



FUTURE GENERALI INDIA
Insurance Company Limited

Future Golfer's Insurance Policy Wordings

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Future Golfer's Insurance Policy Wordings

Whereas the Insured named in the Schedule has made to Future Generali India Insurance Company Limited (hereinafter called the "Company"), a proposal which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject to the following terms, exclusions, conditions and limitations, to indemnify the Insured in excess of the amount of the Deductible and subject always to the Limit of Indemnity against such loss as is herein provided.

A. COVERS

On the happening of any insured event as provided for hereunder arising during the Policy Period and notified as prescribed, the Company will make payment as provided for under each Cover but only up to the Sum Assured as specified in the Schedule against each Cover or each sub-limit of the Sum Assured, as the case may be.

Section 1- Damage to Golfing Equipment

The company will provide insurance to The Insured against damage to the Insured Golfing equipment occurring anywhere within the territorial limits up to but not exceeding the sum insured mentioned in the Policy Schedule.

The Company shall not be liable under this Section for:

1. The first 10% of each and every loss under this section in respect of any one occurrence.
2. Theft or attempted theft of The Insured equipment.
3. Loss or damage caused by moth, vermin, atmospheric or climatic conditions, mechanical or electrical failure, any process of cleaning restoring or alteration.
4. Loss of or damage to golf balls trinkets, trophies, medals, coins, money, credit or charge cards, documents, stamps.

Section 2- Theft of Golfing Equipment

The Company will provide insurance against loss or damage to the insured equipment arising from theft or attempted theft other than from a motor vehicle occurring anywhere within the territorial limits up to but not exceeding the sum insured mentioned in the Policy Schedule.

The Company shall not be liable under this Section in respect of:

1. The first 10% in respect of any loss other than where a total loss of all equipment arises.
2. Theft or attempted theft of the Insured equipment left unattended in the open other than within the confines of any recognised golf course or driving range.
3. Loss of or damage to golf balls trinkets, trophies, medals, coins, money, credit or charge cards, documents, stamps.

Basis of Claim Settlement (For Section 1 & 2)

Any claim admitted under these sections will be settled at the full cost of replacement as new at the date of the loss, but if an item is capable of being repaired the cost of repair whichever is the lesser, an amount will be deducted for wear and tear in respect of clothing and wearing apparel.

*If Insured Declared Value of the equipment is more than the Sum Insured as per the Plan opted the below mentioned table would be the maximum indemnity under the Golf equipment coverage.

Equipment	Max Insured Per Category
Woods	30%
Irons/ Sandwedge	50%
Putter	5%
Golf bag	10%
Other Equipment	5%

Section 3- Public Liability

The Company will indemnify the Insured in excess of the Insured's Deductible and subject to the Limit of Indemnity, against its legal liability (including Defence Costs) to pay Damages for third party civil Claims arising out of Bodily Injury or Property Damage caused by The Insured whilst playing or practicing golf on any recognized golf course anywhere within the territorial limits.

The Company shall not be liable under this section for:

1. Loss or destruction or damage to property belonging to or in the care custody or control of The Insured.
2. Bodily injury to The Insured or any person under a contract of service or apprenticeship with The Insured and arising out of and in the course of his employment by The Insured other than a person who is temporarily employed as a caddy to The Insured.
3. The ownership possession or use (other than use as a passenger having no right of control) of any mechanically propelled driven vehicle other than the use of a motorized pull type golf trolley whilst in use on any recognized golf course.
4. Any agreed assumption of risk by the Insured, save to the extent that liability would have attached in the absence of such agreement.
5. Any Accident arising out of the deliberate, willful or intentional non-compliance with any statutory provision.
6. Damage to property belonging to the recognized golf club or driving range on which The Insured is playing or practicing golf.

Section 4 – Personal Accident Cover for Insured

Following an Accidental Bodily Injury sustained by the Insured whilst playing or practicing golf on any recognized golf course anywhere in the world during the Policy Period which results in any of the events listed in the Table of Events, the Company will pay the Insured or the nominee such percentage stated against the event in the Table of Events of the sum insured stated in the Policy Schedule.

Coverage

- A. Accidental Death
- B. Permanent Total Disablement
- C. Permanent Partial Disablement

Section 5- Personal Accident Cover for Caddy

Following an Accidental Bodily Injury sustained by the Insured's Caddy on any recognized golf course anywhere in the world during the Policy Period which results in any of the events listed in the Table of Events, we will pay You or Your nominee such percentage stated against the event in the Table of Events of the sum insured stated in the Schedule.

