

DIGIT MARINE HULL POLICY
PROSPECTUS
UIN: IRDAN158RPMR0001V01202627

Go Digit General Insurance Ltd.

Go Digit General Insurance Ltd. ('Digit') is a new-age general insurance company that is backed by the Fairfax Group – one of the world's largest financial holding companies which is engaged in General Insurance, Reinsurance and Investment management across more than 30 countries.

Digit's singular mission is to make insurance simple for all. With that mission in mind, we are reimagining products and redesigning processes. Our products are designed keeping the consumer in mind, our processes are simple, fast and transparent & our documents are easy to understand. With the help of cutting-edge technology and people who bring in years of experience in both the insurance and technology domain, we want to be the new-age insurance company that's revolutionising the insurance industry. And by doing so, we want to be part of our consumers' lives by enabling them to live life, without worrying about an uncertain future.

Product Introduction

At Digit, we understand that vessels are critical to global trade, business continuity, and livelihood. From coastal operations to international voyages, ships operate in dynamic environments exposed to both marine and geopolitical risks.

Which is why we offer a comprehensive Digit Marine Hull Policy designed to safeguard your vessels against both operational perils and conflict-related uncertainties.

Our policy covers a wide range of risks including accidental damage, collisions, natural perils, and machinery breakdown, along with specialized protection against war, piracy, terrorism, and detention risks that are typically excluded under standard covers.

Through the Digit Marine Hull Policy, we aim to provide comprehensive, reliable, and tailored protection—so you can navigate global waters with confidence, while we take care of the risks.

Who Can buy this Product?

This product can be sold to vessel owners, operators, fleet managers, offshore operators, companies, entities or individuals with insurable interest in marine vessels.

What are the Coverages available under Digit Marine Hull Policy?

This policy consists of following two sections:

- Section I: Marine Hull and Machinery
- Section II: War Risks

SECTION I: MARINE HULL AND MACHINERY

COVERAGE UNDER SECTION I

Subject to the terms, conditions, warranties, deductibles and exclusions of this Policy, the Insurer agrees to indemnify the Insured for accidental physical loss of or damage to the Vessel caused by or arising from listed perils occurring during the Policy Period.

Unless otherwise specifically stated in the Policy Schedule, this Section covers:

- a. Hull
- b. Machinery
- c. Boilers, engines and propulsion systems
- d. Electrical and mechanical equipment
- e. Outfit, tackle and appurtenances
- f. Stores and spare parts ordinarily forming part of the Vessel
- g. Other interests as may be specifically declared to and accepted by the Insurer and mentioned in the Policy Schedule

Perils covered under this section

This Section covers physical loss of or damage to the Vessel caused by or arising from below perils unless specifically excluded and mentioned in the Policy Schedule:

- a. **Perils of the Seas**
Perils of the seas, rivers, lakes or other navigable waters.
- b. **Fire and Explosion**
Fire, explosion, including explosion of boilers and machinery, subject to the terms of this Policy.
- c. **Contact and Collision**
Collision or contact of the Vessel with another vessel, dock, harbor, wharf, jetty, pier, stage, floating or fixed object, aircraft or land conveyance.
- d. **Natural Perils**
Earthquake, volcanic eruption, lightning and similar natural perils, where not otherwise excluded.
- e. **Accidents in Loading / Discharging**
Accidental loss or damage arising during loading, discharging, handling or movement of cargo, stores, fuel, tackle or equipment, insofar as it affects the insured Vessel.
- f. **Negligence**
Negligence of the Master, Officers, Crew, Pilots or Repairers, provided such loss does not result from want of due diligence by the Insured, owner(s), manager(s), superintendent(s) or shore management.
- g. **Latent Defects / Breakage/ Bursting**
Bursting of boilers, breakage of shafts, latent defects in Hull or Machinery, and accidental loss or damage directly resulting therefrom.
- h. **Dry Docking and Similar Operations-**
Accidents in docking, undocking, slipping, launching, beaching, hauling out, or similar operations

Salvage, General Average and Sue and Labour

The Insurer shall indemnify the Insured for General Average contributions, Salvage charges and Sue and Labour expenses, provided such costs and expenses are properly and reasonably incurred for the purpose of preventing or minimizing loss arising from the insured peril covered under this Section.

