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Shriram General insurance Co. Ltd.

IN PARTNERSHIP WITH THE  Sanlam GROUP

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Cattle (Livestock) Insurance Policy – Policy Wording

Whereas the Insured described in the Schedule hereto has applied to the SHRIRAM GENERAL INSURANCE COMPANY LIMITED (hereinafter called the Company) by a proposal and declaration which is declared to be the basis of this Contract and which is deemed to be incorporated herein and has paid the premium stated in the Schedule hereto as consideration for the indemnity hereinafter contained for the Period of Insurance stated in the Schedule hereto.

The Company hereby agrees subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon that if any animal described in the Schedule and belonging to the Insured shall die whilst within the geographical area specified in the Schedule from any Accident occurring (Inclusive of fire and lightning, flood, inundation, storm, hurricane, cyclone, tornado, tempest and earthquake), or Diseases contracted or strike, riot and civil commotion occurring or Surgical Operation performed during the Period of Insurance stated in the Schedule, the Company will pay or make good to the Insured after receipt of proof of death and cause thereof satisfactory to the Company, the loss which the Insured shall suffer by the death of such animal not exceeding the Sum Insured in respect thereof as stated in Schedule hereto or its market value at the time of loss whichever is less. Provided that this Policy also covers death of the insured animal/s occurring outside the geographical area in situations like drought, epidemics and other natural calamities.

1. Operative Part

The Company will indemnify the Insured, subject to the Deductible and the Limit of Indemnity, in respect of:

Cover 1:

- Accidental death or death from any Disease of any animal described in the Schedule and belonging to the insured occurring during the Policy Period,

Cover 2:

If specifically opted by the insured and additional premium paid the policy shall be extended to cover Permanent Total Disability of the cattle arising out of Accident or Disease. This cover is not applicable for sheep and goat.

- Provided the indemnity is limited to maximum 75% in case of all animals.

2. 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 references to the male gender shall include references to the female gender wherever the context so permits:

"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.

"Policy Period" means the period between the commencement date and the expiry date shown in the Schedule.

"Deductible" means the amount stated in the Schedule, which shall be borne by the Insured in respect of any claim made under this Policy. The Company's liability to make any payment under this Policy is in excess of the Deductible.

"Limit of Indemnity" means the amount stated in the Schedule, which shall be the Company's maximum liability under this Policy (regardless of the total number or amount of Claims made) for any one Claim and in the aggregate for all Claims during the Policy Period.

"Insured" means the person named in the Schedule.

"Claim" means a claim under an Operative Part. All Claims resulting from one and the same event or circumstance shall jointly constitute one Claim under this Policy and as having been made at the time when the first Claim was made in writing and only one Deductible shall be applicable in respect of such Claim.

"Insured Premises" means the place named in the Schedule.

"Schedule" means the schedule attached to and forming part of this Policy.

"Animal" means the cattle and livestock described in Schedule.

"Disease" means any disease other than those specifically excluded under the policy.

"Accidental" means a fortuitous event or circumstance that is sudden, unexpected and unintentional.

"Permanent Total Disability" means in case of Milch cattle results in permanent and total incapacity to conceive or yield milk, in case of Stud Bulls results in permanent and total incapacity for breeding purpose, in case of Bullocks and castrated male buffaloes results in permanent and total incapacity for the purpose of use mentioned in the proposal.

"Exotic Animals" means an animal, who's both parents, are of foreign breed. This includes animals born in India as well as those born abroad.

"Indigenous animal" means whose parents are of Indian breed.

"Cross-breed animal" mean an animal, one of whose parents is of foreign breed.

3. EXCLUSIONS

PROVIDED ALWAYS that this Policy does not cover (unless expressly agreed to by the Company in writing) death directly or indirectly due to or arising out of or resulting from:-

