DIGIT RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS)
UIN: IRDAN158RP0067V01202021
POLICY WORDINGS

WHEREAS the insured named in the Schedule hereto had made to Go Digit General Insurance Ltd., (hereinafter called "the Company") a written proposal by completing a Proposal Form which together with any other statements made in writing by the insured for the purpose of this Policy, is deemed to be incorporated herein.
NOW THIS POLICY OF INSURANCE WITNESSETH that subject to and in consideration of the Insured having paid to the Company, the premium mentioned in the said Schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the company will indemnify the Insured against the perils covered in the policy.

A. Definitions

1. **"Automatic Weather Stations (AWS)"** means a device installed in the insurance unit [declared by concerned State Government] to measure and record the weather parameters like rainfall, temperature, humidity, wind speed, solar radiation etc. This device mainly have sensors and data logger to automatically record the weather parameters and transmit the data electronically in thse data providers server.
2. **"Authorized data provider"** means an agency which has installed the reference or backup weather station and has been authorized to provide data for the same for the purpose of calculation and settlement of the claim.
3. **Automatic Rain Guage (ARG)** means a device installed in the insurance unit to measure the rainfall in the given time frame.
4. **"Backup weather station"** means the secondary weather station as defined in the schedule, the weather data of which will act as a substitute for the missing data, if any, of the reference weather station.
5. **"Bank"**means the first named Financial Institution/ Bank named in the policy.
6. **"Beneficiary"** means any person(s) whose crop/property is (are) insured under agricultural or non- agricultural activity.
7. **"Company"** means the Go Digit General Insurance Limited.
8. **"Defined Area or InsuranceUnit (IU)"** means specified area for the Notified Crop under the policy.
9. **"Endorsement"** means any alteration made to the policy which has been agreed to by the company in writing.
10. **"Exclusion"** means the damages/perils/properties/contingencies which are not covered under the policy and for which the company have no liability in the event of loss occurrence.
11. **"Exit Index"** shall mean the Observed Weather Index level at which the Insured becomes eligible for full Sum Insured under the Policy.
12. **"Humidity"** shall mean Relative Humidity
13. **"Insured/Policyholder"** means the person or entity whose name specifically appears as such in the Schedule to this Policy.
14. **"Notified Crop"** is the Crop which is selected for the insured season in the defined area by the Company or selected by the Government authority for the crop insurance with the consent of the Company and which is specifically mentioned in the Policy Schedule. It shall include
    a. Food Crops (Cereal , Millets ,Pulses)
    b. Oil seeds
    c. Annual Commercial /Annual Horticultural Crops
15. **"Notional Payment"** shall mean the agreed amount, which shall be paid as compensation to the Insured per unit deviation in Weather Index.
16. **"Observed Weather Index"** shall mean the observed value of the Weather Index against the weather parameters covered in the Policy, which observed value will be used for determining the Strike Index or the Exit Index, during the Period of Insurance.
17. **"Policy"** means the Policy booklet, the Schedule, any Extension and applicable endorsements under the Policy. The Policy contains details of the extent of cover available to the Insured, the exclusions under the cover and the terms and

conditions of the issue of the Policy.

