

Digit Extended Warranty Policy

Policy Wording

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Digit Extended Warranty Policy

1. PREAMBLE

WHEREAS the Insured described in the Policy Schedule/ Certificate of Insurance hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Go Digit General Insurance Ltd (hereinafter called the Company) for the insurance hereinafter contained and has paid premium as consideration for such insurance during the Policy Period stated in the Policy Schedule/ Certificate of Insurance or during any further period for which the Company may accept payment for the renewal or extension of this Policy.

Maximum liability of the Company under all such Claims during each Policy Year shall be limited to the Sum Insured specified in the Policy Schedule/ Certificate of Insurance.

2. 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. Breakdown

- a. For electrical and mechanical items - Breakdown shall mean the mechanical and/or electrical failure of a physical object that causes it to not function in its intended manner
- b. For non-electrical and mechanical items - Breakdown shall mean Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining, reclining, heating, and vibrating), motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications.

2. **Constructive Total Loss [CTL]:** An Insured Asset will be considered to be a Constructive Total Loss if the cost of repair of the Insured Asset exceeds 75% of the respective Insured Asset's Market Value or Sum Insured, whichever is lower.
3. **Deductible** means the amount which shall be borne by the Insured in respect of each and every claim made under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.
4. **Depreciation** means the reduction in the value of an asset over time, due to use, normal wear and tear or obsolescence.
5. **Effective Date** shall be the date immediately after the date on which the Manufacturers' Warranty Period of the Insured Asset has expired.
6. **Insured** means the person or organization named in the Schedule.
7. **Insured Asset** means a physical object which is the subject matter of insurance under this Policy and appears specifically on the Schedule.
8. **Manufacturer's Warranty Period** means the warranty coverage provided by the manufacturer from the date of purchase of the item by the Insured.
9. **Market Value** means cost of Replacement of the Insured Asset as new at the time of damage less due allowance for betterment, wear and tear and / or depreciation or the value which can be realized from the market for such damaged Insured Asset, whichever is lower.
10. **Normal Wear and Tear** means the gradual reduction in operating performance of a covered part of the item, having regard to the age of the item and usage.
11. **Policy** means the proposal, the Schedule, the policy document and any endorsements attaching to or forming part thereof either on the effective date or during the Policy Period.
12. **Policy Period** means the period commencing from effective date and hour as shown in the Schedule and terminating at midnight on the expiry date as shown in the Schedule.

13. **Sum Insured** means the amount stated in the Schedule, which is the maximum amount (regardless of the number of amount of claims made) for any one claim and in the aggregate for all claims for which the Company will make payment in relation to the Insured Asset to which the Sum Insured relates during the Policy Period.
14. **We, Us, Our(s), Digit, Company, Insurer** means Go Digit General Insurance Limited.
15. **You, Your(s), Insured** means the Person named in the Policy Schedule.

3. COVERAGE

The Company will indemnify the Insured against the repair or replacement costs in respect of the Insured Asset caused by a Breakdown arising out of manufacturing defect and / or due to poor workmanship of the service personnel of the authorized workshops during the Policy Period, provided that the liability of the Company in respect of any one Insured Asset in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Policy Schedule/ Certificate of Insurance or the Market Value (whichever is less), subject to the terms, conditions, warranties and exclusions contained herein or endorsed or otherwise expressed.

4. SPECIAL CONDITIONS

1. **Sum Insured:**
 - i. **For Items covered before expiry of manufacturing warranty:** Each Insured Asset must equal the original purchase price of the Insured Asset.
 - ii. **For Items covered after expiry of manufacturing warranty:** Each Insured Asset must equal the invoice value/ selling price/ valuation report provided by the Insured. This value must represent the present-day replacement value of the asset on the day the Insured Asset is being proposed to be covered under the Policy.
2. In the event of a total loss/CTL settlement of claim or exhaustion of Sum Insured of the Insured Asset due to payment of partial loss claims, the cover shall cease immediately for that said particular Insured Asset and the Insured shall not be entitled to any refund of premium.

5. EXCLUSIONS

The Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. Any claim falling beyond the expiry date as shown in the schedule.
2. Deductible:
For Partial Loss Claims: As applicable and mentioned in the Schedule.
For Total Loss Claims: No deductible is applicable.
3. Loss or damage arising out of the Insured Asset not being used in accordance with manufacturer's instructions.
4. Loss or damage for which the manufacturer of the Insured Asset is responsible under a guarantee and/or warranty.
5. Loss or damage arising out of improper use of the Insured Asset
6. Loss or damage arising out of modification or alteration of any nature made in the electrical circuitry and/or physical construction of the Insured Asset.
7. Where repair work is carried out by persons/agency that are not authorized by the Company
8. Superficial and Inconsequential aspects such as noises, vibrations, oil seepage and sensations that do not lead to dismal performance of the Insured Asset.
9. Loss or damage to accessories used in connection with the Insured Asset that were not supplied at the time of purchase of the Insured Asset by the Insured.

10. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software.
11. Defects or faults that were not covered under the manufacturer's warranty.
12. Loss or damage due to or consequent upon wear and tear and/or gradual deterioration of the Insured Asset.
13. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.
14. The cost of transporting the Insured Asset to and/or from the place of repair.
15. Loss or damage caused by or arising out of the wilful acts or wilful gross negligence or fraudulent acts of the Insured and/or Insured's family and/or Insured's employees.
16. Insured's consequential losses of any kind and/or legal liability of any kind.
17. Failure of parts which are subject to recall by manufacturer of the Insured Asset.
18. The cost of repairing, restoring or reconfiguring computer software.
19. Any cost incurred with periodic maintenance of the Insured Asset, including parts replaced in course of such maintenance operations.
20. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
21. Where the original serial number is removed, obliterated or altered from Insured Asset.
22. Loss or damage arising out of improper storage or transportation of the Insured Asset.
23. The cost of installing the insured asset or any optional attachment to the Insured Asset.
24. Loss or damage due to use of non-genuine parts and/or non-genuine oils.
25. Where there is a change of ownership of the Insured Asset.
26. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of the Insured Asset.
27. Service/ maintenance calls which do not involve malfunction or defects in workmanship or material.
28. Damages caused by services performed by service personnel of the non-authorized workshops.
29. Where the Insured Asset is subject to commercial, rental or profit generation purposes except in cases of domestic/ residential property. This exclusion can be waived off, if specifically agreed by us.
30. Loss or damage arising out of any external cause, including but not limited to fire, theft, explosion, water damage, acts of God, riots/strike/malicious damage, - act of terrorism, corrosion, rust, denting, scratching, animal/insect damage, entry of foreign bodies etc.
31. Accidental damage both internal and external
32. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period.
33. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
34. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
35. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
36. Any loss or damage that arises when the Policy is not in force due to any reason whatsoever.
37. Exclusion Specific to Furniture:
 - a. Damage to Mattresses, Wicker and rattan furniture, Nubuck, suede or exotic leathers, Split -grain leather hides used in seat cushions, back cushions, or arm areas
 - b. Furniture showing signs of infestation, including but not limited to insects, rodents, termites and cockroaches.

6. CLAIM SETTLEMENT

In the event of a loss, the basis of loss settlement shall be as follows:

1. Where an Insured Asset can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the

Insured Asset to its state immediately prior to the happening of the insured event. No depreciation shall be deducted.

2. In the case of a total loss/Constructive Total Loss [CTL] the Company shall indemnify the Insured in respect of the restoration or replacement costs subject to maximum of the balance Sum Insured set against the Insured Asset, subject to a depreciation of following:
 - a. 10% per annum for Insured Asset other than mobile phones, laptop and tablets.
 - b. 15% per annum for mobile phones, laptop and tablets.

The above-mentioned depreciation can be altered if specifically agreed by the Company and mentioned on the Policy Schedule/ Certificate of Insurance.
 3. Claims subsequent to the payment of partial loss claim(s) shall be considered as a Constructive Total Loss [CTL] if the cost of repairs exceeds the reduced Sum Insured after payment of the partial loss claim.
 4. The Company may at its option and sole discretion repair, reinstate, refurbish or replace the Insured Asset damaged or destroyed, or any part thereof through any repairer/dealer or the manufacturer of respective Insured Asset instead of paying the amount of loss or damage
 5. The Company shall be entitled to retain any defective part replaced under the Policy.
 6. **Notification of Claim:** The Insured shall immediately and in any event within 14 days give written notice of the same to the Company or any of its representatives and appointees, at the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim.
 7. The Insured shall not abandon the Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and
 8. The Insured shall within 28 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount of Indemnification sought from the Company.
 9. The amount payable in case of total as well as a partial loss shall be in excess of the applicable Deductible.
 10. **Documents to be submitted:**
 - a) Duly filled claim form
 - b) Photograph
 - c) Identity Proof
 - d) Address Proof
 - e) Invoice copy of Equipment
 - f) Bill for repair and replacement of equipment
 - g) Any other document as required on case-to-case basis
 11. For any claim related query, intimation of claim and submission of claim related documents, insured person may contact the company through:
 - i. Website: www.godigit.com
 - ii. Toll Free: 1800 258 4242
 - iii. E-mail: Hello@godigit.com
 - iv. Courier: Go Digit Health Claims Team, Corporate office: Atlantis, 95, 4th B Cross Road, Koramangala Industrial Layout, 5th Block, Bengaluru, Karnataka 560095
 12. On receipt of the final survey report or the additional survey report, as the case may be, and on receipt of all required information/documents that are relevant and necessary for the claim, We shall, with in a period of 30 days, offer a settlement of the claim to the Insured. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the Insured by the Company till the date of actual payment.
- *Note: Waiver of conditions (6) and (8) may be considered by the Company at its absolute discretion, in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed, it was not possible for the Insured or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit. The decision of the Company shall be final and binding on the Insured.

