


	A	B	C	D	E	F	G
1		Liberty General Insurance Ltd. Unit 1501&1502, 15th Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai - 400013, Phone: +91 226700 1313 Fax: +91 226700 1606 IRDAI of India Reg. No.150, CIN: U66000MH2010PLC269656 Website Link: www.libertyinsurance.in					
2							
3							
4							
5	CUSTOMER INFORMATION SHEET						
6	This document provides only key information about your policy No XXXXXXXXXXXXXXXXXXXX. Please refer to the policy document for detail terms and conditions.						
7	Sl No	Title	Description	Policy / Clause Number			
8	1	Product Name	Private Car Package Policy - 3 Years	NA			
9	2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RPMT0007V02202425	NA			
10	3	Structure	Indemnity	NA			
11	4	Interests Insured	Interest of Insured is Own Damage & third party liability arising out of insured vehicle	NA			
12	5	Sum Insured / Motor Insured Declared Value Scope	-/-	NA			
13	6	Policy Coverage	Section I - LOSS OF OR DAMAGE TO THE VEHICLE INSURED : The Company will indemnify the insured against loss or damage to the vehicle insured hereunder and/or its accessories whilst thereon: i. by fire explosion self ignition or lightning; ii. by burglary housebreaking or theft; iii. by riot and strike; iv. by earthquake (fire and shock damage); v. by flood typhoon hurricane storm tempest inundation cyclone hailstorm frost; vi. by accidental external means; vii. by malicious act; viii. by terrorist activity; ix. whilst in transit by road rail inland waterway lift elevator or air; x. by landslide rockslide.  SECTION II - LIABILITY TO THIRD PARTIES : Subject to the limits of liability as laid down in the Schedule hereto the Company will indemnify the insured in the event of an accident caused by or arising out of the use of the vehicle against all sums including claimant's cost and expenses which the insured shall become legally liable to pay in respect of i. Death of or bodily injury to any person caused by or arising out of the use (including the loading and/or unloading) of the vehicle. ii. Damage to property caused by the use (including the loading and/or unloading) of the vehicle.				
14			The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he / she is registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:				
15			Section III				
16			The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he / she is registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:				
17			The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he / she is registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:				
18			The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he / she is registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:				
19			The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he / she is registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:				
20			The Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the Insured, in direct connection with any of the vehicle of which he / she is registered owner or whilst driving or mounting into/dismounting from such vehicle or whilst travelling in it as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:				

	A	B	C	D	E	F	G
21			Engine Safe	IRDAN150RPMT0007V01202425 / A0011V01202425	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed that the Company undertakes to provide cover to the engine of the insured vehicle including its block and child parts along with the gear box, transmission or differential assembly provided the loss or damage is due to"</p> <p>a)Ingression of water in the engine or b)Leakage of lubricating oil from the engine / assembly arising out of accidental damage</p> <p>Company shall indemnify the Insured towards the following repairs / replacements arising out of (a) &amp; (b) above:</p> <p>a)Repair or replacement of the internal parts of the gear box such as gears or shafts, bearing, gear oil and gaskets. b)Repair or replacement of engine block and internal child parts of engine including lubricating oils / consumables used in the assembly but excluding fuel. c)Labour cost incurred towards overhauling the damaged engine/gear box d)Engine compression tests and other machining charges.</p> <p>Special Conditions</p> <p>(A) Vehicle is taken to the garage within 24 hours of water receding from the water logged area and the intimation to the Company be given not later than three days from the receding of water, unless the insured is prevented to do so by sufficient &amp; reasonable reason, where the company can condone the delay based on merits of each case. (B) Insured shall take reasonable care to avoid further damage to engine/gear box post water ingress or leakage of lubricating oil. Insured should not try to crank or push start the engine post undercarriage damage or post insured vehicle stopping due to water ingression.</p> <p>Special Exclusions</p> <p>1.Loss or Damage covered under manufacture's warranty or part of manufacturer's recall. 2.Loss or damage to the engine and/or gear box due to delay in intimation to the insurer or delay in retrieval of insured vehicle from water clogged area. Subject to the terms, conditions, exceptions and limitations of the policy.</p>	F-	