Such payments shall be made in accordance with established maritime law and practice, and shall be subject to the terms, conditions, exclusions, deductibles and limits of this Policy.

Collision Liability / Running Down Clause (Covered If Specifically Included)

If specifically opted and shown in the Policy Schedule, this Section shall also indemnify the Insured in respect of the Insured's legal liability arising out of collision of the Vessel with another vessel, to the extent and subject to the limits, conditions and exclusions stated in the Policy Schedule and endorsements.

Unless expressly agreed, this extension shall not cover liabilities more properly falling under Protection & Indemnity insurance, including but not limited to loss of life, personal injury, pollution, wreck removal, cargo liability or fixed/floating object liability.

EXCLUSIONS SPECIFIC TO SECTION I

We shall not be liable under this Section for any loss, damage, liability, cost or expense caused by or arising from:

- i. **War Risks-** Any peril insured or insurable under Section II, including war, civil war, rebellion, hostilities, warlike operations, capture, seizure, arrest, restraint, detention, confiscation, expropriation, nationalization, mines, torpedoes, bombs, rockets, missiles, piracy or terrorism.
- ii. **Wear and Tear / Gradual Deterioration-** Ordinary wear and tear, ordinary leakage, ordinary loss in weight or volume, gradual deterioration, corrosion, rust, oxidation, marine growth, electrolysis, vermin, mould, inherent vice, latent defect not resulting in an accidental external event, depreciation or market reduction in value.
- iii. **Unseaworthiness-** Unseaworthiness, improper manning, insufficient maintenance, or unsafe condition of the Vessel where the Insured, owner(s) or manager(s) were privy thereto at or before attachment of the risk or commencement of the relevant voyage.
- iv. **Delay / Consequential Loss-** Delay, demurrage, detention, loss of market, loss of charter, loss of freight, loss of hire, business interruption, reduction in earnings, or any consequential, indirect or remote loss unless specifically endorsed.

- v. **Cyber Risks**- Loss, damage, liability, cost or expense arising out of any cyber incident, cyber attack, ransomware, malicious code, data corruption, software or system failure, digital intrusion, loss of data, electronic disruption or any connected event, unless specifically endorsed.
- vi. **Requisition / Compulsory Acquisition**- Requisition, confiscation, expropriation, nationalization, seizure or compulsory acquisition by government or authority unless specifically covered under Section II.
- vii. **Pollution / Environmental Liability**- Pollution liability, environmental clean-up costs, contamination liability or penalties, except where expressly covered under a specific endorsement.

SECTION II – WAR RISKS

(This Section is operative only if specifically opted and shown in the Policy Schedule)

COVERAGE UNDER SECTION II

Subject to the terms, conditions, exclusions, warranties, deductibles and limitations of this Policy, the Insurer agrees to indemnify the Insured against loss of or damage to the Vessel and such related interests as are insured hereunder, caused by War Risks during the Policy Period.

Unless otherwise specifically stated in the Policy Schedule, this Section may cover:

1. **War Hull & Machinery Sum Insured (War H&M SI)** - the Sum Insured applicable to the Vessel for war-related physical loss or damage;
2. **War Increased Value (War IV)**, if specifically opted and shown in the Policy Schedule
3. Other war-related interests as may be specifically declared to and accepted by the Insurer and mentioned in the Policy Schedule

Perils covered under this section

This Section covers loss, damage, liability, cost or expense caused by or arising from below perils unless specifically excluded and mentioned in the Policy Schedule:

- a. **War and Similar Perils**
War, civil war, revolution, rebellion, insurrection, civil strife arising therefrom, or any hostile act by or against a belligerent power.
- b. **Hostilities**
Hostilities or warlike operations, whether war be declared or not.
- c. **Capture and Seizure**
Capture, seizure, arrest, restraint, detainment, confiscation, expropriation or nationalisation, and the consequences thereof or any attempt thereat.
- d. **Weapons of War**
Mines, torpedoes, bombs, rockets, shells, missiles or any derelict weapons of war.
- e. **Piracy**
Piracy, where specifically included in the Policy Schedule.
- f. **Terrorism / Malicious Acts**
Acts of terrorism or malicious acts committed for political, ideological, ethnic or religious purposes, where specifically stated in the Policy Schedule or by endorsement.

General Average / Salvage / Sue and Labour

The Insurer shall indemnify the Insured for General Average contributions, Salvage charges and Sue and Labour expenses, provided such costs and expenses are properly and reasonably incurred or payable in respect of a peril insured under this Section.

Such contributions, charges and expenses shall be payable in accordance with established maritime law and practice and shall be subject to the terms, conditions, exclusions, deductibles and limits of this Policy.

War Increased Value (War IV) – (Covered If Specifically Insured)

If specifically opted and shown in the Policy Schedule, War IV will be available under the Policy which shall cover the additional financial interest stated in the Policy Schedule over and above the War Hull and Machinery Sum Insured.

War IV shall be payable only in the event of:

- Actual Total Loss;

- Constructive Total Loss;
- Compromised Total Loss;
- Arranged Total Loss; or
- such other total loss basis as may be expressly agreed and mentioned in the Policy Schedule.

No Partial Loss- Unless specifically endorsed otherwise, War IV shall not respond to partial loss, partial damage, repair cost claims, or General Average contributions.

Maximum Liability - Maximum liability of the Insurer under War IV shall not exceed the Sum Insured stated against War IV in the Policy Schedule.

EXCLUSIONS SPECIFIC TO SECTION II

We shall not be liable under this Section for:

- i. **Consequential Loss-** Delay, demurrage, loss of market, loss of charter, loss of freight, loss of hire, business interruption or any indirect or consequential loss unless specifically endorsed.
- ii. **Ordinary Marine Perils-** Any loss properly falling within Section I and not arising from an insured war peril under this Section.
- iii. **Chemical / Biological / Electromagnetic Risks-** Any chemical, biological, biochemical, bio-engineered or electromagnetic weapon or device.
- iv. **Cyber Risks-** Any cyber incident, cyber attack, malware, ransomware, data corruption, electronic failure or system compromise unless specifically endorsed.
- v. **Loss after Automatic Termination or Cancellation-** Any loss occurring after valid cancellation, suspension or automatic termination of this Section.
- vi. **Other perils –** Any peril as mentioned in Section I above.

CONDITIONS SPECIFIC TO SECTION II

1. Automatic Termination

Unless otherwise agreed by Us and mentioned in the Policy Schedule, this Section shall terminate automatically:

- i. **Major Powers Clause**
Upon the outbreak of war, whether declared or not, between any two or more of the major powers or such countries as may be specified in the Policy Schedule or endorsement.
- ii. **Requisition / Nationalization**
Upon requisition, compulsory acquisition, confiscation or nationalization of the Vessel by the Government of the Vessel's flag state or by any competent authority, to the extent provided herein.
- iii. **Other Stated Termination Events**
Upon the happening of any other event specifically set out in the Policy Schedule or endorsement as an automatic termination event.
Any return premium, where admissible, shall be adjusted on a pro-rata basis for the unexpired period, subject to policy terms and any minimum retained premium.