- 3.1. Malicious or wilful injury or neglect, over loading, unskillful treatment or the use of animal for purpose other than stated in the Policy without the consent of the Company in writing.
- 3.2. Disease contracted prior to the commencement of risk.
- 3.3. Any claim arising due to disease contracted within 15 days from the date of commencement of this insurance unless such insurance is a continuous renewal without any break of a Policy that was in force.
- 3.4. Diseases such as Rinderpest, Black Quarter, Hamorrhagic Septicaemia, Foot & Mouth, Anthrax and Theileriasis, unless the animal(s) is / are vaccinated and necessary Veterinary Certificate is submitted.
- 3.5. Intentional killing of the animal(s) except in cases where it is necessary to terminate incurable suffering on humane consideration on the basis of the certificate issued by qualified Veterinary Surgeon or in cases where killing is resorted to by the order of lawfully constituted authority.
- 3.6.
 - 3.6.1. Transport by air and sea.
 - 3.6.2. Transport by land by any means beyond 80 kilometres from the place of stabling unless specifically covered on payment of extra premium.
 - 3.6.3. Transport on road by foot beyond 25 kilometres from the place of stabling.
- 3.7. Plueropneumonia in respect of cattle in Lakhimpur and Sibsagar Districts of Assam.
- 3.8. Theft or clandestine sale of the insured animal.
- 3.9. Partial disability of any type, whether permanent or temporary
- 3.10. Permanent Total Disability which in case of Milch Cattle results in permanent and total incapacity to conceive or yield milk, in case of Stud Bulls results in permanent and total incapacity to breed and in case of Bullocks and Castrated Male Buffaloes results in permanent and total incapacity for the purpose of use mentioned in the proposal unless specifically covered on payment of extra premium.
- 3.11. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection mutiny, tumult, military or usurped power or any consequences thereof or attempt thereat.
- 3.12. The indemnity or compensation provided by this Policy shall not apply to nor include an accident, loss, destruction,

damage or legal liability directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radio radioactivity from any source whatsoever from nuclear weapons material or similar other weapons of mass destruction.

3.13. Consequential loss, however arising.

SPECIFIC EXCLUSION: (FOR SHEEP AND GOATS):

Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, H.S, B.Q.. These diseases are covered by the policy if the animal is successfully inoculated (protected) and necessary Veterinary Certificates are supplied to the Company.

If the Company asserts that by reason of these Exclusions any Claim is not covered by this Policy, the burden of proving that such Claim is covered shall be upon the Insured.

4. CONDITIONS

- 4.1. The Policy, the schedule, the proposal form, riders, endorsements and any memorandum shall constitute 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.
- 4.2. Every notice, communication or intimation required or contemplated under this Policy to be given by the Insured or anyone on behalf of the Insured in respect of any claim or matter arising under or out of this Policy shall be in writing to the company. No such notice, communication or intimation shall be valid unless it contains full particulars of the policy, the Insured and other details as may be necessary.
- 4.3. If there shall be any incorrect or untrue statement in the proposal herein referred to or if the Insured shall not state any material fact or circumstances at the time of proposal or afterwards of the commencement of the risk hereunder or while obtaining any alteration or extension or renewal of this Policy, this Policy shall be void and premiums paid hereon shall be forfeited to the Company.
- 4.4. This Policy shall cease to attach to the animal(s) covered hereunder immediately in the event of the Insured selling, transferring or in any manner parting with ownership or interest in the animal(s).
- 4.5. It is agreed and understood that the animal(s) insured under this Policy is/are in sound and perfect health and free from any injury or disease at the time of commencement of this insurance, any renewal, addition or substitution thereof.
- 4.6. The Insured shall permit any authorised representative of the Company at all times to inspect the animal(s) hereby insured and premises where the animal(s) is/are kept and shall furnish any information which the Company may require and shall comply with all reasonable regulations and directions from time to time made and given by the Company.
- 4.7. The Insured shall give immediate notice in writing to the Company of any illness or lameness of or accident or injury to animal(s) hereby insured.
- 4.8. Animal should carry the ear tag of the company at all times. In case, the ear tag is lost or missing from the ear of the animal immediate notice of the same should be communicated to the company and seek for fixing alternate ear tag to the animal at the cost of the insured.
- 4.9. The Insured shall provide every animal insured to have sufficient and proper food, water and shelter, immediate and adequate medical attention and supervision as and when necessary and shall keep Secure all fences, yards, sheds and stabling and shall at all times and to the best of his knowledge and ability use and exercise every due and proper precaution and safeguard against loss or danger of loss under this Policy. The intent and meaning of this condition being that each insured animal shall have the same care and attention as if it were not insured.
- 4.10. In the event of illness or accident to the animal(s), the Insured shall, at his own expense immediately obtain the services of a qualified Veterinary Surgeon and cause the animal(s) to be properly treated.
- 4.11. On the death of any animal hereby insured the Insured shall give immediate notice thereof to the Company and shall give Company an opportunity of inspecting the carcass until at least the expiration of twenty four (24) hours after such notice shall have been given to the Company. The Insured shall also forthwith surrender the ear tag of the deceased animal and shall within fourteen (14) days furnish to the satisfaction of the Company Veterinary Certificate and other documents as the Company may require, to establish the death, cause thereof, identity and value of the animal.