Terms and Conditions for Sections 4 & 5

Coverage Part A: Accidental Death

The Company will pay 100% of the Sum Assured in the event of Accidental Bodily Injury causing the Insured's death within 12 months of the Accidental Bodily Injury being sustained, whereupon this Coverage in so far as it relates to that Insured shall expire.

Repatriation Benefit and Funeral Expenses

In the event of the Company making payment for a claim for Accidental Death it will also make payment towards

- Expenses incurred for preparing the Insured's body for burial or cremation and transportation of the body to the Insured's city of residence provided the place of death is not less than 100 kms from the normal place of residence.
- Insured's funeral expenses.

The maximum towards 1 & 2 together shall be limited to a maximum of Rs 12500/-.

Coverage Part B: Permanent Total Disability

In the event of Accidental Bodily Injury causing the Insured's Permanent Total Disability within 12 months of the Accidental Bodily Injury being sustained, the Company will pay 100% of the Sum Assured

If the Insured was suffering from any permanent disability prior to the date upon which Accidental Bodily Injury was sustained, then the Company's liability to make payment hereunder shall be reduced by the extent of the same, as advised by the Company's medical advisors.

Coverage Part C: Permanent Partial Disability

In the event of Accidental Bodily Injury causing the Insured's Permanent Partial Disability as mentioned in the PPD Table below within 12 months of the Accidental Bodily Injury being sustained, the Company will pay the percentage of the Sum Assured specified for each and every form of impairment mentioned in the Table of events:

Table of Events

Event	Percentage of Sum insured
◆ Death	100%
◆ Permanent Total Disablement	100%
◆ Permanent Partial Disablement :	As Follows
◆ Permanent Total Loss of sight of both eyes	100%
◆ Permanent Total Loss of sight of one eye and physical separation of or the loss of ability to use either one hand or one foot	100%
◆ An arm at the shoulder joint	75%
◆ An arm above the elbow joint	70%
◆ A hand at the wrist	50%
◆ An arm beneath the elbow joint	60%
◆ A thumb	25%
◆ An index finger	10%
◆ Any other finger	5%
◆ A leg above mid-thigh	75%
◆ A leg up to mid thigh	60%
◆ A leg up to beneath the knee	50%
◆ A leg up to mid-calf	45%
◆ A foot at the ankle	40%
◆ A large toe	5%
◆ Any other toe	2%
◆ Permanent Loss of sight of one eye	50%
◆ Hearing of one ear	25%
◆ Hearing of both ears	75%
◆ Sense of smell	10%
◆ Sense of taste	5%
◆ Shortening of leg by at least 5%	7%

For any other Permanent Partial Disablement event not provided above. The Company shall pay an appropriate percentage of principal sum insured as decided by it.

If a claim has already been settled for any of the primary covers the amount payable for the subsequent claims/s under any other primary covers shall be reduced by the amount/s already paid.

Regardless of one or more claims during the policy period, the maximum amount payable towards the Primary Cover shall be restricted to the Principal Sum Insured.

If more than one loss results from any Accident, only the one amount the largest, will be paid.

This Personal Accident cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement of that Insured Person.

Section 6- Hospitalisation Cover

If Insured person(s) named in the schedule are hospitalised on the advice of a Doctor because of accidental Bodily Injury sustained during the Policy Period whilst playing or practicing golf on any recognized golf course anywhere in the world, then we will reimburse the Insured, Reasonable and Customary Medical Expenses incurred up to the maximum sum insured shown in the schedule for this section, in aggregate, in any one policy period. The medical expenses reimbursable would include the reasonable charges that the insured named in the schedule necessarily incur on the advice of a Doctor as an in-patient (minimum 24 hrs) in a Hospital for accommodation; nursing care; the attention of medically qualified staff; undergoing medically necessary procedures and medical consumables.

* Special exclusion for this section - Pre and Post Hospitalisation expenses are not covered under Accidental Hospitalisation cover

Section 7- Dental Cover

The Company will indemnify The Insured for each and every loss in respect of any emergency dental pain relief while struck by a golf ball whilst playing or practicing golf on any recognized golf course or driving range anywhere within the territorial limits. The maximum amount payable towards this cover shall be the sum insured shown in the Schedule against this cover

Exclusions Applicable for Sections 4, 5 6 & 7

The Company will not pay for any compensation, benefit or expenses in respect of Death, Injury or Disablement, Accidental Medical Expenses or Dental Coverage of the Insured person as a consequence of the following