22			Towing Expenses cover	IRDAN150RPMT0007V01202425 / A0012V01202425	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is hereby understood and agreed that the Company shall pay the towing expenses of the damaged insured vehicle from accident spot to the nearest authorized repairer/garage over and above the amount covered under basic Private Car Policy- Bundled Cover.</p> <p>Maximum liability of the Company is restricted to the Sum Insured as mentioned in the schedule or actual expenses incurred whichever is less.</p> <p>Subject to the terms, conditions, exceptions and limitations of the Policy.</p>	F-	
23			EMI Protection	IRDAN150RPMT0007V01202425 / A0013V01202425	<p>In consideration of the extra premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions, exclusions and limitations that the Company will pay the Insured the amount, maximum up to the Amount &amp; Number of EMIs (E quated Monthly Installment) Covered as mentioned in the Schedule for each completed period of 30 days for which the insured vehicle is under repair arising of accidental damages provided –</p> <p>a.The claim is admissible under Section I (Own Damage) of the policy; b.The vehicle is repaired at a garage/workshop authorized* by the company</p> <p>Conditions</p> <p>1.Maximum two claims shall be admissible under this add on during the policy period. 2.For computation of "completed period of 30 days", the start date will be taken as the day following the day on which the insured vehicle is given to the garage for repair and end date will be taken as the day on which intimation regarding delivery of repaired vehicle is given to Insured or the Company. Time taken by the garage to commence the repair work or waiting time due to non-availability of spares is not considered. 3.In case of theft of insured vehicle, entire amount of EMI coverage as opted by the insured &amp; mentioned on the policy schedule shall be reimbursed (subject to other conditions mentioned). 4.The claim under this add-on shall be paid directly to the financier as mentioned on the schedule, to which the insured vehicle is hypothecated. 5.Liability of the Company shall be limited to the EMI amount mentioned in the schedule or the actual EMI prevailing at the time of loss whichever is lower. Also, in no case, Company shall pay an amount higher than the actual amount of loan outstanding against the insured vehicle.</p>	F-	
24			Tyre Protect	IRDAN150RPMT0007V01202425 / A0014V01202425	<p>In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions and limitations, that the Company will cover expenses for repair and/or replacement as may be required arising out of accidental loss or damage to tyres and tubes of the insured vehicle due to-</p> <p>A.Impact cuts, bursts. B.Impact bulging of side wall excluding manufacturing defect, chemical or atmospheric damages. C.Flattening of Tyre due to Hard Braking.</p> <p>Unused Tread Depth of the Tyre(s) at the Time of Loss&amp; a viz Admissible Claim Amount</p> <p>&lt;3 mm R&amp;A        &gt;= 3 to &lt;5 mm - 50% of the cost of new tyre(s)        &gt;= 5 to &lt;6.5 mm - 75% of the cost of new tyre(s)        &gt;= 6.5 to &lt;7mm - 85% of the cost of new tyre(s)        &gt;=7mm - 100% of the cost of new tyre(s)</p> <p>Special Conditions:</p> <p>1.Unused Tread depth will be measured at the center of the tread, 4 measurements at 4 different places will be taken for the purpose of arriving at average tread depth which will be the basis of payment under the coverage. 2.In cases of tyres with original tread of more than 8 mm, the scale of admissible claim amount mentioned in the above table shall be applied proportionately 3.Replacement of tyre will be allowed for same make and specification and in case of non-availability of the same make or specification leading to replacement with tyre/tube of higher specification; company will not be liable for betterment charges. 4.If damage to tyre and tube is due to the accidental damage to the insured vehicle covered under "Own Damage" section of the Policy, our liability under this cover will be restricted to the difference between admissible claim amount under the add on cover based on Unused Tread Depth of the Tyre(s) at the time of loss as mentioned in above table and the liability of the company limited to 50% of the cost of replacement of Tyres and Tubes as stated under the "Own Damage" section of Motor Insurance Policy.</p> <p>In consequence whereof the exclusion appearing in the Private Car Package Policy Terms and Conditions which reads as "damage to tyres and tubes unless the vehicle is damaged at the same time in which case the liability of the company shall be limited to 50% of cost of replacement" stands deleted.</p> <p>5.In case of any tyre replacement during the Policy Period, due to any reason mentioned cover will not be applicable unless it is informed and endorsed in the Policy.</p>	F-	
