

RELIANCE

GENERAL
INSURANCE

**RELIANCE
EXTENDED
WARRANTY AND
ASSET PROTECTION
POLICY**

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IRDAI Registration No. 103.

Reliance General Insurance Company Limited.

Registered Office & Corporate Office: Reliance Centre,
South Wing, 4th Floor, Off. Western Express Highway,
Santacruz (East), Mumbai - 400 055.

UIN: IRDAN103RP0003V01202021

Corporate Identity No.: U66603MH2000PLC128300.

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An ISO 9001:2015 Certified Company

POLICY WORDINGS

1 Preamble

- i. Conditions applicable to the Master Cover Holder:
- The Master Cover Holder as mentioned in the Certificate of Insurance to this Policy has
- by way of requesting to Reliance General Insurance Company Limited (hereinafter called "the Company") for issuance of the Master Cover under which this Policy has been issued has disclosed all the relevant information required by the Company for deciding on the issuance of Master Cover and
 - Agreed that all Certificates of Insurance are issued as per the terms and conditions as agreed upon in the Master Cover.
- ii. Conditions applicable to the Certificate Holder:
- The Certificate Holder mentioned in the Certificate of Insurance to this Policy has:
- by way of submitting a proposal applied to the Company for this insurance Policy and has disclosed all the relevant information required by the Company for deciding on the proposal and issuance of this Policy and
 - paid appropriate premium and has agreed to pay subsequent premiums, if any, by their due dates and
 - agreed and understood that the Certificate of Insurance will be governed by the terms and conditions of the Master Cover.
- iii. Conditions applicable to the Company:
- The Company upon accepting the Proposal and receiving all the premiums by their due dates and realization thereof for the Policy Period as specified in the Certificate of Insurance, undertakes that if during the Policy Period as specified in the Certificate of Insurance to this Policy any Claim occurs which becomes admissible and payable under this Policy then the Company shall pay for such Claim as per the terms, conditions, coverage, exclusions and definitions as mentioned in this Policy.

2 Definitions

The terms defined below have the meanings as ascribed to them below wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same and vice versa.

- i. **Accidental Damage:** Accidental Damage means any physical damage to the Insured Asset, which is caused by a sudden, involuntary and unforeseen event, by visible and external force, which prevents the usage or impairs functionality of such Insured Asset. Accidental Damage does not include minor scratches, dents or any such cosmetic damages that do not impair the usage or functionality of the Insured Asset.
- ii. **Age:** Age of the Asset means Age in years from the month and year of first manufacturing of the Asset.
- iii. **Authorised Dealer or Distributor:** Authorised Dealer or Distributor means the commercial entity, retailer, physical or digital channel in the business of selling the

Insured Assets and has been allowed and recognised by the Manufacturer to sell the Insured Asset of the brand belonging to the Manufacturer.

- iv. **Authorised Workshop:** Authorised Workshop means the workshop/service centre that has been allowed and recognised by the Manufacturer to provide post-sales service for the Insured Asset of the brand belonging to the Manufacturer.
- v. **Breakdown:** Breakdown means sudden and unforeseen mechanical, electrical or electronic failure of an Insured Asset thereby rendering Insured Asset incapable to function or perform in its intended manner, necessitating immediate repair or replacement before its normal operation can be resumed. Any failure of Insured Asset arising out of or gradual decline in output or performance due to age, wear and tear or usage shall not be construed as Breakdown.
- vi. **Business Segment:** Business Segment means that the Insured Asset would be installed in the place of business including but not limited to the office, factory or workshop of the Certificate Holder or if the Certificate Holder is a commercial establishment
- vii. **Certificate Holder:** Certificate Holder means the person who has proposed to the Company to be an Insured under and is accepted by the Company based on the Proposal. The Certificate of Insurance specifically identifies the person as the Certificate Holder. For the purposes of this Policy, the Certificate Holder is the Insured person under the Policy.
- viii. **Certificate of Insurance:** Certificate of Insurance means the Policy Schedule issued to the Certificate Holder in line with the terms and conditions as agreed upon in the Master Cover attached to and forming part of this insurance contract mentioning details including but not limited to, details of the Certificate Holder, coverage sections and benefits applicable, the Sum Insured, the Policy Period, premium paid (including duties, taxes and levies thereon).
- ix. **Certificate Period:** Certificate Period means the time period between the Certificate Period Start Date and the Certificate Period End Date (inclusive of both the days). It can be alternatively called as the Policy Period.
- x. **Certificate Period End Date:** Certificate Period End Date means the date on which the cover under this Policy expires, as specifically appearing in the Certificate of Insurance.
- xi. **Certificate Period Start Date:** Certificate Period Start Date means the date on which the Insurance commences which as specifically appearing in the Certificate of Insurance. This date shall lie within the Master Cover Period specified in the Policy Schedule attached to the Master Cover.
- xii. **Claim:** Claim means a demand made by the Insured/Certificate Holder for the payment against incurred losses as per the terms of the Policy and is covered under the Policy.

