

LIBERTY TERRORISM AND/OR SABOTAGE INSURANCE

LIABILITY WORDING

INSURING CLAUSE

This is a **Claims Made and Reported Contract** which applies only to claims first made against the Insured during this Contract's Period.

This Contract is not subject to the terms and conditions of any other insurance. It should be read carefully by the Insured.

In consideration of the payment of the premium Insurers agree, subject to the insuring agreements, conditions, exclusions, definitions and declarations contained in this Contract, to indemnify the Insured in respect of their operations for their Ultimate Net Loss, by reason of liability imposed upon the Insured by law, for monetary damages in respect of:

a) Claims first made against the Insured during this Contract's Period;

Or

b) Claims, or circumstances likely to give rise to a claim insured hereunder, which are reported in writing to Insurers as soon as reasonably possible and in no event later than 90 days after the expiry of this Contract.

Provided always that such Claims arise out of an Occurrence as defined herein that takes place during this Contract's Period, for:

- **Bodily Injury**
- **and/or Property Damage**
- **and/or Defence Expenses**

Resulting solely and directly from an **Act (or Acts) of an Insured Event(s)**, as defined herein.

DEFINITIONS

1. **Insured Event(s)**, shall

1 **"Terrorism"** shall mean an act or series of acts, including the use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

2 **"Sabotage"** shall mean a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

2. **"Bodily Injury"** shall mean all physical injury to a third party human being including death, sickness, disease or disability and all mental injury, anguish or shock to such human being resulting from such physical injury.

3. **"Claim"** shall mean that part of each written demand received by the Insured for monetary damages covered by this Contract, including the service of suit or institution of arbitration proceedings.

The term 'claim' shall not include a demand for an injunction, or any other non-monetary relief.

4. **"Defence Expenses"** shall mean investigation, adjustment, approval, defence and appeal costs and expenses, and pre- and post-judgement interest, paid or incurred by on behalf of the Insured.

The salaries, expenses or administrative costs of the Insured or its employees or any insurer shall not be included within the meaning of Defence Expenses.

5. **"Property Damage"** shall mean physical loss of, physical damage to, or physical destruction of tangible property of a third party, including loss of use of the tangible property so lost, damaged or destroyed and/or removal of debris from third party property.

6. **"Ultimate Net Loss"** shall mean the amount an Insured is obligated to pay, by judgement or settlement, as damages resulting from a claim, including defence expenses in respect of such claim arising out of one Occurrence.

It is agreed that the limit of liability available to pay damages shall be reduced and may be completely exhausted by payment of claims expenses.

7. **'Occurrence'** shall mean Claims arising out of and directly occasioned by one Act or series of related Acts of an Insured Event for the same purpose or cause.

The duration and extent of any one "Occurrence" shall be limited to all Claims directly occasioned by one Act or series of Acts of an Insured Event arising out of the same purpose or cause during any period of 72 consecutive hours, commencing at the time of the first such act, and within a radius of ten (10) miles of the location of the first such act of Terrorism..

No period of 72 consecutive hours shall commence prior to the attachment of this Contract.

8. **'Limit of Liability'** shall mean the Ultimate Net Loss (as set out in the Risk Details) in excess of the underlying amount and/or each Occurrence retention (set out in the Risk Details).

Regardless of the number of Occurrences or Claims made against the Insured or multiple Insureds, Insurers' total limit of liability, including defence expenses, shall not exceed the amount of Ultimate Net Loss.

The Limit of Liability stated in the schedule as “aggregate” is the total limit of the Insurers’ liability for all **damages expenses** arising out of the **claims** first made against the insured during the **period** and reported to Insurers.

9. **‘Excess’** shall mean the underlying amount and/or each occurrence retention (set out in the Risk Details).

Regardless of the number of Claims made against the Insured; where the underlying amount is in respect of each Occurrence, the Insured shall always be liable for the underlying amount or each Occurrence retention (whichever is the greater), in respect of each and every Occurrence.

Regardless of the number of Claims made against the Insured; where the underlying amount is in the aggregate, the Insured shall always be liable for the remaining underlying amount and/or each Occurrence retention.