2. Cancellation of Section II

- i. **By the Insurer-** The Insurer may cancel Section II by giving written notice to the Insured 7 days in advance or as per conditions specified in the Policy Schedule.
- ii. **By the Insured-** The Insured may request cancellation of Section II subject to:
 - no claim or known loss event,
 - minimum premium, if any,
 - no adverse change in risk,
 - and such terms as the Insurer may stipulate.
- iii. **Effect of Cancellation -** Cancellation of Section II shall not automatically cancel Section I unless specifically stated.

3. Trading / Navigation Limits

- i. **Declared Limits / Territorial Scope**
Coverage under this Section applies only within the geographical, trading and navigational limits stated in the Policy Schedule.
- ii. **Entry into Listed / High-Risk / Restricted Areas**

If the Vessel enters or intends to enter a listed area, high-risk area, restricted area or excluded area, prior notice shall be given to the Insurer.

The Insurer may:

- charge Additional Premium;
- impose revised deductibles, conditions, warranties or limitations;
- restrict or decline such exposure.

iii. Non-Disclosure of High-Risk Exposure / Non-Compliance

Failure to disclose such exposure may prejudice, suspend or void cover for the relevant exposure to the extent permitted by law and the terms of this Policy.

GENERAL EXCLUSIONS (Applicable to all sections under this Policy)

Unless specifically covered by endorsement, this Policy does not cover, under any Section:

- i. **Wilful Misconduct / Fraud**- Any loss caused by the wilful misconduct, fraud or deliberate act of the Insured.
- ii. **Illegal Acts / Unlawful Trade**- Any loss arising from unlawful trade, prohibited operations, smuggling, criminal acts or illegal purposes.
- iii. **Sanctions Limitation**- The Insurer shall not be deemed to provide cover, and shall not be liable to pay any claim or provide any benefit, to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under applicable law, regulation or international trade sanction framework.
- iv. **Nuclear Risks**- Any nuclear reaction, nuclear radiation, radioactive contamination or associated peril.
- v. **Cyber / Data / Electronic Perils**- Any cyber loss, electronic disruption, data loss or data corruption unless specifically endorsed.
- vi. **Fines / Penalties / Punitive Damages**- Fines, penalties, exemplary damages or punitive damages, unless specifically insured.
- vii. **Consequential Loss**- Any consequential, indirect or remote loss unless expressly covered.
- viii. **Financial Default**- Loss arising solely from insolvency, non-payment, failure of financing, or commercial default not otherwise caused by an insured peril.
- ix. Any exclusion specifically mentioned in the Policy Schedule.

What are the clause(s) available under this policy?

Under this policy, we may offer standard marine hull and war risk clauses aligned with internationally accepted Institute Time Clauses (Hulls) and Institute War and Strikes Clauses, supplemented with additional operational, compliance, and risk-specific clauses to ensure comprehensive coverage. All clauses offered under the policy will be mentioned in the Policy Schedule. Only those clauses, endorsements and extensions expressly mentioned in the Policy Schedule shall be deemed to form part of the contract of insurance.

What are claims procedure under this Policy?

BASIS OF LOSS SETTLEMENT

1. Basis of Settlement - Section I

i. Partial Loss

In case of partial loss or damage, the Insurer shall pay the reasonable and necessary cost of repairing or replacing the damaged part(s), including customary and reasonable labour and material charges, subject to:

- admissibility of the claim;
- survey findings;
- the Sum Insured;
- applicable deductible;
- policy terms regarding depreciation, betterment or uninsured improvements, if any.

ii. Actual Total Loss

In case of Actual Total Loss, the Insurer shall pay the Agreed Value / Sum Insured stated in the Policy Schedule, subject to all terms of this Policy.

iii. Constructive Total Loss

In case of Constructive Total Loss, the Insurer shall pay the Agreed Value / Sum Insured stated in the Policy Schedule, subject to the Insured complying with the applicable principles of abandonment and all policy terms.

iv. Salvage / General Average / Sue and Labour

General Average, Salvage and Sue and Labour charges shall be payable in accordance with maritime law and practice and subject to this Policy.

v. Repair Authorization

The Insurer shall have the right, but not the obligation, to approve repair yards, repair methods and repair estimates, provided that the Insurer shall act reasonably and without undue delay.