18. **"Proposal"** means any signed proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied/submitted to the company by the beneficiary or on his behalf.
19. **"Policy period"** means the period commencing from the effective date/risk inception date and hour as shown in the policy Schedule and terminating at midnight on the expiry dates/ risk end date, as shown in the schedule.
20. **"Rainfall"** shall mean Deficit rainfall , excess rainfall , unseasonal rainfall ,rainy days , dry spells , dry days
21. **"Reference unit Area (RUA)"** means the smallest possible area notified by the State Government for operation of the Weather Based Crop Insurance scheme
22. **"Reference Weather Station"** shall mean the weather station engaged in the study or monitoring of weather or atmospheric observations as stated in Schedule I, the data from which will be used for the purpose of determining the Observed Weather Index, Exit Index and Strike Index for payment of compensation and claim settlement under this Policy.
23. **"Schedule**" means the schedule, and any annexure to it, attached to and forming part of the Policy.
24. **"Sum Insured"** means and denotes the amount of cover available as stated in the Policy Schedule. This is the maximum amount that the Company will pay for each and every claim, and in all, under this Policy.
    a. The Sum Insured (SI) for each notified crop is pre –defined and will be the same for Loanee and non– loanee farmers, which will be based on the ' scale of finance' as decided by the District Level Technical Committee (DLTC) . If the scale of finance is not declared by the DLTC the Sum Insured will be broadly based on the cost of cultivation of the crops and will be decided the State Government .Sum Insured for individual farmer is equal to the Sum Insured Multiple by acreage of the notified crop . ' Area under Cultivation ' shall always be expressed in hectares.
    b. The Sum Insured of the crop may be distributed among the critical phases of the crop based on the accumulating input costs in its growing path of the crop during the phase .However Sum Insured assigned to the subsequent phases may be the summation of its previous phases to provide adequate compensation on damage of crop at later stages
25. **"Strike Index"** shall mean the Observed Weather Index level at which the Insured becomes eligible for claim payment.
26. **"Temperature"** shall mean High Temperature (heat), low temperature (cold)
27. **"Term Sheet"** shall mean the document attached to the Policy Schedule which contains the weather index along with the Strike Point, Exit Point, Notional Payment and which shall be the basis for claim settlement.
28. **"Unit"** for Agriculture purpose shall mean standard measureable unit of land area [declared by concerned State Government] and for Non-Agricultural purpose shall mean a specific place or location where a business activity or an event is being carried out and for which insurance is being sought.
29. **"Weather Index"** shall mean the mathematical construct on the basis of which Policy is issued. Weather Index would be constructed with any one or a combination of the following weather parameters (this will be specified for each individual Policy under section "Coverage Details" in Schedule):
    - Rainfall (Deficit /Excess/Unseasonal/Dry Spells/Rainy Days/Dry Days)
    - Temperature (High/Low)
    - Relative Humidity
    - Wind speed
    - Solar Radiation
    - A combination of the above
    - Any other weather parameter that are measurable
30. **"Wind''** shall mean Wind Speed

B. Scope of Cover

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein to cover financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. RWBCIS uses weather parameters as "proxy" for crop yields in compensating the cultivators for deemed crop losses. Pay-out structures i.e. Term Sheets are developed to the extent of losses deemed to

have been suffered keeping the weather triggers as per requirement of the crop and comparing it with actual weather data for the specific period.

Covered Weather Perils:

Following major weather perils, which are deemed to cause "Adverse Weather Incidence", leading to crop loss, shall be covered under the scheme:

a) Rainfall – Deficit Rainfall, Excess rainfall, Unseasonal Rainfall, Rainy days, Dry-spell, Dry days
b) Temperature– High temperature (heat), Low temperature
c) Relative Humidity
d) Wind Speed
e) A combination of the above
f) Add on Cover: Hailstorm, cloudburst and pre defined high wind speed

Note: The perils listed above are only indicative and not exhaustive and any addition / deletion may be considered by the Government Authority in consultation with State Level Technical Committee (SLTC) and Company based on availability of relevant data.

C. EXCLUSIONS

i. The Company shall not be liable to make any payment under this Policy to the Insured in connection with or in respect of any expenses whatsoever incurred by any Insured arising out of deviation in Weather Index resulting from:
    a. Ionizing radiations or contaminations by radioactivity from any nuclear waste from the combustion of nuclear fuel; or
    b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
ii. The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by any Insured in connection with or in respect of any event leading to diminished agricultural or non-agricultural output/yield, or increased operational costs, howsoever caused, other than on account of a deviation in weather parameters as stated in the Schedule within a specific geographical location and specified time period.
iii. Riots, Strike, Malicious Damage, Acts of Terrorism, Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of Terrorism.
iv. War, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage or contingency or cost or expenses of whatsoever nature are not directly or indirectly caused by, resulting from or in connection with any war, war-like operations, act of foreign enemy, invasion of Indian territory or any part thereof, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, military or usurped power, or loot or pillage in connection with the foregoing, seizure, capture, confiscation, arrests, restraints and detainment by order of any governments or any other authority.
v. Consequential losses of any kind, by the way of loss of profit, business interruption, market loss or otherwise and/or any other legal liability of any kind.
vi. The Company shall not be liable to make any payment under this Policy for any loss incurred to:

a. Harvested crops and crop in transit
b. Any other weather index/parameter other than stated in the schedule or part thereto.