EXCLUSIONS

LOSSES EXCLUDED

This Contract does NOT apply to any actual or alleged loss or damage, liability, injury, defence expenses, cost and expense, arising directly or indirectly from or as a result of:

1. Nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination, however such nuclear detonation, nuclear reaction, nuclear radiation or radioactive contamination may have been caused.
2. War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, martial law, or confiscation by order of any government or public authority.
3. Seizure or illegal occupation unless physical loss or damage is caused directly by an Insured Event.
4. Confiscation, nationalisation, requisition, detention, legal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives the Insured of the use or value of its property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade.
5. Discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment.
6. Chemical or biological release or exposure of any kind.
7. Attacks by electronic means, including computer hacking or the introduction of any form of computer virus, corrupting or unauthorised instructions or code, or the use of any electromagnetic weapon.

However this exclusion shall not operate to exclude losses (which would otherwise be covered under this Contract) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

8. Vandals or other persons acting maliciously or by way of protest or strikes, riots or civil commotion.
9. Loss of use, delay or loss of markets, failure to supply goods or services, failure to perform however caused or arising, loss of income, increased cost of working or any other consequential loss, unless specifically provided for by a business interruption extension to this Contract.
10. Cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications of any type or service not on the Insured's premises.
11. Threat or hoax.
12. Burglary, house-breaking, looting, theft or larceny or caused by any person taking part therein.
13. Bodily Injury to employees or contract workers of the Insured, arising out discrimination or humiliation, or arising under any workers' compensation, unemployment compensation or disability laws, statutes, or regulation.
14. Property
 - a) Owned, leased, rented or occupied by the Insured;
 - b) In the care, custody or control of the Insured.
15. Fines, penalties, punitive damages, exemplary damages, sanctions, or any additional damages resulting from the multiplication of compensatory damages.
16. Mental injury, anguish, or shock, where no Bodily Injury has occurred to the claimant.
17. Criminal, dishonest, fraudulent or malicious conduct by the Insured.
18. Goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured.
19. Any claims or circumstances disclosed on the application for this insurance.

Nothing contained in the above exclusions shall extend this Contract to cover any liability which would not have been covered had these exclusions not been incorporated herein.

CONDITIONS

This Contract is subject to the following Conditions:

1. INSOLVENCY

The insolvency, bankruptcy, receivership or any refusal or inability to pay of the Insured or any Insurer and/or any Insurer shall not operate to:

- a) Deplete the underlying amount(s) and/or each Occurrence retention set out in the Risk Details;
- b) Increase Insurers' liability under this Contract;
- c) Increase any Insurers' share of liability under this Contract.

In no event shall any Insurer of this Contract assume the responsibilities and/or obligations of the Insured and/or any Insurer and/or Insurer.

2. OTHER INSURANCE

This insurance will act as primary insurance, and will respond first, in the event the Insured is otherwise insured incidentally for any damages and claims expenses which are indemnifiable under this Contract (namely, under a more general or combined policy providing coverage, in addition, for other risks not indemnified under this Contract).

Where the Insured is, irrespective of this Contract, entitled to be indemnified in whole or in part by any other Insurance in respect of any damages which would otherwise have been indemnifiable in whole or in part by the Insurers of this Contract (namely, under a policy which does not provide coverage for other risks not indemnifiable under this Contract), there shall be no contribution or participation by the Insurers of this Contract on the basis of any deficiency, concurrent or double insurance for such damages or that part of such damages for which the Insured is entitled to be indemnified by such other insurance. This condition will apply whether or not the Insured is actually indemnified by such other insurance, or if such other insurance is avoided or rescinded.

3. NOTICE OF CLAIM

As a Condition Precedent to Coverage under this Contract, Prompt notice must be given to Insurers whenever the Insured has information that a claim, alone, or in combination with any other claims, may give rise to liability and provide every demand, notice, summons or other process received by him or his representative to the Insurers.

The insured must keep the Insurers fully informed of the **claim** and forward to the Insurers copies of all relevant correspondence and legal processes.

For the purpose of this Condition 3, the Insured will notify Insurers on the basis that the Insured is liable and further is liable for any amount claimed.

4. PROTECTION MAINTENANCE

It is agreed that any protection provided shall be maintained in good order throughout the currency of this Contract and shall be in use at all relevant times, and that such protection shall not be withdrawn or varied to the detriment of the interests of the Insurers without their consent.