- 4.12. No amount is recoverable under this Policy in respect of any claim unless ear tag of the animal in respect of which such claim is made has been surrendered to the Company.
- 4.13. Upon settlement of the claim made by the Insured, the Company shall be entitled to any amount paid by or recoverable from anyone on any ground whatsoever for the death of the animal(s) and shall be received or recovered by the Company.

The Insured shall give to the Company all necessary information and assistance to enable the Company to secure and recover such amount including subrogation. The Company shall, if necessary, be entitled to sue at its own expense in the name of the Insured for recovery of such amounts from such persons as may be liable. In the event of any such payment being received by the Insured directly, it shall be made over by him to the Company forthwith.

- 4.14. If and when any claim under this Policy is made and there is any other insurance by whomsoever covering the same animal, the Company shall contribute only its rateable proportion.
- 4.15.
- All claims under this Policy shall be payable in Indian Currency.
 - Benefits payable under this policy will be paid within 30 days of the receipt of last necessary document.
 - The Company shall be liable to pay an interest at 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed, for sums paid or payable under this Policy, upon acceptance of an offer of settlement by the insured but there is delay in payment beyond 7 days from the date of acceptance.

- 4.16. This policy may be cancelled by the Company at any time without assigning any reason on the grounds of misrepresentation, fraud, non-disclosure of material facts or noncooperation of the insured by giving 7 days written notice delivered, to last address as shown in the Company records and the Insured shall be entitled for refund of pro-rata premium for the unexpired portion of the policy on the date of cancellation.

Insured may also cancel the policy at any time in which event the Company shall be entitled to premium at Short Period Scale for the period during which the policy was in force, from the Effective Date till the date of cancellation. Any excess premium available with the Company after adjustment at Short Period Scale shall be refunded to the Insured provided no claim has occurred up to the date of cancellation. In case of claim having been made by the Insured no premium will be refunded, in the event of cancellation by the Insured.

Short scale refund table:

Period on risk	1 Year Policy	2 Year Policy	3 Year Policy	4 Year Policy	5 Year Policy
Upto 1 month	75%	80%	80%	85%	85%
Exceeding 1 month and upto 3 months	55%	70%	75%	80%	80%
Exceeding 3 months and upto 6 months	30%	55%	65%	70%	75%
Exceeding 6 months and upto 12 months	NIL	30%	50%	55%	65%
Exceeding 12 months and upto 18 months		10%	30%	45%	50%
Exceeding 18 months and upto 24 months		NIL	10%	30%	40%
Exceeding 24 months and upto 30 months			5%	15%	30%
Exceeding 30 months and upto 36 months			NIL	10%	20%
Exceeding 36 months and upto 42 months				5%	10%
Exceeding 42 months and upto 48 months				NIL	5%
Exceeding 48 months					NIL

- 4.17. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.
- 4.18. It is also hereby further expressly agreed and declared that if the Company shall disown liability to the Insured for any claim hereunder and such claim shall not, within 12 calendar months from the date of such disclaimer is made the subject matter in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not be recoverable there under.
- 4.19. For the avoidance of doubt, it is hereby expressly stipulated and made clear that compliance with the terms of

conditions of this Policy in so far as these relate to anything to be done by the Insured is a condition precedent to Company liability hereunder.

- 4.20. Company shall not be liable to make any payment under this policy in respect of any claim if such claim is in any manner fraudulent or supported by any fraudulent means or device.
- 4.21. If any difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of two disinterested persons as arbitrators of whom one shall be appointed in writing by each of the parties within two calendar months after having been required so to do in writing by the other party in accordance with the provisions of the Arbitration Act 1996, as amended from time to time and for the time being in force.