- Intentional self injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
- Accident while under the influence of alcohol or drugs.
- Participation in an actual or attempted felony, riot, crime, misdemeanor or civil commotion
- Any accident of which a contributing cause was Your actual or attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or Your resistance to arrest.
- Curative treatments or interventions that You carry out or have carried out on Your body
- Pregnancy and childbirth, miscarriage, abortion or complications arising out of any of these
- Any existing disablement prior to the inception of the policy
- Venereal or sexually transmitted diseases, HIV (Human Immunodeficiency Virus) or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and / or mutant derivatives or variations however caused.
- Any medical expenses, services, supplies or treatment or hospital stay which were not recommended or approved as medically necessary by a Physician.
- Any expense incurred which is not exclusively medical in nature
- Expenses incurred for emergency medical evacuation

Section 8- Accidental Damage to Third Party Property

The Company will indemnify The Insured for each and every loss in respect of accidental damage to third party property struck by a golf ball which was hit by The Insured whilst playing or practicing golf on any recognized golf course or driving range anywhere within the territorial limits provided that the incident is reported to the

recognized golf club secretary or driving range official by The Insured within 7 (seven) days of the occurrence.

The Company shall not be liable for:

1. Loss or destruction or damage to property belonging to or in the care custody or control of The Insured.
2. Any incident not reported in the manner described above within 7 (seven) days of the incident or the occurrence.
3. Damage to property belonging to the recognised golf club or driving range on which The Insured is playing or practising golf.
4. More than 3 (three) claims during any one period of insurance.

Section 9 - Hole in One (For Amateurs Only)

In the event of completion by the insured of any hole in one stroke gross during:

Any organized tournament, and or for normal golf rounds (completed 18 holes) within a recognized golf course.

The company shall pay for the immediate expenses for celebration to the insured on production by the insured to the company written confirmation from the secretary of the recognized golf club or course stating that the hole in one has been performed to the satisfaction of the recognized golf club or course, together with the insured's original score card fully completed and duly signed by the playing partner and the golf club or course secretary along with the original bills of expenditure for the celebration.

Section 10- Reimbursement of subscriptions and pre-paid fees

The Company will reimburse The Insured for subscriptions or fees pre-paid to any one of The Insured's golf club should The Insured suffer any accident or illness declaring itself following an accident, whilst playing golf during the period of insurance causing the Insured to remain unable to play golf for more than fifty days, such repayment being paid pro rata up to The Insured's annual subscription of fees up to a maximum amount as mentioned in the Policy Schedule.

DEFINITIONS: -

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

1. **"A Caddy"** means person who assists The Insured during a round of golf.
2. **"Accident"** or **"Accidental"** means a sudden, unintended and fortuitous external and visible event
3. **"Accidental Bodily Injury"** means any injury to the insured/ insured's caddy caused by an accident which occurs during the Policy Period but does not include any condition which is also a sickness or illness or disease or any degenerative condition provided that the injury results in any of the events specified in the table of events within 12 calendar months from the date of such injury
4. **"Amateur Golfer"** means a golfer who plays the game as a non-remunerative and non-profit-making sport and who does not receive remuneration for teaching golf or for other activities because of golf skill or reputation.
5. **"Burglary"** means the unforeseen and unauthorized entry to or exit from the Insured Premises by aggressive and detectable means with the intent to steal Contents therefrom.
6. **"Claim"** means a **Claim** under a Coverage Part in respect of an insured event that has taken place or is likely to take place.
7. **"Contents"** means the items specified in the Schedule.
8. **"Damages"** means monetary sums payable pursuant to judgments or awards and/or settlements negotiated by or on behalf of the **Insured**, but shall not include fines, penalties, punitive damages, exemplary damages, non-pecuniary relief, taxes, or any other amount for which an **Insured** is not financially liable, or which is without legal recourse to the **Insured**, or any matter that may be or be deemed to be uninsurable under Indian law.
9. **"Deductible"** means the amount stated in the **Schedule**, which shall be borne by the Insured in respect of each and every Claim, made under this **Policy**. The **Company's** liability to make any payment under the **Policy** is in excess of the **Deductible**.
10. **"Doctor/Physician"** means a qualified medical practitioner holding a valid and subsisting license granted by the appropriate licensing authority and acting within the scope of his license.
11. **"Insured equipment"** means Golf equipment being a golf bag, a golf umbrella, golf clubs, a golf trolley, clothing and wearing apparel the property of and the legal responsibility of **The Insured**.
12. **"Insured"** means the persons, or a person within a category, named in the **Schedule**.
13. **"Named Insured"** means the person or organisation named in the **Schedule**.
14. **"Organised Game of Golf"** means a game of Golf organised for amateur golfers by a Golf Club or Golf Society.
15. **"Permanent Partial Disablement"** means Doctor certified total and continuous loss or impairment of a body part or sensory organ specified.
16. **"Permanent Total Disablement"** means disablement which entirely prevents an Insured Person from attending to any Business or Occupation of any and every kind and which lasts 12 months and at the expiry of that period is beyond hope of improvement.
17. **"Playing or practicing or taking part in a Round of Golf"** means Playing or practicing or preparing to play golf from the first hole to the last hole.
18. **"Policy Period"** means the date between the commencement date specified in the **Schedule** and, in respect of any Insured person or any person within a category of Insured persons.
19. **"Policy"** means the proposal, the Schedule, this policy document, and any endorsement attaching to or forming part hereof, either at inception or during the Policy Period.
20. **"Property Damage"** means actual physical damage to tangible material property belonging to a third person.
21. **"Recognised Golf Course"** means A facility where the game of golf is played or practiced provided by a private members club or public or municipal facility.
22. **"Schedule"** means the schedule, and any annexure to it, attached to and forming part of this Policy.
23. **"Sum Assured"** means the amount stated in the **Schedule**, which (unless expressly stated otherwise) is the maximum amount per Insured person or person within a category of Insured persons for which the Company will make payment for any and all claims in the aggregate in relation to the Coverage Part to which the Sum Assured relates during the Policy Period.
24. **"Terrorism"** means the use of biological chemical and/or nuclear force or contamination and/ or threat thereof, by any person or group of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/ or to put the public, or any section of the public in fear.
25. **EXCLUSIONS APPLICABLE TO ALL SECTIONS**