D. CLAIMS ASSESSMENT

1. The Company shall be responsible for all claims arising out of covered adverse weather perils and shall settle claims strictly as per the Operation Guidelines of the Reconstructed Weather Based Crop Insurance Scheme issued by Department of Agriculture, Cooperation and Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi-110001 or any amendments thereof issued by the respective state Government ["notification"]. In case of covered adverse weather perils all the insured cultivators growing the notified crop in a RUA shall be deemed to have suffered the same level of adverse weather condition & same proportion of crop loss and become eligible for the same rate of claims.
2. Claims shall be assessed only on the basis of weather data recorded by the notified RWSs or BWS, as the case may be, and the claims process shall commence once the weather data is received by the company. The weather data providers should ensure that the exposure conditions of AWS, their standardization / calibration, maintenance and weather data transmission meet the guidelines issued by the Government.
3. Claims processing shall be strictly as per the insurance term sheets, payout structure and the Scheme provisions. Claims shall be worked out as per the Insurance Declarations received from the Nodal Branches/ Nodal Banks for each notified area and crop.
4. If observed index value falls below or above, (as the case may be) the notified trigger value, then claims per unit shall be calculated using following formula depending upon index definition:

   Claims per Unit = (Difference between Observed & Notified index values) X Notional Payout
   Claims will be 'Claims per Unit' X 'Number of units'

E. PROCEDURE FOR SETTLEMENT OF CLAIMS TO THE FARMERS

1) Upfront premium subsidy from Government of India and concerned State/UT, should have been received for the season, by the Company to enable them to settle the claim.
2) The loss reports and Actual weather data shall be approved/reverted (in case of any discrepancy/concern on the authenticity/correctness of report/data) by the Company based on which the eligible claims shall be calculated and accordingly the payment of claims shall be initiated by the Company and remitted directly into beneficiary account as per pre-defined timelines.
3) Once the weather data is received/finalized from Government Authority as per the cut-off-dates decided, claims will be worked out on the National Crop Insurance Portal as per declarations/ approved proposals & covered farmer's data received from banks / channel partners / insurance intermediaries for each notified RAU and crops and accordingly the claims will be approved by the Company.

F. IMPORTANT CONDITIONS /CLAUSES APPLICABLE FOR COVERAGE OF RISKS

1) The Company should have received the premium for coverage either from Bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned Bank/ intermediaries shall be liable for payment of claims.
2) In case of any substantial misreporting by nodal Bank /branch in case of compulsory farmers coverage, the concerned Bank only shall be liable for such mis-reporting.
3) Mere sanctioning/ disbursement of Crop loans and submission of proposals/ declarations and remittance of premium by farmer/ Bank, without explicit intent to raise the Crop, does not constitute acceptance of risk by the Company.
4) Acreage discrepancy
   a. Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the Revenue authority.

b. Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given Crop.
c. Claims shall be calculated on the scaled down sum insured
d. Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down

G. STANDARD TERMS AND CONDITIONS:

1) **Incontestability and Duty of Disclosure**: The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular 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 devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.
2) **Limitation Period**
In no case whatsoever shall the Company be liable for any loss or damage after the expiration of 12 months from the date on which the claim under this Policy is made if the Insured fails to produce or deliver such documents or details as may be required by the Company in connection with the claim, unless the claim is the subject of pending action or arbitration as mentioned in "**Arbitration and Legal Action:"** clause mentioned in the document.
3) **Legal Ownership**
During the Period of Insurance, the Insured shall possess all legal ownership rights with regard to the Property and / or Crop Cultivated. The Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of his/her legal ownership rights over the Property and / or Crop Cultivated.
4) **Reasonable Care**: The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to a claim.
5) **Observance of terms and conditions**: The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.
6) **Material change**: The Insured shall immediately notify the Company by in writing of any material change in the risk, and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and/or premium if necessary, accordingly.
7) **Records to be maintained**: The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Insurance Policy furnish such information as the Company may require.
8) **No constructive Notice**: Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.
9) **Notice of charge etc**: The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.
10) **Special Provisions**: Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.
11) **Overriding effect:**
The terms and conditions contained herein of the Schedule shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any of these term and condition with the scope of cover contained in Part II of the Schedule, then the term(s) and condition(s) contained herein shall be read in consonance with the scope of cover/terms and conditions contained in the Schedule and

these terms and conditions shall be deemed to be modified accordingly or superseded by the Schedule, in case of inconsistency being irreconcilable.

12) Duties of the Insured on occurrence of loss: On the occurrence of any loss, within the scope of cover under the Policy the Insured shall:
    a. In case of localized risk, the insured farmer would give intimation to the company within 48 hours of the event through the concerned financial institution/Bank/authorized agent or directly.
    b. Allow the Surveyor or any agent of the Company to inspect the lost/damaged properties/Insured Crop premises /goods or any other material items, as per 'the Right to Inspect' Clause as provided in the policy.
    c. Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties under 'Rights of the Company on Happening of Loss or Damage' Clause as provided in the policy.
    d. Not abandon the insured Property/item/premises/Insured Crop, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its agents or the Surveyor.