7. GENERAL CONDITIONS

1. This Policy and the Policy Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part of the Policy or of the Policy Schedule shall bear such meaning wherever it may appear.
2. **Due Observance**

The due observance and fulfilment of the terms, provision conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.
3. **Reasonable Care**

The Insured shall:

 - a. take all reasonable steps to safeguard the Insured Asset against any insured event
 - b. take all reasonable steps to prevent a claim from arising under this Policy
4. **Right to Inspect**

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required so to do by the Company, 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 them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.
5. **Contribution**

If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage, the Company shall not be liable for more than its rateable proportion of such loss or damage.
6. **Subrogation**

The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or Subrogated upon the Company 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 the insured's indemnification by the Company.
7. **Fraud**
 - a. If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by you or anyone acting on your behalf to obtain any benefit under this Policy, all benefits, premiums and rights under the Policy shall be forfeited or (if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided therein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.)
 - b. We shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by You or by any person on Your behalf and/ or if the insurance has been continued in consequence of any material misstatement or the non-disclosure of any material information by or on behalf of the Insured.

8. Salvage

All salvage and recoveries resulting from claims on covered insured item will be the property of the Company.

9. Transfer

Transferring/ assigning of interest in this Policy to anyone else is not allowed.

10. Automatic Termination: The cover for the Insured Asset shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured.

11. Cancellation**a. Cancellation by Insured**

Policy may be cancelled at the option of the Insured with Fifteen (15) days' notice of cancellation and We will be entitled to retain premium on below period scale of rates for the period for which the cover has been in existence prior to the cancellation of the Policy. The balance premium, if any, will be refundable to the insured.

In case of cancellation of Policy by the insured, premium would be refunded as per below table subject to there being no Claim under the Policy:

Period on Risk	% of Premium to be Refunded
Less than 2% of Risk Period	90%
Less than 10% of Risk Period	75%
Less than 15% of Risk Period	65%
Less than 25% of Risk Period	50%
Less than 35% of Risk Period	40%
Less than 50% of Risk Period	25%
Less than 75% of Risk Period	15%
Exceeding 75% of Risk Period	0%

b. Cancellation by Insurer:

This insurance may also at any time be terminated at the option of the Insurer, on Fifteen (15) days' notice to that effect being given to the Insured on ground of misrepresentation, fraud, non-disclosure of material facts and non-co-operation by the insured and there would be no refund of premium.

No refund of premium shall be due if the Insured has made a Claim under this Policy.

12. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to 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. The arbitration shall be conducted in English and the seat and venue of arbitration shall be in India. The arbitration proceedings shall be conducted in accordance with the provisions of The Arbitration and Conciliation Act, as amended from time to time.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitrations as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

13. Notices

All notices, declarations and communications in relation to this Policy are to be sent to the Company in writing to the address specified in the Policy Schedule or in electronic format.

14. Renewal

The Company shall neither be bound to issue any renewal notice nor to accept renewal premium thereunder. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which the premium has been paid.

15. Entire Contract

This 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 Company, whose approval shall be evidenced by an endorsement on the Policy.

16. Governing Law

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. Each party agrees to submit to the jurisdiction of any court of competent jurisdiction within India and to comply with all requirements necessary to give such court the jurisdiction. All matters arising hereunder shall be determined in accordance with the laws of India.

17. Geographical /Territorial Limits

The indemnity provided under this Policy is restricted to claims brought in India and determined according to Indian law, and the obligation of the Company to make payment shall be to make payment in Indian Rupees only.

8. CUSTOMER GRIEVANCE REDRESSAL POLICY

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-258-5956 or you may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, we will send our response.

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 grievance@godigit.com

For updated details of grievance officer, kindly refer the link: → [Click Here](#)

If you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

(Note: Address and contact number of Council for Insurance Ombudsman).

Address and contact number of Council for Insurance Ombudsman

Office Location	Contact Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

	Email: bimalokpal.ahmedabad@cioins.co.in	
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
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@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	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@cioins.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
DELHI	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	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	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	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.

JAIPUR	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	Rajasthan.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	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@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, 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, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.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.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006.	Bihar, Jharkhand.

	Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in