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

 - 1 War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection military or usurped power of civil commotion or loot or pillage in connection herewith.
 - 2 Loss or damage caused by depreciation or wear and tear.
 - 3 Consequential loss of any kind or description.
 - 4 Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:

- a. Ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear wastes from the combustion of nuclear fuel.
- b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- c. Arising out or in connection with any willful malicious or criminal act of the Insured person.
- d. Any claim caused by or to, or arising from the failure of any computer hardware or software or other electrical equipment.
- e. Any loss or damage or cost or expense of whatsoever nature directly or indirectly caused or occasioned by or happening through or in consequence of terrorism or any action taken in controlling, preventing or suppressing any acts of terrorism or in any way relating thereto.

f. GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. Due Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured and/or the Insured's Family shall be a condition precedent to any liability of the Company under this Policy.

2. Reasonable Care

The Insured shall:

- 2.1 take all reasonable steps to prevent injury, disease, loss or damage and shall take all practicable steps to safeguard all the property insured from loss or damage;
- 2.2 take all reasonable steps to prevent a claim from arising under this Policy;
- 2.3 ensure that any security system or aid is maintained in accordance with any maintenance schedule or recommendations of the manufacturer or if none then as may be required, and kept in good and effective working condition;
- 2.4 when the Insured Premises are left unattended ensure that all means of entry to or exit from the Insured Premises have been properly and safely secured and any security system or aid has been properly deployed.

3. Duties and Obligations after Occurrence of an Insured Event

It is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- 3.1 the Insured shall immediately and in any event within 14 days give written notice of the same to the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
- 3.2 in respect of Cover 2, and any other claim under any other Cover as advised by the Company, immediately lodge a complaint with the police detailing the items lost and/or damaged and in respect of which the Insured intends to claim, and provide a copy of that written complaint, the First Information Report and/or Final Report to the Company, and
- 3.3 the Insured shall within 28 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Company, and
- 3.4 the Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- 3.5 the Insured shall not admit liability or settle or make or promise any payment in respect of any claim which may be the subject of indemnity hereunder, or incur any costs or expenses in connection therewith, without the written

consent of the Company which shall be entitled to take over and conduct in the name of the Insured the defence and/or settlement of any such claim, for which purpose the Insured shall give all the information and assistance that the Company may reasonably require.

4. Contribution (NOT Applicable to Benefit sections)

If, at the time of any Claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, the then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

5. Subrogation (NOT Applicable to Benefit sections)

The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

6. Fraud

If the Insured or any claimant under this Policy shall make or advance any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all claims or payments hereunder shall be forfeited.