    If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at the option of the Company.
13) Rights of the Company on happening of loss or damage: On the happening of loss or damage, or circumstances that have given rise to a claim under this Policy, the Company may:
    a. Enter and/or take possession of the Property and/or Crop Cultivated, where the loss or damage has happened
    b. Take possession of or require to be delivered to it any property and/or Crop Cultivated of the Insured in the building or on the premises at the time of the loss or damage
    c. Keep possession of any such property and/or Crop Cultivated and examine, sort, arrange, remove or other wise deal with the same; and,
    d. Sell any such property and/or Crop Cultivated or dispose of the same for account of whom it may concern. The powers conferred by this condition shall be exercisable by the Company at any time until notice in writing is given by the Insured that he makes no claim under the Policy, or if any claim is made, until such claim is finally determined or withdrawn. The Company shall not by any act done in the exercise or purported exercise of its powers hereunder incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this Policy in answer to any claim.

    If the Insured or any person on his behalf shall not comply with the requirement of the Company, or shall hinder or obstruct the Company in the exercise of the powers hereunder, all benefits under the Policy shall be forfeited at the option of the Company.
14) Right to inspect: If required by the Company, an agent/representative of the Company 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 the claim to the Insured 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 such of 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.
15) Position after a claim: The Insured shall not be entitled to abandon any Insured item/property and/or Crop Cultivated whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the Period of Insurance shall stand reduced by the amount of the compensation.
16) Contribution: If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same subject matter of this insurance, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
17) Fraudulent claims: If any claim 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 or anyone acting on his/her behalf to obtain any benefit under this Policy, all benefits under this Policy shall be forfeited
18) Cancellation/termination: Cancellation/termination:

The Company may at any time, cancel this Policy, by giving 15 days notice in writing by Registered post to the Insured at his last known address. In such an event, the company shall refund to the insured full premium in respect of those sections of this policy for which the risks are yet to commence. For the avoidance of doubt, no cancellation will be allowed for those sections of risks which have already expired and/or are already in force as on date of request for cancellation and the company shall remain liable to make benefit payments, if applicable, to the insured in respect of such sections. Under normal circumstances, the Company will not cancel the policy except for reasons of mis-representation, fraud, non-disclosure of material facts, non-cooperation of the Insured or if any false statement, or declaration is made or used.

The Insured may also give 15 days notice in writing, to the company, for the cancellation of this policy. In such case, the insured shall be entitled to a refund of seventy five percent (75%) premium in respect of those sections of the policy for which the risk are yet to commence. For the avoidance of doubt, no cancellation will be allowed for those sections which have already expired and/or are already in force as on date of request for cancellation and the company shall remain liable to make benefit payments, if applicable, to the insured in respect of such sections.

19) 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.
20) Arbitration and legal action: If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted by the Company) 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 the dispute/difference, 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. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

    It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, as hereinbefore provided, if the Company has disputed/rejected 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 the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained. Subject to above arbitration provisions, if no court action or suit is commenced within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited and the rights of insured shall stand extinguished and the liability of the company shall also stand discharged.
21) Renewal notice: The Company shall not be bound to accept any renewal premium nor give notice that such is due.
22) Endorsement Applicable To The Policy: AGREED BANK CLAUSE

    It is hereby declared and agreed:- That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as agents for such other parties. That the receipts of the Bank shall be complete discharge of the Company thereof and shall be binding on all the parties insured hereunder.

    N.B: The Bank shall mean the first named Financial Institution/ Bank named in the Policy. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any manner arising under or in connection with this Policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

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.

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customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, We will send Our response.
Email: grievance@godigit.com

For further information, please refer the below link,
https://www.godigit.com/claim/grievance-redressal-procedure

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/

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.

Address and contact number of Council For Insurance Ombudsman

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 Blda. 1st Floor, South Wing, Jeevan Shikha, Opp. Gayatri Mandir 60-B Hoshangabad Road Bhopal-462 011	Email: oio.bhopal@cioins.ca.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 040-23376S99, 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, 0484-23S8336
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	Email: oio.pune@cioins.co.in	020-24471175

		N.C. Kelkar Road Narayan Peth Pune- 411030.		
18	THANE	2nd Floor Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane - 400604	Email: oio.thane@cioins.co.in	022-20812868, 022-20812869

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

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