- xiii. Company: Company means "Reliance General Insurance Company Limited".
- xiv. Cost: Cost means all Cost including but not only restricted to repair Cost, visiting charges, labour charges, diagnostic /dismantling, assembly or re assembly charges payable to insured at the time of Claim payment.
- xv. Days: For the purposes of this Policy, Day means a Calendar Day.
- xvi. Deductible: Deductible means the amount 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.
- xvii. Depreciation: Depreciation means the reduction in the value of an Insured Asset over time, due to use, wear and tear or obsolescence. The per annum Depreciation rate applicable for the Insured Asset under this Policy is as per Depreciation Schedule available under Section 5 (i) and (ii) of this document.
- xviii. Fluid Damage: Fluid Damage means any physical damage to the Insured Asset, which is caused by a fluid ingress or moisture entry, which prevents the usage or impairs functionality of such Insured Asset. Fluid Damage does not include any cosmetic damages that do not impair the usage or functionality of the Insured Asset.
- xix. Household Segment: Household Segment means that the Insured Asset is being installed at the Certificate Holder's residence and not used for any commercial purposes. An Insured Asset can be classified either as Household Segment or Business Segment and not as both.
- xx. Insured Asset: Insured Asset means a physical product performing function or functions, as per Manufacturer's specification, as listed in the invoice with proper identification number and is bought from an Authorized Dealer of the Manufacturer of the Insured Asset. For the purpose of this Policy, the Insured Asset shall be only consumer durable items including but not limited to audio/ video sets, television, refrigerator, furniture, washing machine, air-conditioner, microwave oven, dishwasher, air fryer and other electrical and electronic kitchen appliances, computers, laptops, cameras, mobile phones which is the subject matter of insurance under this Policy and appears specifically on the Policy Schedule.
- xxi. Leased Goods: Leased goods means any asset being used for a specified period in exchange for financial considerations as specified in the Lease agreement, by a person or entity ('Lessee') who is different from the owner ('Lessor') of the asset.
- xxii. Manufacturer: Manufacturer means the Company that owns the registered brand / trademark of Insured Asset that was bought by the Certificate Holder through the Authorised Dealer or Distributor of the Manufacturer. In case of in-store brands, it means the Dealer or the Distributor from whom the Certificate Holder has bought the Insured Asset.

