsory cover	Up to 40 % of 6 months employee's last drawn gross monthly salary.
2	Personal accident - Compulsory cover	Up to 10 time's annual gainful income.
3	Medical Expenses - Add on cover (Optional)	25% of CSI or Rs.5 lacs whichever is less , in multiple of 50,000/-
4	Educational Grant - Add on cover (Optional)	Up to 10 % of SI per child subject to maximum Rs 7.5 lakhs per child for 2 dependent children below the age of 25 years. For single mother - Rs 10 lakhs per child for 2 dependent children below the age of 25 years.
5	Survivor Resilience Support for Acid Attack Victims - In built cover	Up to Rs.5 lacs.
6	Baggage - In built cover	Up to Rs.50,000/-.

7	POSH Victim Cover - Compulsory cover	A. Resignation Compensation: Amount equal to 40% of three months' last drawn gross salary of the employee. B. Counselling Expenses: Reimbursement of expenses incurred towards psychological counselling, limited to: 40 % of 3 months last drawn gross salary or Rs.20000/- whichever is less for maximum 10 counselling sessions. C. Legal expenses- up to Rs.20000/-
8	Fire and Burglary cover – First Loss Basis (Household Contents – Excluding Valuables & Jewellery) - Optional cover	Up to Rs.5 lacs.

Definition:

Benefit under Section 2: (1) Death Only: 100%. (2) Loss of 2 Limbs/2 Eyes or 1 Limb & 1 Eye: 100%. (3) Loss of 1 Limb or 1 eye: 50%. (4) Permanent Total Disablement (PTD) from injuries other than those named above: 100%.

Permanent Total Disablement means such disablement of a permanent nature, as incapacities an insured for all work which she was capable of performing at the time of the accident resulting in such disablement.

COVERAGES:

Section 1- Compulsory Cover. Mass Layoff cover

Insuring Clause

Subject to the terms, conditions, exclusions, and limits of this Policy, the Insurer agrees to indemnify the Insured for Benefits payable to Eligible Employees arising from a Mass Layoff Event first occurring during the Policy Period.

Definition of Mass Layoff Event : “Mass Layoff Event” shall mean a reduction in workforce initiated by the Insured Employer resulting in termination of employment of one percent (1%) or more of the total active fulltime employees subject to minimum of 15 employees Within a continuous period of sixty (60) days; For bona fide business reasons including but not limited to restructuring, redundancy, financial distress, automation, merger, acquisition, or operational reorganization; and Not arising from individual misconduct, fraud, disciplinary action, or performance-based termination. The 1% threshold shall be calculated based on the total number of full-time employees on payroll as of the day immediately preceding the first written termination notice.

Coverage Provided:

Upon occurrence of a Mass Layoff Event, the Insurer shall reimburse the Insured for: Up to 40 % of 6 months employee’s last drawn gross monthly salary;

Eligibility Criteria:

Coverage shall apply only where:

1. Employees are on confirmed payroll status;
2. Employment has been continuous for at least 12 months;
3. Termination is employer-initiated;
4. The layoff complies with applicable employment and labor laws.
5. The company should be registered under the company act.

Waiting Period

1. Coverage shall apply only to Mass Layoff Events occurring after a waiting period of 90 days from the Policy inception date.
2. Sum insured - 40 % of the last gross salary for 6 months.

Conditions

1. The Insured must notify the Insurer in writing within 30 days of the first termination notice.
2. Documentary proof of payroll, termination letters, must be provided.
3. The Insurer reserves the right to audit employment records related to the claim.

Section 2- Personal accident- Compulsory cover

Sum Insured: Up to 10x Annual Gainful Income

Benefit: (1) Death Only: 100%. (2) Loss of 2 Limbs/2 Eyes or 1 Limb & 1 Eye: 100%. (3) Loss of 1 Limb or 1 eye: 50%. (4) Permanent Total Disablement (PTD) from injuries other than those named above: 100%.

Inbuilt cover - Baggage insurance: This provides cover against loss of the insured's personal accompanied baggage carried at the time of accident. This claim will trigger only if the PA claim is admissible under the policy.

In-Built Cover: Survivor Resilience Support for Acid Attack Victims:

Acid Attack means an intentional and unlawful act whereby corrosive substance is thrown, administered or applied to the insured person resulting in bodily injury, burns, disfigurement or permanent impairment.