In case either party shall refuse or fail to appoint an arbitrator with two calendar months after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint sole arbitrator and in case of disagreement between the arbitrators the difference shall be referred to the decision of an umpire who shall have been appointed by them in writing before entering on the reference and who shall sit with the arbitrators and preside at their meetings.

It is expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator, arbitrators or umpire of the amount of the loss or damage shall be first obtained.

The venue of the arbitration proceedings shall be at the Registered Office of the Company, Regd. & Head Office: E-8, EPIP, Sitapura Industrial Area, RIICO, Jaipur, Rajasthan.

- 4.22. Governing Law: The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with the law of India. 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. The terms of this Policy shall not be waived or changed except by endorsement issued by the Company.

- 4.23. Territorial Limits: The indemnity provided under this Policy is restricted to Claims occurring in India and determined according to Indian law, and the obligation of the Company to make payment shall be to make payment in Indian Rupees only.

- 4.24. Assessment of Payment: Subject to the Operative Clause of the policy the Company shall pay the insured:

In the event of death claims admissible under the policy, the market value of the animal at the time of death subject maximum the sum insured

In the event of Permanent Total Disability admissible under the policy, the market value of the animal subject to the percentage of sum insured as prescribed above.

- 4.25. In the event of the insured being aggrieved by

- 4.25.1. Any partial or total repudiation of claims by the Company
- 4.25.2. Any dispute in regard to premium paid or payable in terms of the policy
- 4.25.3. Any dispute on the legal construction of policies in so far as such disputes relate to claims
- 4.25.4. Delay in settlement of claims
- 4.25.5. Non-issue of any insurance document to customers after receipt of premium he/she may, wherever permissible subject to provisions of Redressal of Public Grievances Rules, 1998 approach the Insurance Ombudsman having jurisdiction for appropriate relief.

5. AGREED BANK CLAUSE:

It is hereby declared and agreed:-

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.
- ii. That the receipts of the Bank shall be complete discharge of the Company there for and shall be binding on all the parties insured hereunder. The Bank shall mean the first named Financial Institution/ Bank named in the policy.

- iii. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
- v. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of condition 3 of the Policy except where a breach of the condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and
- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available.

6. PERMANENT TOTAL DISABILITY CLAUSE (PTD):

In as much as the Insured has opted for and paid the required additional premium, the herein mentioned Policy is extended to cover Permanent Total Disability as applicable below:

- a) In case of Milch Cattle results in permanent and total incapacity to conceive or permanent and total loss of capacity to yield milk.
- b) In case of Stud Bulls results in permanent and total incapacity to breed.
- c) In case of Bullocks and Castrated Male Buffaloes results in permanent and total incapacity for the purpose as mentioned in the proposal.

The liability of the Company in respect of Permanent Total Disablement claims shall not exceed 75% of the Sum Insured or 75% Market Value at the time of claim, whichever is less, subject otherwise to the terms and conditions of the Policy. The settlement of Permanent Total Disability claim is subject to the Company being fully satisfied that there is no possibility of the productive use of the animal being restored at all and only after the animal is inspected by the Company representative. Submission of disability certificate by company authorized Veterinary Surgeon is mandatory along with medical certificate and bills incurred for treatment. All other terms, conditions and exceptions remain unaltered.

7. TRANSIT COVER:

Insurance cover as provided in the policy is extended to the covered animal on payment of applicable extra premium during the course of to and from transits beyond 80 Kms from normal place of stabling by road or rail within India through a conveyance but not by foot.

8. Grievance Redressal Procedure

Welcome to Shriram General Insurance and Thank You for choosing us as your insurer.

Please read your Policy and Schedule. The Policy and Policy Schedule set out the terms of your contract with us. Please read your Policy and Policy Schedule carefully to ensure that the cover meets your needs.

We do our best to ensure that our customers are delighted with the service they receive from us. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your Policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

First Step Initially, We suggest you to contact the Branch Manager / Regional Manager of the local office which has issued the Policy. The address and telephone number will be available in the Policy.

Second Step Naturally, We hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to Grievance Cell, HO, headed by a senior executive which will be directly under the control of the MD at the below mentioned address:

Contact Person: Chief Compliance and Grievance Officer
 Contact Address: Shriram General Insurance Co. Ltd.
 E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022
 Grievance Cell No: 1800-100-3009, 1800-300-30000
 E-mail ID: md@shriramgi.com
 Fax No.: 91-141-2770693

You can also reach us by email or register their complaints on the website of the Company.