25	7	Add-on Cover	EV Secure	IRDAN150RPMT0007V01202425 / A0015V01202425	<p>In consideration of additional premium paid by the Insured, it is hereby understood and agreed, subject to the terms, conditions, exclusions, and limitations, that the Company will indemnify the Insured as per the below mentioned coverages as opted either of section 1 and 2 as mentioned below or jointly together as a whole and specified in the policy schedule:</p> <p>1.Charger Protection covers:</p> <p>Any loss of/or damage, or destruction to detachable charger, including charging cables and charging adaptors or due to:</p> <p>•Theft or burglary •Impact damage caused by external accidental means. •Fire, explosion, self-ignition</p> <p>provided all instructions as prescribed by the manufacturer are followed, and reasonable care is taken by the Insured to prevent the loss.</p> <p>In case of any replacement of wall mount charger due to the above-mentioned reasons, company will re-imburse one-time actual cost for Re-Installation of "Wall mount charger and adaptor assembly unit" subject to maximum limit specified in the policy schedule.</p> <p>Any loss of/or damage to property of Insured due to Fire, explosion, self-ignition of detachable charger, including charging cables and charging adaptors during authorized use as prescribed by manufacturer, subject to the maximum limit as specified in the policy schedule.</p> <p>Limits of Indemnity -</p> <p>a)Total Loss of equipment - Actual cost of replacement subject to maximum indemnity as defined in the policy schedule. b)Partial Loss of equipment - Cost of repair subject to maximum indemnity as defined in the policy schedule. c)Property damage of Insured - Maximum indemnity as specified in the Policy schedule.</p> <p>Conditions:</p> <p>a)This Add on can be opted only, if the person has obtained insurance policy from company b)The Charger/other equipment insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer c)The Charger/other equipment insured under this Add on are utilized for private use only for the vehicle, for which is insured in base policy. d)A claim resulting from theft / burglary must be supported by an FIR filed with the police. e)A claim resulting from major Fire or Explosion must be supported by an FIR filed with the police &amp; Fire Brigade report. f)Indemnity under this cover is limited to two claims during policy year as applicable for own damage cover as specified in the schedule. g)Claim under this add-on is intimated to the Company within 24 hours of occurrence of Loss.</p>	F-	NA
26			Gap Value Cover (Revision)	IRDAN150RPMT0007V01202425 / A0016V01202425	<p>In consideration of the payment of extra premium paid by the Insured as mentioned in the Policy Schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall pay the "difference amount" between the amount received under Own Damage (OD) Section i.e. Insured Declared Value (IDV) less deductibles under the policy AND price as per purchase invoice OR the current Replacement Value of vehicle if the same make model is available, whichever is less in the event of a Total Theft or Total Loss/ Constructive Total Loss (CTL) of the vehicle. It also covers the Road Tax and first time registration charges if specifically declared and additional premium is paid.</p> <p>Maximum liability to the company is limited to the sum Insured mentioned in the policy schedule.</p> <p>Special Conditions applicable to this benefit-</p> <p>a)The vehicle insured is not more than --- years old on the date of commencement of the policy period. b)The Total Theft or Total loss/Constructive Total Loss of the vehicle should be admissible under Own Damage Section of the policy.</p>	F-	

	A	B	C	D	E	F	G
27			Consumable	IRDAN150RPMT0007V01202425 / A0017V01202425	<p>In consideration of the payment of extra premium paid by the insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company agrees to cover expenses incurred towards "those items or substances of specific use which at the time of loss are either totally consumed or deemed unfit for further use in the vehicle" arising out of damage to the vehicle insured and/or to its accessories caused by insured peril under the basic Private Car Policy.</p> <p>Consumables shall mean those items or substances which have specific use and when applied to their respective uses are deemed to be consumed completely and/or are deemed to be unfit for future use. These items include grease, lubricants clip, air conditioner's gas, bearings, engine oil, oil filter, fuel filter, break oil, nut and bolt, screw, washers and the like.</p> <p>Subject otherwise to the terms, conditions, exceptions and limitations of the policy</p> <p>Special Conditions applicable:</p> <p>a)The cover under this add-on will be available only for vehicles upto the maximum age of --- years.</p> <p>b)For any claim to become payable under this add-on, it should be admitted under Own Damage Section of the Policy.</p> <p>c)All such costs to be supported with proper bills/invoices only from Garages authorized by the company.</p> <p>d)Such repairs to be undertaken within three (3) days of date of loss.</p>	F	