The incident must be supported by:

1. First information report - FIR and
2. Medical certification confirming acid burn injuries.

Medical expenses include-

1. Hospitalization expenses,
2. ICU expenses
3. Doctor's fee, surgical procedures,
4. Medicines.
5. Plastic and reconstructive surgery expenses
6. Skin grafting
7. Facial reconstruction
8. Expenses medically necessary for cosmetic procedure to restore functionality or appearance.

Claim shall be settled on Actual expenses incurred, subject to sum insured on reimbursement basis based on reasonable and customary medical charges.

Terms, conditions, exclusions as per standard PA policy.

Add-on (Optional): Medical Expenses (25% of CSI or Rs.5 lacs whichever is less)

Add-on (Optional): Educational Grant (Up to 10% of SI per child, maximum Rs.7.5 lakhs per child for 2 dependent children below the age of 25 years) (Rate: 0.50 %o)

In case of single mother- Rs.10 lakhs per child for 2 dependent children below the age of 25 years.

Section 3- POSH Victim Cover- Compulsory cover

Scope of Cover

This policy provides financial compensation to an employee who is a victim of sexual harassment at the workplace, where:

1. The complaint has been investigated under the organization’s POSH policy;
2. The Internal Committee (POSH Committee) has submitted a final report; and

3. The allegation has been proven in accordance with the provisions of applicable law.

Eligibility

Compensation under this cover shall be payable only if:

a) The POSH Committee has concluded that the complaint is substantiated; and

b) The employee voluntarily resigns from employment citing trauma or inability to continue employment due to the proven incident; and

c) The resignation occurs within 90 days from the date of the final POSH Committee report.

Benefits Payable

Upon fulfillment of the above conditions, the Insurer shall pay:

A. Resignation Compensation

An amount equal to 40% of three (3) months' last drawn gross salary of the employee.

B. Counselling Expenses

Reimbursement of expenses incurred towards psychological counselling, limited to: 40 % of 3 months last drawn gross salary or Rs.20,000/- whichever is less, for maximum 10 counselling sessions.

Subject to submission of valid invoices from a licensed mental health professional.

C. Legal expenses- up to Rs.20,000/-

The insurer agrees to indemnify the insured person (complainant/ POSH victim) against reasonable and necessary legal expenses – fees, cost and expenses incurred related to proven POSH case including:

- Advocate and attorney fees
- Court filing fees and statutory charges.
- Documentation and notary expenses.
- Cost of obtaining certified copies of the order.
- Legal expenses shall not include fines, penalties, compensation amount awarded or settlements.

Conditions

Claims must be submitted within 60 days of resignation.

Payment shall be made directly to the employee or, in case of reimbursement, upon submission of documentary proof.

The policy does not cover cases where the complaint is unsubstantiated or withdrawn.

The Insurer reserves the right to review the POSH Committee report for procedural compliance.

Section 4 - FIRE AND BURGLARY COVER – FIRST LOSS BASIS- Optional cover.
(Household Contents – Excluding Valuables & Jewellery)

Operative Clause

In consideration of the premium paid, the Insurer agrees to indemnify the Insured, on a First Loss Basis, against physical loss of or damage to insured Household Contents at the insured premises, caused by the Perils specified herein, during the Policy Period.

Sum Insured

1. Sum Insured: Up to INR 5,00,000 (Rupees Five Lakhs only)
2. Rate - 1.50%o
3. The Sum Insured represents the maximum liability of the Insurer for any one Policy Period.
4. This policy is issued on a First Loss Basis.

Basis of Indemnity

1. Claims shall be settled on Market Value Basis, meaning the replacement cost less depreciation at the time of loss.
2. The Insurer may, at its option, repair, reinstate, or pay cash equivalent of the loss.

Excess / Deductible- NIL.

Property Insured

Household Contents belonging to the Insured or family members permanently residing at the insured premises, including: Furniture, fixtures, furnishings, Clothing and personal effects Appliances and electronic items Kitchenware and domestic utensils

Excluded Property

Gold, silver, platinum articles

Jewellery, precious stones

Bullion, currency, deeds, securities

Fine art, collectibles, antiques

Perils Covered

Coverage shall be as per the standard coverage of the Bharat Griha Raksha Policy,

1. Fire and Allied Perils
2. Storm, Tempest, Flood & Inundation (STFI)
3. Earthquake (Fire & Shock)
4. Impact Damage

5. Subsidence and Landslide
6. Riot, Strike and Malicious Damage
7. Terrorism
8. Burglary and Housebreaking following forcible and violent entry or exit
9. Theft and Larceny

Underinsurance Clause

1. Underinsurance (Average Clause) shall not apply under this First Loss Policy.
2. The Insurer's liability shall be limited to the Sum Insured stated in the Schedule, irrespective of the total value at risk.