5. PREVENTION OF FURTHER CLAIMS

As soon as the Insured becomes aware of an Occurrence or receives a claim, the Insured shall promptly, and at its own expense, take all reasonable steps to prevent further Bodily Injury and/or Property Damage resulting from the same Occurrence or conditions which may give rise to a similar Occurrence.

6. ATTACHMENT OF LIABILITY

Liability to pay under this Contract shall not attach unless and until the Insured has, with Insurers' prior written consent, paid an amount of Ultimate Net Loss which exceeds the underlying amount and/or the each occurrence retention set out in the Risk Details.

7. DEFENCE

Insurers shall not be called upon to assume the handling or control of the defence or settlement of any claim made against the Insured; but Insurers shall have the right (but not the duty) to participate with the Insured in the defence or settlement or any claim which may be indemnifiable in whole or in part by this Contract.

Insurers will pay any defence expenses incurred (after exhaustion of the underlying amount or each occurrence retention, whichever is the greater) provided that the prior written consent of Insurers is obtained before those defence expenses are incurred, and subject always to Insurers' limit of liability set out in the Risk Details.

The Insurers will not pay any costs in defence of a claim which is excluded by this Contract.

The Insurers shall have the right at their expense to make any investigation they deem necessary, including, without limitation, any investigation with respect to the application for this Contract and statements made in the application and with respect to coverage.

The Insured shall not admit liability for or settle any Claim which may be indemnifiable in whole or in part by this Contract without Insurers' written consent.

8. APPEALS

In the event the Insured elects not to appeal a judgement which may in whole or in part involve indemnity under this Contract, Insurers may, following discussion with the Insured, elect to make such appeal at their own costs and expense, and shall be liable for the taxable costs and disbursements and any additional interest incidental to such appeal. However in no event shall the liability of Insurers exceed the limit of liability set out in the Risk Details, plus such costs, expenses, disbursements and interest.

9. APPORTIONMENT OF DEFENCE EXPENSES

Whenever any written demand received by the Insured for damages is finally resolved by a payment by the Insured which, regardless of the amount thereof, is only covered in part by this Contract, then the percentage of any Defence Expenses that can be included in the Ultimate Net Loss recoverable hereunder shall be calculated by dividing that part of such payment which is covered by this Contract, by the total amount paid by the Insured.

10. SUBROGATION

Any release from liability entered into in writing by the Insured prior to loss hereunder shall not affect this Contract or the right of the Insured to recover hereunder. The right of subrogation against any of the Insured's subsidiary or affiliated companies or any other companies associated with the Insured through ownership or management is waived.

In the event of any payment under this Contract, the Insurers shall be subrogated to the extent of such payment to all the Insured's right of recovery therefore. The Insured shall execute all papers required, shall cooperate with Insurers and, upon the Insurers' request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, attaining the attendance of witnesses and in the conduct of suits and shall do anything that may be necessary to secure such right. The Insurers will act in concert with all other interests concerned (including the Insured) in the exercise of such rights of recovery. If any amount is recovered as a result of such proceedings, such amount shall be distributed in the following priorities:

- (a) Any interest, (including the Insured's), exclusive of any deductible or self insured retention, suffering a loss of the type covered by this Contract and in excess of the coverage under this Contract shall be reimbursed up to the amount of such loss;
- (b) Out of the balance remaining, the Insurers shall be reimbursed to the extent of payment under this Contract;
- (c) The remaining balance, if any, shall inure to the benefit of the Insured, or any insurer providing insurance primary to this Contract, with respect to the amount of such primary insurance, deductible, self insured retention, and/or loss of a type not covered by this Contract.

The expense of all proceedings necessary to the recovery of any such amount shall be apportioned between the interests concerned, including that of the Insured, in the ratio of their respective recoveries as finally settled. If there should be no recovery and proceedings are instituted solely on the initiative of Insurers, the expense thereof shall be borne by the Insurers.

11. APPLICATION OF RECOVERIES

All recoveries or payments recovered or received subsequent to a payment by Insurers under this Contract, after deduction of all recovery expenses, shall be applied on a 'top down' basis, such that the last amount paid out in settlement of a loss shall be reimbursed first, and all necessary adjustments shall then be made between the Insured and Insurers, notwithstanding any rule or precedent to the contrary.