28			Key Loss Cover	IRDAN150RPMT0007V01202425 / A0018V01202425	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company will reimburse insured towards:</p> <p>a.The cost of replacing vehicle keys in case of irrecoverable occurrences or broken or damaged keys</p> <p>b.The Cost of replacing locks and keys in case of theft of keys and for if the vehicle is broken into along with damage to the locks/keys of the insured vehicle resulting in security threat to the vehicle.</p> <p>Special Condition</p> <p>a.Insured is required to provide police report confirming the incident details occurring during the mentioned Policy Period.</p> <p>Subject to the terms, conditions, exceptions and limitations of the Policy.</p>	F	
29			Loss of personal belongings	IRDAN150RPMT0007V01202425 / A0019V01202425	<p>In consideration of extra premium paid by the Insured as mentioned in the policy schedule and realized by the Company it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company will pay for the loss or damage to insured's personal belongings caused by perils mentioned under section 1 of the Policy while they are inside the insured vehicle at the time of loss or damage to the vehicle.</p> <p>Personal belongings for purpose of this coverage would mean the articles or other items of personal nature which are likely to be used, carried or worn but excludes Money, Securities, Cheques, Bank Drafts, Credit or Debit Cards, Jewellery, Lens, Glasses, Travel Tickets, Watches, Valuables, Manuscripts, Painting and items of similar nature. Any goods or samples in connection with any business or trade are not covered.</p> <p>Company's liability (maximum subject to the sum insured mentioned in the schedule) under this cover will be payable as mentioned below:</p> <p>a.In case of Partial loss or damage to the insured item(s): Company will pay the reasonable cost of repair to restore the item in similar condition as it was immediately before the event leading to loss or damage.</p> <p>b.In case of Total loss or damage to the insured item(s) including the situation wherein the cost of repair is equal to or exceeding the value of insured item immediately prior to the event leading to loss or damage: Company will pay the market value of the insured item as it was immediately before the event leading to loss or damage less salvage value if any.</p> <p>Special Condition:</p> <p>a.For any claim to become payable under this add-on cover, it should be admissible under section 1 "Own Damage" of the Policy.</p> <p>b.A police report must be submitted to Company for claims due to theft, burglary or house-breaking.</p> <p>The insured will bear first INR 200 of each and every claim under this section.</p> <p>Subject to the terms, conditions, exceptions and limitations of the Policy.</p>	F	
30			Liberty Assure	IRDAN150RPMT0007V01202425 / A0020V01202425	<p>In consideration of additional premium paid by the insured as mentioned in the policy schedule, it is hereby understood and agreed subject to the terms, conditions exclusions and limitations that the Company shall cover the Insured under the below mentioned sections during the Policy Period as mentioned in the policy schedule. Both the sections are mandatory and must be necessarily opted for coverage under this Add-on cover.</p> <p>A.Vehicle Assistance Services:</p> <p>1.Vehicle relocation to the nearest Liberty Authorized Repair Shop in case of Major breakdown - In the event of a breakdown of the insured vehicle due to a mechanical or electrical fault which cannot be repaired on the spot, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Liberty Authorized Repair Shop. Any costs and expenses pertaining to towing of the insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair Shop.</p> <p>2.Vehicle relocation to the nearest Liberty Authorized Battery Charging Station / Repair Shop in case of vehicle run out of charge - In the event that an insured vehicle runs out of charge and is immobilized while on a trip, the Service Provider will assist in making arrangement for the insured vehicle to be towed to the nearest Liberty Authorized Battery Charging Station / Repair Shop whichever is nearest. Any costs and expenses pertaining to towing of the insured vehicle over and above the Covered Distance shall be directly borne by the Insured and shall be paid to the Repair Shop.</p> <p>3.Onsite Repair Services - In the event of a breakdown of the insured vehicle due to a minor mechanical or electrical fault and immediate repair on the spot is deemed possible, the Service Provider shall assist the Insured by arranging for a technician to reach the breakdown location. The cost of material &amp; Spare Parts if required to repair the insured vehicle on the spot and any other incidental conveyance to obtain such material &amp; spare parts will be borne by the Insured. This service will be provided when the insured vehicle is not in a position to be driven to the nearest Repair Shop.