Conditions

1. The insured premises must be securely locked when unoccupied.
2. Immediate notice of loss must be given to the Insurer and police authorities in case of burglary/theft.
3. Claim documents including inventory, invoices (if available), and loss estimate must be submitted.
4. The Insurer reserves the right to inspect the premises and verify the loss.

EXCLUSIONS:

Under Section 1 (Mass Layoff cover):

This policy shall not cover:

1. Voluntary resignations;
2. Retirement or natural attrition;
3. Expiry of fixed-term contracts;
4. Terminations due to misconduct, fraud, or disciplinary action;
5. Fines, penalties, or damages imposed by any regulatory authority;
6. Layoffs announced prior to the inception of the policy.

Under Section 2 (Survivor Resilience Support for Acid Attack Victims):

1. Self-inflicted injuries.
2. Participation in unlawful acts
3. Incidents occurring prior to policy inception.

Under Section 3 (POSH Victim Cover):

This policy shall not cover:

1. False or malicious complaints as determined by the POSH Committee;
2. Claims arising from incidents outside the scope of employment;
3. Cases where resignation is unrelated to the proven POSH incident.

Under Section 3 (Fire and Burglary cover):

This cover shall not apply to loss or damage arising from:

1. War and nuclear risks
2. Consequential loss
3. Wilful act or gross negligence
4. Mysterious disappearance
5. Inventory shortages not attributable to an insured peril.
6. The Griha Raksha policy terms, conditions, exclusions for Fire and Burglary are applicable.

CONDITIONS:

1. Upon the happening of any event which may give rise to a claim under this Policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown the insured shall, within one calendar month after the event which may give rise to a claim under the Policy, give written notice to the Company with full particulars of the claim.

2. The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the Insured or by any person on behalf of the Insured.

3. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within 2 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

CLAIM PROCEDURE

1. **Notification of claim**:
   i. Intimation about an event or occurrence that may give rise to a claim under this policy must be given within 30 days of its happening.
   ii. Claims for insurance benefits must be submitted to the Company not later than one (1) month after the completion of the treatment or after transportation of the mortal remains/ burial in the event of Death.
   iii. If any treatment for which a claim may be made is to be taken and that treatment requires Hospitalisation in an Emergency, the company shall be informed within 24 hours of the admission of the insured person in Hospital.

   Note: The Company will examine and relax the time limit mentioned herein above depending upon the merits of the case.

2. **Documents to be submitted:**

A) Basic documents required for All claims

- Duly completed claim form
- Photo Identity Proof of the insured person
- Any other relevant document required by the Company for assessment of the claim

B) Documents required in case of claims under Section 1

- Proof of payroll,
- Termination letters

C) Documents required in case of claims under section 2 (Survivor Resilience Support for Acid Attack Victims):

- Compensation shall become payable only after filing of FIR and Medical Reports confirming acid injury burns from a Govt hospital.
- Any other relevant document required by the Company for assessment of the claim

D) Documents required in case of claims under section 3

- POSH Committee report
- Any other relevant document required by the Company for assessment of the claim

E) Documents required in case of claim under section 4

- Claim documents including inventory, invoices (if available), and loss estimate must be submitted.
- Any other relevant document required by the Company for assessment of the claim
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3. **Payment of Claim**

All claims under the policy shall be payable in Indian currency only.

General Terms and Conditions

- **Disclosure of Information**

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact by the policyholder.

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

- **Condition Precedent to Admission of Liability**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

- **Automatic Termination of Insurance**

This policy shall automatically terminate upon the Insured Person's death or payment of 100% Sum Insured.

- **Complete Discharge**

Any payment to the policyholder, insured person or his/ her nominees or nominee's legal guardian (if nominee is a minor), as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

- **Notice & Communication**

1. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
2. Such communication shall be sent to the address of the Company or through any other electronic modes specified in the Policy Schedule.
3. The Company shall communicate to the Insured at the address or through any other electronic mode mentioned in the schedule.