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

Ombudsman Offices	
Gujarat , Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD – 380 014 Tel.079- 27546150/139, Fax:079-27546142 E-mail: bimalokpal.ahmedabad@gbic.co.in
Karnataka	Shri. M. Parshad Insurance Ombudsman Office of the Insurance Ombudsman JeevanSoudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24 th Main Road, JP Nagar Ist Phase, BENGALURU – 560 078 Tel. 080 – 26652048 / 49 E-Mail: bimalokpal.bengaluru@gbic.co.in
Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman JanakVihar Complex, 2 nd floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, BHOPAL - 462 003 Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpal.bhopal@gbic.co.in
Orissa	Shri. B. N. Mishra Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR – 751 009 Tel.0674-2596461 / 2596455, Fax - 0674-2596429 E-mail: bimalokpal.chandigarh@gbic.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 nd floor, Batra Building, Sector 17-D , CHANDIGARH – 160 017 Tel.: 0172-2706196 / 2706468, Fax: 0172-2708274 E-mail: bimalokpal.chandigarh@gbic.co.in
Districts of Uttar Pradesh : Laitpur, 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, Ghaziipur, Chandauli, Ballia, Sidharathnagar.	Shri. N. P. Bhagat Insurance Ombudsman, Office of the Insurance Ombudsman 6 th Floor , JeevanBhawan, Phase II, Nawal Kishore Rd. Hazratganj, LUCKNOW – 226 001 Tel.:0522- 2231330 / 31, Fax: 0522-2231310 E-mail: bimalokpal.lucknow@gbic.co.in
Delhi	Smt. SandhyaBaliga Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Building. Asaf Ali Road, NEW DELHI – 110 002 Tel. 011-23239633 / 23237532, Fax: 011-23230858 E-mail: bimalokpal.dehli@gbic.co.in

Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	Insurance Ombudsman, Office of the Insurance Ombudsman, 3 rd Floor, JeevanSeva Annexe , S. V. Road, Santacruz (W), MUMBAI – 400 054 Tel: 022-26106552 / 26106960, Fax: 022-26106052 E-mail: bimalokpal.mumbai@gbic.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	Shri. K. B. Saha Insurance Ombudsman, Office of the Insurance Ombudsman Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA – 700 072 Tel.: 033 - 22124339 / 22124340, Fax: 033-22124341 E-mail : bimalokpal.kolkata@gbic.co.in
Kerala, Lakshadweep, Mahe- a part of Pondicherry.	Shri. P. K. Vijayakumar Insurance Ombudsman, Office of the Insurance Ombudsman 2 nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM – 682 015 Tel.: 0484 - 2358759 / 2359338, Fax:0484-2359336 E-mail: bimalokpal.ernakulam@gbic.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Insurance Ombudsman Office of the Insurance Ombudsman JeevanNivesh, 5 th Floor, Nr. PanbazarOverbridge , S.S. Road, GUWAHATI – 781 001 (ASSAM) Tel. : 0361-2132204 / 2132205, Fax:0361-2732937 E-mail: bimalokpal.guwahati@gbic.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46 , 1 st floor, “Moin Court”, Lane Opp. Saleem Function Palace, A.C. Guards, Lakdi-Ka-Pool, HYDERABAD – 500004 Tel.: 040 - 65504123 / 23312122, Fax: 040-23376599 E-mail: bimalokpal.hyderabad@gbic.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018 Tel. 044-24333668 / 24335284, Fax: 044-24333664 E-mail: bimalokpal.chennai@gbic.co.in
Rajasthan	Shri. Ashok K. Jain Insurance Ombudsman Office of the Insurance Ombudsman JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, JAIPUR - 302 005 Tel.: 0141 – 2740363 Email: Bimalokpal.jaipur@gbic.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, 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.	Shri. Ajesh Kumar Insurance Ombudsman Office of the Insurance Ombudsman BhagwanSahai Palace , 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301 NOIDA Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@gbic.co.in
Bihar, Jharkhand	ShriSadasiv Mishra Insurance Ombudsman Office of the Insurance Ombudsman 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	Shri. A. K. Sahoo Insurance Ombudsman Office of the Insurance Ombudsman JeevanDarshan 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@gbic.co.in