2. Basis of Settlement – Section II

i. Partial Loss

For partial loss or damage admissible under Section II, the Insurer shall pay the reasonable and necessary cost of repairs or replacement of the damaged insured interest, subject to:

- policy terms;
- deductible;
- survey findings; and
- the applicable Sum Insured.

ii. Total Loss

For Actual Total Loss or Constructive Total Loss, the Insurer shall pay the applicable War H&M Sum Insured stated in the Schedule, subject to policy terms.

iii. War IV

War IV shall be payable only in accordance with War IV clause mentioned under Coverage Under Section II.

iv. General Average / Salvage / Sue and Labour

Payable where directly attributable to an insured war peril and otherwise admissible.

CLAIM PROCEDURE

i. Immediate Notice

Upon the happening of any event likely to give rise to a claim under this Policy, the Insured shall immediately notify the Insurer in writing and provide full particulars of the occurrence.

ii. Duty to Minimize Loss

The Insured shall take all reasonable steps to avert, minimize and prevent further loss or damage and to preserve the subject matter insured.

iii. Survey / Inspection

The Insured shall permit the Insurer or its appointed surveyor, investigator, adjuster or representative to inspect the Vessel, damaged property, records and circumstances of the loss.

iv. Preservation of Recovery Rights

The Insured shall preserve and exercise all rights of recovery against carriers, charterers, repairers, authorities and any other third parties.

v. Documents Required

The Insured shall submit such documents and information as the Insurer may reasonably require,:

- Duly filled completed claim form;
- Bank account details along with cancelled cheque
- copy of Policy / Schedule;
- survey report(s);
- repair estimates, invoices and supporting bills;
- Vessel logbooks;
- voyage records and movement history;
- class records and statutory certificates;
- statements of Master / crew / witnesses;
- photographs / videos / incident reports;
- General Average bond, guarantee and adjustment, where applicable;
- police / port / coast guard / authority reports, where applicable;
- salvage documents, where applicable;
- any other document as may be necessary on case to case basis.

vi. No Admission or Settlement Without Consent

The Insured shall not admit liability, compromise, settle, abandon or waive rights in relation to any claim or recovery without the Insurer's prior written consent where such consent is reasonably required.

vii. Claim Assessment

Claims shall be assessed having regard to:

- cause of loss;
- applicability of the relevant Section;
- survey findings;
- compliance with policy terms;
- admissibility under the insuring clause;
- applicable exclusions, conditions, warranties, deductible and limits.

Salvage and Recoveries

All salvage, recoveries and proceeds relating to the insured loss shall be dealt with in accordance with maritime law, policy terms and the Insurer's subrogation rights.

Time for Settlement

Admissible claims shall be processed and settled in accordance with prevailing regulatory guidelines, applicable law and the Insurer's internal claims procedures.

What are the various General Conditions under this Policy?

1. Duty of Disclosure

The Insured shall disclose fully and truly all material facts relating to the risk before inception and throughout the Policy Period whenever a material change occurs. Any non-disclosure, concealment, misrepresentation or misstatement of material facts may render the Policy voidable or may prejudice recovery under this Policy, subject to applicable law.

2. Basis of Contract

The proposal / declaration and all statements made by or on behalf of the Insured shall be deemed incorporated into and form the basis of this contract of insurance.

3. Entire Contract

This Policy, together with the Policy Schedule, proposal / declaration, endorsements and annexures, constitutes the entire contract between the parties.

4. Fraud

If any claim made by the Insured is fraudulent in any respect, or if fraudulent means or documents are used to obtain benefit under this Policy, all benefits under the Policy may be forfeited.

5. Premium Payment

No cover shall be attached until the premium has been received by the Insurer in advance. In the event of dishonor of premium payment, the Policy may be cancelled.