12. WAIVER OR CHANGE

Notice to, or knowledge possessed by any person, shall not effect a waiver or change in any part of this Contract or stop Insurers from asserting any right under this Contract; nor shall any part of this Contract be waived or changed, except by endorsement issued to form a part hereof, signed by Underwriters.

13. ASSIGNMENT

Assignment or transfer of this Contract shall not be valid except with the written consent of Insurers.

14. POLICY CANCELLATION

The Insurer may cancel this policy on grounds of misrepresentation, fraud, non disclosure of material facts, non cooperation by the insured or anyone acting on his behalf. The policy will be cancelled upon 15 days notice and by sending an ENDORSEMENT in this regard at insured's address shown in the SCHEDULE without refund of any premium. This policy is non cancellable by any parties on any other grounds, other than stated above.

15. LAW & JURISDICTION

Any dispute which does not fall within the Arbitration clause of this Contract shall be determined under the exclusive jurisdiction of the Indian courts as stated in the Risk details mentioned in policy schedule, policy wording & add-on to the policy.

16. 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. (This clause is not applicable to retail customers)

You are requested to go through the Arbitration Agreement proposed by the Company which is available on the Company website www.libertyinsurance.in. In case you do not agree with the proposed Arbitration Agreement you are requested to kindly inform the same to the Company by writing to care@libertyinsurance.in for further discussion and agreement.

17. INSPECTION AND AUDIT

The Insurers or their agents shall be permitted but not obligated to inspect the Insured's property at any time.

Neither the Insurers' right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the Insured or others, to determine or warrant that such property is safe.

The Insurers may examine and audit the Insured's books and records at any time up to the final termination of this Contract, as far as they relate to the subject matter of this Contract.

18. CROSS LIABILITY

In the event of claims being made by reason of Bodily Injury suffered by any employee of one Insured which does not arise out of the injured employee's employment, for which another Insured is liable, then this Contract shall covered the Insured against whom such claim is made in the same manner as if separate policies had been issued to each Insured.

Nothing contained in this clause shall operate to increase Insurers' limit of liability as set out in the Risk Details.

19. ONUS OF PROOF

In any arbitration or other proceeding to enforce a Claim for loss under this Contract, the burden of proving that the loss is recoverable under this Contract, and that no limitation or exclusion of this Contract applies, and the quantum of loss, shall fall upon the Insured.

20. FALSE OR FRAUDULENT CLAIMS

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Contract shall become void and all claims and benefit hereunder shall be forfeited.

21. MISREPRESENTATION

If the Insured has concealed or misrepresented any material fact or circumstance relating to this Contract, this Contract shall become void.

22. PREMIUM PAYMENT

The Insured undertakes that premium will be paid in full to Insurers prior to policy inception date.

23. SANCTION LIMITATION AND EXCLUSION

No Insurer shall be deemed to provide cover and no Insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

24. NOTICES AND COMMUNICATION

Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be sent to the address specified in the Schedule.

Any and all notices and declarations for Insured's attention shall be posted to Insured's address stated in the Schedule.

GRIEVANCES

If Insured have a grievance about any matter relating to the Policy, or Insurer's decision on any matter, or the claim, Insured can address the grievance as follows:

1. Our Grievance Redressal Officer

Insured can send the grievance in writing by post or email to Insurer's Grievance Redressal Officer at the following address:

Customer Service
Liberty General Insurance Limited
Unit 1501 & 1502, 15th Floor, Tower 2, One International Center,
Senapati Bapat Marg, Prabhadevi, Mumbai-400013, Maharashtra.
Email us at: care@libertyinsurance.in

2. Consumer Affairs Department of IRDAI

- a. In case it is not resolved within 15 days or if Insured are unhappy with the resolution Insured can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. Insured can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering the complaint at igms.irda.gov.in.
- b. Insured can send a letter to IRDAI with the complaint on a Complaint Registration Form available by [clicking here](#). Insured must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
- c. Insured can visit the portal <http://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

Insured can approach the Insurance Ombudsman, depending on the nature of the grievance and the financial implications, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The contact details of the Insurance Ombudsman offices are as below –

<https://www.cioins.co.in/Ombudsman>

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in
Karnataka	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in
Orissa	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in
Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in
Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in
Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat &	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road,

Bahadurgarh.	New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in
Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in
Rajasthan	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in
Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in
Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor,	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road,

Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in
Bihar, Jharkhand.	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in