- **Territorial Limit**

All coverage is subject to jurisdiction in India except for the Personal Accident cover which is worldwide.

- **Multiple policies**

  If the insured holds multiple "Stree Shakti Samrakhsan" policies as of the date of loss, the claim shall be payable only under the policy that commenced first. The insurer will refund the full premium of any duplicate policy / policies.

- **Fraud**

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this policy shall be repaid by all person(s) named in the policy schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the Insured Person or by his agent, with intent to deceive the insurer or to induce the insurer to issue an insurance Policy: —

(a) the suggestion, as a fact of that which is not true and which the Insured Person does not believe to be true;

(b) the active concealment of a fact by the Insured Person having knowledge or belief of the fact;

(c) any other act fitted to deceive; and

(d) any such act or omission as the law specially declares to be fraudulent

The company shall not repudiate the policy on the ground of fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.

- **Nomination:**

  The insured person is required at the inception of the policy, to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)), whose discharge shall be treated as full and final discharge of its liability under the policy. In case there is no subsisting nominee under the policy, no compensation shall be payable.

- **Renewal of the Policy:**

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

1. The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
2. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
3. At the end of the policy period, the policy shall terminate and can be renewed within the Grace period of 30 days to maintain continuity of benefits without break in policy. Coverage is not available during the grace period.
4. No loading shall apply on renewals based on individual claims experience.
5. The cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured under Coverage Death or Permanent Total Disability and
   a. No Renewal of contract will be permissible.

- **Possibility of revision of the premium rates:**

The company, with prior approval of IRDAI, may revise or modify the premium rates.

- **Policy Disputes:**

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

Cancellation Clause

- The retail policyholder can cancel the policy at any time during the term, by informing the insurer.

  In case the Policyholder cancels the policy, he/ she is not required to give reasons for cancellation.
  The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder and there shall be no refund of premium in this case.

- The insurer shall —

  i) The insurer shall refund proportionate premium for unexpired policy period, subject to there is no claim(s) made during the policy period

  ii) Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

Claim Related Information

For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company through**:**

i. Website : www.newindia.co.in
ii. Toll Free : 1800 209 1415
iii. E-mail: As stated in the policy schedule
iv. Fax : As stated in the policy schedule
v. Courier: As stated in the policy schedule

Grievances

In case of any grievance the insured person may contact the company through

i. Website: www.newindia.co.in
ii. Toll free: 1800 209 1415
iii. E-mail: As stated in the policy schedule
iv. Fax : As stated in the policy schedule
v. Courier: As stated in the policy schedule

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance

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.

For updated details of grievance officer, kindly refer the link at www.newindia.co.in

(Note to insurers: Address of the Grievance Officer and link having updated details of grievance officer on website to be specified by the insurer. Insurer to also specify separate contact details for senior citizens)

Grievance may also be lodged at IRDAI Integrated Grievance Management System
- https://igms.irda.gov.in/.

Insurance Ombudsman –The insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of the Insurance Ombudsman offices have been provided as Annexure-A. [Insurers are advised to note the revised details of insurance ombudsman as and when amended as available in the website http://ecoi.co.in/ombudsman.html and ensure that updated details are prospectively incorporated in the policy documents for the information of the policyholders].

Annexure-A.

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

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat , UT of Dadra and Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, JeevanPrakash Building, 6th floor, TilakMarg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	Office of the Insurance Ombudsman, JeevanSoudhaBuilding,PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road,JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Odisha	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab , Haryana, Himachal Pradesh, Jammu and Kashmir, UT of Chandigarh	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in
Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in

Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in

Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana and UT of Yanam – a part of the UT of Pondicherry	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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala , UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam682015. Tel.: 0484 - 2358759/2359338 Fax: 0484-2359336 Email: bimalokpal.ernakulam@ecoi.co.in
West Bengal, UT of Andaman and Nicobar Islands, Sikkim	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar,	Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in

Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	

Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad , Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand.	Office of the Insurance Ombudsman, 1st Floor,Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	Office of the Insurance Ombudsman, JeevanDarshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in

[Note to Insured: In case of any difficulty in locating the nearest Ombudsman, kindly get in touch our Toll free number or the nearest local NIA office for proper details