6. Reasonable Care and Due Diligence

The Insured shall take all reasonable steps to:

- maintain the Vessel in a seaworthy and serviceable condition;
- prevent loss or damage;
- comply with legal and safety obligations; and
- protect the Insurer's rights of recovery.

7. Class and Statutory Compliance

It is a condition of this Policy that the Vessel shall:

- remain classed with a classification society acceptable to the Insurer, where applicable;
- hold valid statutory certificates, licenses and registrations;
- comply with applicable maritime, port, safety and environmental laws and regulations.

8. Alteration of Risk

The Insured shall immediately notify the Insurer of any material alteration in the risk, including but not limited to:

- change in ownership or beneficial ownership;
- change in operator or manager;

- change in flag;
- change in class status;
- change in trading area or voyage pattern;
- change in nature of operations;
- detention, seizure, sanctions concern or embargo exposure.

The Insurer may revise terms, premium, deductibles or continue/restrict/cancel the cover on underwriting assessment.

9. Inspection and Survey

The Insurer shall have the right, at reasonable times, to inspect, survey or arrange for inspection of the Vessel or the relevant records pertaining to the insured risk. Such inspection shall not constitute a warranty of seaworthiness or safety by the Insurer.

10. Other Insurance

If any other insurance exists covering the same insured interest against the same peril, the Insurer shall be liable only for its ratable proportion of such loss, unless otherwise agreed.

11. Subrogation

Upon payment of any claim, the Insurer shall be subrogated to all rights and remedies of the Insured against any third party, to the extent of such payment.

12. Contribution

If two or more policies cover the same subject matter and peril, each insurer shall contribute proportionately according to law and market practice, unless otherwise agreed.

13. Arbitration

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

14. Assignment

No assignment or transfer of interest under this Policy shall be valid unless the prior written consent of the Insurer has been obtained.

15. Deductible

The applicable Deductible stated in the Policy Schedule shall be borne by the Insured in respect of each and every claim unless otherwise stated. Separate deductibles may apply Section-wise, which will be as mentioned in the Policy Schedule.

16. Cancellation of Policy

i. Cancellation by Insurer

Policy may be cancelled by the Company on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the insured.

ii. Cancellation by Insured

The Insured may cancel this Policy by giving written request to the Insurer. Refund of premium, if any, shall be subject to

- policy terms,
- no claim declaration,
- and there being no known event likely to give rise to a claim.
- short period scale / minimum retained premium as mentioned in the Policy Schedule.

No refund of premium may be admissible in the event of a total loss or where otherwise contractually excluded.

Please note: If specifically agreed by the Insured and the Company, the above-mentioned cancellation clause will not be applicable. In such cases, the applicable cancellation clause will be mentioned in the Policy Schedule.

17. Governing Law and Jurisdiction

This Policy shall be governed by and construed in accordance with the laws of India. Any dispute arising under or in connection with this Policy shall be subject to the jurisdiction of the competent courts in India or any specific location as mutually agreed and mentioned in the Policy Schedule.

Customer Grievance Redressal Policy:

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

Website: <https://www.godigit.com/>

Toll Free: 1-800-258- 4242

Email: hello@godigit.com

Senior citizens can now contact us on 1-800-258-4242 or write to us at seniors@godigit.com

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 grievance@godigit.com

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

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017, as amended from time to time.

The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting <https://bimabharosa.irdai.gov.in/>

The contact details of the Insurance Ombudsman Centres are mentioned below: (Note: Address and contact number of Governing Body of Insurance Council).