</p> <p>4.Changing of Flat tyre - In the event, that an insured vehicle is immobilized due to a flat tyre, Service Provider will assist the Insured by organizing for a technician to get the punctured tyre fixed. Service Provider will bear the labour cost and round-trip conveyance costs of the technician. Material/spare parts if required to repair the Vehicle (including repair of flat spare, stepney tyre) will be borne by the Insured. In case the spare tyre is not available in the insured vehicle, the flat tyre will be taken to the nearest Liberty Authorized flat tyre repair shop for repairs &amp; reattached to the Vehicle. All incidental charges for the same shall be borne by the Insured.</p> <p>Covered Distance &amp; Territorial Scope: The above Assistance Services shall be provided will be within a radius of 100 Kms from the place of breakdown to nearest available vendor / repairer within the Republic of India excluding islands. Cost of Services beyond the coverage as mentioned shall be borne by the Insured.</p> <p>Conditions:</p> <p>1.This Add-on can be opted only if the vehicle is insured under a Motor Insurance Policy issued by the Company.</p> <p>2.All additional expenses regarding replacement of a part, additional Fuel and any other service which does not form a part of the standard services mentioned above would be on chargeable basis by the Service provider.</p> <p>3.Coverage under this section can be availed only up to the maximum number of claims as specified and mentioned in the Policy Schedule.</p>	F	
31			Liberty Battery Secure	IRDAN150RPMT0007V01202425 / A0021V01202425	<p>In consideration of additional premium paid by the Insured as mentioned in the policy schedule, it is hereby understood and agreed, subject to the terms, conditions, exclusions, and limitations, that the Company will cover expenses incurred for repair and/or replacement as may be required due to consequential loss arising out of</p> <p>A.Unexpected Power Surge</p> <p>B.Water Ingression</p> <p>C.Short Circuit</p> <p>D.Spontaneous, unexplained, and uncontrolled exothermic electrochemical reactions.</p> <p>causing loss or damage to battery, drive Motor/electric Motor and HEV (Hybrid electric vehicle) system (Collectively known as other insured parts), whether it forms part of or taken &amp; fitted separately to the insured vehicle.</p> <p>Limits of Indemnity:</p> <p>a)Total Loss of Battery and other insured parts - Actual cost of replacement subject to maximum indemnity amount as stated in the policy schedule.</p> <p>b)Partial Loss of Battery and other insured parts - Cost of repair subject to maximum indemnity amount as stated in the policy schedule.</p> <p>Conditions:</p> <p>a)This Add-on can be opted only if the vehicle is insured under a Motor Insurance Policy issued by the Company.</p> <p>b)The battery and other parts insured under this Add on are used in accordance with the guidance and in accordance with the instructions from the manufacturer</p> <p>c)The battery and other insured parts under this Add on are utilized for insured vehicle only.</p> <p>d)Indemnity under this Add-on is limited to one claim during the policy year as applicable for own damage cover as specified in the schedule.</p> <p>e)Claim under this Add-on is intimated to the Company within 24 hours of occurrence of loss.</p> <p>f)Water Ingression shall cover loss or damage to Battery and covered parts, even in case of, no loss or damage to insured vehicle payable under base policy</p> <p>Exclusions:</p> <p>The company shall not be liable for any claims under this section directly or indirectly arising out of:</p> <p>a)Loss or damage attributable to manufacturing defect or design or unauthorized alterations.</p> <p>b)Loss or damage to the battery and other insured parts falling under the terms of the maintenance / warranty agreement by manufacturer /supplier or any AMC contract with Third party provider.</p> <p>c)Any claim where the subject matter of claims is covered under any other type of insurance policy with any other insurer or manufacturer's warranty including recall campaign, goodwill compensation or under any other such packages at the same time.</p> <p>d)Loss or Damage arising during the maintenance, repair, dismantling of the battery or other insured parts.</p> <p>e)Wiring out of the misuse of or use other than in accordance with manufacturer's recommendation of or use of any part / accessory which has not been approved by the manufacturer for the equipment.</p> <p>f)Any claim where Charging is not done as per the guidelines of OEM (original equipment manufacturer).</p>	F	

						</	

33	A	B	C	D	E	F	G		
54	13	Grievance Redressal and Policyholders Protection	Grievance Redressal Officer : Sameer Malsundkar Email ID : gro@libertyinsurance.in						
55			Bima Bharosa (Grievance Redressal Portal), RIDA- https://bimbhbarosa.india.gov.in/ Insurance Ombudsman – The contact details of the Insurance Ombudsman offices have been provided as Annexure-B of Policy document.						