7. Cancellation

- 7.1 This Policy may be cancelled by or on behalf of the Company by giving the Insured at least 15 days written notice and in such event the Company shall refund to the Insured a pro-rata premium for the unexpired Policy Period. For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the date upon which this insurance is cancelled.
- 7.2 This Policy may be cancelled by the Insured at any time by giving at least 15 days written notice to the Company. The Company will refund premium on a pro-rata basis by reference to the time cover is provided, subject to a minimum retention of premium of 25%. No refund of premium shall be due on cancellation if the Insured has made a claim under this Policy.

8. Dispute Resolution

- 8.1 Any and all disputes or differences, which may arise under or in relation to this Policy, including its interpretation or the quantum of any Claim shall be referred to arbitration and to a sole arbitrator to be appointed in accordance with Arbitration and Conciliation Act, 1996, within a period of 30 days of either the Company or the Insured party giving notice in this regard.
- 8.2 The applicable law in and of the arbitration shall be Indian law.
- 8.3 The expenses of the arbitrator shall be shared between the parties equally and such expenses along with all reasonable costs in the conduct of the arbitration shall be awarded by the arbitrator to the successful party, or where no party can be said to have been wholly successful, to such party, as substantially succeeded.
- 8.4 It is agreed condition precedent to any right of action or suit upon this Policy that an award by such arbitrator or arbitrators shall be first obtained.
- 8.5 In the event that these arbitration provisions shall be held to be invalid then all such disputes shall be referred to the exclusive jurisdiction of the Indian Courts.

10. Governing Law

9. Notices

- 9.1 Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Schedule.
- 9.2 Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Schedule.

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.

11. Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

12. Territorial Limits

This Policy covers insured events arising during the Policy Period within India (except in case of Personal Accident section). The Company's liability to make any payment shall be to make payment within India and in Indian Rupees only.

Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this insurance, it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature indirectly or indirectly caused by, resulting from or in connection with any act of Terrorism regardless of any Other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purpose including the intension to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, 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 action taken in respect of any act terrorism.

If the Company alleges that by reason of this exclusion, this does not cover any loss, damage, cost or expenses insurance the burden of proving the contrary shall be upon the insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Grievance Redressal Procedures





Dear Customer,

At **Future Generali** we are committed to provide **"Exceptional Customer-Experience"** that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

What Constitutes a Grievance?

A "Grievance/Complaint" is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service from Future Generali or its intermediary or asks for remedial action.

If you have a complaint or grievance you may reach us through the following avenues:


	24X7 Help-lines	MTNL/BSNL :1800-220-233		Email	care@futuregenerali.in
		Others :1860-500-3333		Website	www.futuregenerali.in
	GRO at each Branch	Walk-in to any of our branches and request to meet the Grievance Redressal Officer (GRO) .			

What can I expect after logging a Grievance?

- We will acknowledge receipt of your concern within 3 - business days.
- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

What do I do, if I am unhappy with the Resolution?

- You can write directly to our **Customer Service Cell at our Head office:**

	Customer Service Cell	<p>Customer Service Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Office:- 12th & 15th Floor, Tower 1, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013</p> <p>Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.</p>
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How do I Escalate?

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDA (Insurance Regulatory and Development Authority)**.

- **CALL CENTER: TOLL FREE NUMBER (155255).**
- **REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)**

Insurance Ombudsman:

If you are still not satisfied with the resolution to the complaint as provided by our **GRO**, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 Tel: 079- 27546840 Fax: 079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL - 462 023 Tel: 0755-2569201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR - 751 009 Tel: 0674-2596455 Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017 Tel: 0172-2706468 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018 Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: chennaiinsuranceombudsman@gmail.com	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI - 110 002 Tel: 011-23239633 Fax: 011-23230858 E-mail: jobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, GUWAHATI - 781 001 Tel:0361-2132204/5 Fax: 0361-2732937 E-mail: ombudsmanghy@rediffmail.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, 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: 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam - a part of UT of Pondicherry
ERNAKULAM	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 Tel: 0484-2358759 Fax: 0484-2359336 E-mail: lokochi@asianetindia.com	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman, Office of the Insurance Ombudsman 4 th Floor, Hindusthan Bldg., Annexe, 4, C.R.Avenue, KOLKATA - 700 072 Tel: 033-22124346 / (40) Fax: 033-22124341 E-mail : ioombsbpa@bsnl.in	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001 Tel: 0522 -2231331 Fax: 0522-2231310 E-mail: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), MUMBAI - 400 054 Tel: 022-26106928 Fax: 022-26106052 E-mail: ombudsmanmumbai@gmail.com	Maharashtra, Goa

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