Sl. No	Office of Insurance Ombudsman	Address	Email	Landline NOs.
1	AHMEDABAD	Jeevan Prakash 6th floor Near S.V. College Relief Road Tilak Marg Ahmedabad- 380 001. Gujarat	E-mail: oio.ahmedabad@cioins.co.in	079-25501201, 079-25501202
2	BENGALURU	Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor. No. 19/19 24th Main Rd. 1st Phase J.P. Nagar Bengaluru- 560 078.	Email: oio.bengaluru@cioins.co.in	080-26652048, 080-2665 2049
3	BHOPAL	UC of India Zonal Office Bldg. 1st Floor, South Wing, Jeevan Shikha, Opp. Gayatri Mandir 60-B Hoshangabad Road Bhopal-462 011	Email: oio.bhopal@cioins.co.in	0755-2769201, 0755-2769202, 0755-2769203, 0755-2769200
4	BHUBANESWAR	62 Forest Park, Bhubaneswar PIN -751 009.	Email: oio.bhubaneswar@cioins.co.in	0674-2596455, 0674-2596429, 0674-2596003, 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor LIC of India Bldg, SCO 20-27 Sector 17-A. Chandigarh -160017	E-mail: oio.chandigarh@cioins.co.in	0172-2706468, 0172-2773101, 0172-2990938, 0172-2706196, 0172-2707468, 0172-2772101, 0172-2990942
6	CHENNAI	Fatima Akhtar Court, 4th fir 453 (old 312), Anna Salai Tevnampet. Chennai 600018	E-mail: oio.chennai@cioins.co.in	044-24333668, 044-24333678
7	DELHI	2/2 A 1st Floor. Universal Ins. Buildina. Asaf Ali Road New Delhi- 110002.	Email : oio.delhi@cioins.co.in	011-46013992
8	GUWAHATI	Jeevan Nivesh Bldg. 5th Floor Near Pan Bazar S.S. Road Guwahati-781001	E-mail: oio.auwahati@cioins.co.in	0361-2631307, 0361-2632204 0361-2732937, 0361-2632205
9	HYDERABAD	6-2-46 1st Floor Moin Court Lane Opp. Hyundai Showroom A. C. Guards. Lakdi-ka-pool, Hyderabad 500004	E-mail: oio.hvderabad@cioins.co.in	040-23376991, 040-23312122 040-23376599, 040-23328709
10	JAIPUR	Jeevan Nidhi II, Ground Floor Bhawani Singh Road Ambedkar Circle Jaipur -302005.	E-mail: oio.jaipur@cioins.co.in	0141-2740363
11	KOCHI	10th Floor LIC Bldg, Jeevan Prakash OPP Maharai College Ground M.G. Road, Ernakulam Kochi- 682011	E-mail: oio.ernakulam@cioins.co.in	0484-2358759, 0484-2358734, 0484-2358336
12	KOLKATA	7th Floor of Hindustan Building (Annex). 4 CR Avenue Kolkata-700072	E-mail: oio.kolkata@cioins.co.in	033-22124339, 033-22124341
13	LUCKNOW	Jeevan Bhavan Phase II, 6th Floor Nawal Kishore Road, Hazratgani, Lucknow- 226001,	E-mail: oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	3rd Floor, Jeevan Seva Annexe, S.V.Road Santacruz West Mumbai-400 054.	E-mail: oio.mumbai@cioins.co.in	022-69038800, 022-69038827 /8829, 022-69038831/8832
15	NOIDA	Bhagwan Sahai Palace 4th fir, Main Road Nava Bans Sector 15 Noida-201301	E-mail: oio.noida@cioins.co.in	0120- 2514252, 0120-2514253, 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan, Bailey Road. Patna- 800001	E-mail: oio.patna@cioins.co.in	061-22547067, 061-22547068
17	PUNE	3rd Floor Jeevan Darshan -LIC of India Bldg N.C. Kelkar Road Narayan Peth, Pune- 411030.	Email: oio.pune@cioins.co.in	020-24471175

18	THANE	2nd Floor Jeevan Chintamani Building, Vasantnao Naik Mahamarg, Thane (West), Thane - 400604	Email: oio.thane@cioins.co.in	022-20812868, 022-20812869
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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

For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on <https://www.cioins.co.in/Ombudsman>