56			OMBUDESMAN'S OFFICE		CONTACT DETAILS		JURISDICTION		
57			Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.		Tel.: 079 -25501201/02/05/06 bimalokpal.ahmedabad@cioms.co.in		Gujarat, Dadra & Nagar Haveli, Daman and Diu.		
58			Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 008.		Tel.: 080 - 26652048 / 26652049 bimalokpal.bengaluru@cioms.co.in		Karnataka		
59			Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Mahvira Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 002.		Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 bimalokpal.bhopal@cioms.co.in		Madhya Pradesh and Chhattisgarh		
60			Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009.		Tel.: 0674 - 2596461/2596455 Fax: 0674 - 2596429 bimalokpal.bhubaneswar@cioms.co.in		Orissa		
61			Office of The Insurance Ombudsman Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 012.		Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 bimalokpal.chandigarh@cioms.co.in		Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.		
62			Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.		Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 bimalokpal.chennai@cioms.co.in		Tamil Nadu, Puducherry/Town and Kerala( which are part of Puducherry).		
63			Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.		Tel.: 011 - 23324281/23213504 bimalokpal.delhi@cioms.co.in		Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.		
64			OFFICE OF THE INSURANCE OMBUDSMAN LIC OF INDIA 10TH FLOOR, JEEVAN PRAKASHI, DIVISIONAL OFFICE JALGANDH, RAIPUR, JHARKHAND.		Tel.: - 0484-2358759/2359338 Fax:- 0484-2359336 bimalokpal.ernaikulam@cioms.co.in		Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.		
65			Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM).		Tel.: 0361 - 2632204 / 2602205 bimalokpal.guwahati@cioms.co.in		Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.		
66			Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakti-Ka-Pool, Hyderabad - 500 004.		Tel.: 040 - 23312122 Fax: 040 - 23376599 bimalokpal.hyderabad@cioms.co.in		Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.		
67			Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur – 302 005.		Tel.: 0141 - 2740363 bimalokpal.jaipur@cioms.co.in		Rajasthan		
68			Office of the Insurance Ombudsman, Hindustan Bldg, Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.		Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 M : 8009693830 bimalokpal.kolkata@cioms.co.in		West Bengal, Sikkim, Andaman & Nicobar Islands.		
69			Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow – 226 001.		Tel.: 0522 - 2231380 / 2231331 Fax: 0522 - 2231310 bimalokpal.lucknow@cioms.co.in		Districts of Uttar Pradesh :- Lalitpur ,Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gaziipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganga, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Siddharthnagar.		
70			Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.		Tel.: 69038821/23/24/25/26/27/28/29/30/31 Fax: 022 - 26106052 bimalokpal.mumbai@cioms.co.in		Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.		
71			Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bani, Sector 15, Gurgaon, Haryana		Tel.: 0120-2514252 / 2514253 bimalokpal.noida@cioms.co.in		State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budoun, Bulandshahar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orsiya, Pilibhit, Etawah, Farrukhabad, Firozbad, GautamBodhanagar, Ghaziabad, Haridol, Shahjahanpur, Hapur, Shamli, Rampur, Kaithagang, Sambhal, Amroha, Hathras, Kanhiramnagar, Saharanpur.		
72			Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.		Tel.: 0612-2547068 bimalokpal.patna@cioms.co.in		Bihar ,Jharkhand.		
73			Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kolkar Road, Narayan Peth, Pune – 411 030.		Tel.: 020-41312555 bimalokpal.pune@cioms.co.in		Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.		
74			14	Obligations of the Policyholder	To disclose all information correctly sought by the insurer at time of filling the proposal form in case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately Non-disclosure of material information may affect the claim settlement. (Disclosure of other material information during the policy period.) Insurer to specify the material information				
75			Declaration by the Policyholder:-						
76			I have read the above and confirm having noted the details.						
77			Place:						
78									
79	Date:								
80									
81	*Trade Logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license								