- xxiii. Manufacturer's Warranty Period: Manufacturing Warranty Period means the number of months for which the Manufacturer Warranty shall be effective. In case of in-store brand of retailers, it means any Warranty that is provided by the Dealer or the Distributor.
- xxiv. Master Cover Holder : Master Cover Holder will be an entity who provides the Certificate Holder a platform to buy the Insured Asset with whom the Company has a tie-up for selling of this Policy at agreed terms and conditions. This pre agreed terms and conditions is called the Master Cover. The agreed terms and condition as per the Master Cover shall be the basis of the coverage offered to the Certificate Holders.
- xxv. Master Cover Period: Master Cover Period means the time duration between date mentioned as Master Cover Period Start Date and ending on the date mentioned as Master Cover Period End Date on the Master Policy Schedule issued to an entity during which the agreed terms and conditions holds good on the basis of which the Certificate of Insurance will be issued on purchase of Insured Asset to the Certificate Holder.
- xxvi. Master Cover Period End Date: Master Cover Period End Date the date and time on which the Cover Period expires, as specifically appearing on the Master Policy Schedule.
- xxvii. Master Cover Period Start Date: Master Cover Period Start Date means the date and time on which the Cover Period commences, as specifically appearing on the Master Policy Schedule.
- xxviii. Near New Goods: Near New Goods means the Insured Asset for which this Policy was not bought on the same date as the original Purchase Date of the Insured Asset but the Policy was bought on a later date within the Offering Window as per the Master Cover terms and conditions. It is neither a Used Goods nor a Refurbished Goods. It must be within the Manufacturer's Warranty period at the time of buying the Policy.
- xxix. New Goods: New Goods means the Insured Assets that are unused goods and sold first time to the Certificate Holder by the Authorised Dealer or Distributor
- xxx. Offering Window: The Offering Window is the maximum number of consecutive Days from the original Purchase Date of the Asset proposed to be insured, within which this Policy can be purchased. The Offer Window is as stated in the Master Policy Schedule.
- xxxi. Pest Damage: Pest Damage means any physical damage to the Insured Asset, which is caused by rodents and/or insects, which prevents the usage or impairs functionality of such Insured Asset. Pest Damage does not include minor scratches, dents or any such cosmetic damages that do not impair the usage or functionality of the Insured Asset.

- xxxii. Policy: Policy means the Company's contract of insurance with the Certificate Holder providing cover as detailed in this Policy Terms and Conditions, the Proposal Form, Schedule, Certificate of Insurance, Endorsements, Annexure, if any, which form part of the contract and must be read together.
- xxxiii. Purchase Date: Purchase Date means the date on which the Insured Asset was bought by the proposed Certificate Holder from the Authorized Dealer or Distributor. For the purposes of this Policy, It is as appearing on the original sale invoice.
- xxxiv. Refurbished Goods: Refurbished Goods means the Insured Asset that was originally sold by the Manufacturer and is returned to the Manufacturer/Authorized Dealer or Distributor and is now being re-sold by the Manufacturer / Authorized Dealer or Distributor after correcting the reason for the return or after replacing any defective part using genuine spares of the same Manufacturer. The insurance Policy for the Refurbished Goods could only be purchased from the Master Cover Holder, if explicitly allowed as per the Terms and Conditions of the Master Cover.
- xxxv. Risk End Date: Risk End Date means the date and time on which the cover under this Policy expires, as specifically appearing in the Certificate of Insurance.
- xxxvi. Risk Period: Risk Period means the period of time between the Risk Start Date and the Risk End Date, (inclusive of both the days). The maximum Risk Period allowed for any Cover under Section 3 Base Covers shall be limited to a maximum of three years. Any Claim under the Policy shall be payable subject to the terms and conditions specified in the Policy, provided it has occurred within this Risk Period.
- xxxvii. Risk Start Date: Risk Start Date means the date and time on which the cover under this Policy commences, which shall be:
- For 3.1 Extended Warranty Cover: immediately after the expiry of the Manufacturer's Warranty Period or the Waiting Period (as mentioned in the Certificate of Insurance), whichever is later
 - For covers other than 3.1 Extended Warranty: on the Certificate Period Start Date or immediately after the expiry of the Waiting Period (as mentioned in the Certificate of Insurance), whichever is later
- xxxviii. Salvage: Salvage means the residual scrap value of the damaged items or the value of undamaged portion of the Insured Asset. All Salvage and recoveries resulting from Claims on covered Insured Asset unless agreed otherwise shall be the property of the Company.
- xxxix. Screen Damage: Screen damage is any Accidental Damage of the "Screen" of the Insured Asset which prevents the usage or impairs functionality of such Insured Asset. Screen Damage does not include minor scratches, dents or any such cosmetic damages that do not impair the usage or functionality of the Insured Asset. For the purpose of this definition, "Screen" means any front/primary glass or LCD or digitizer

component of the Insured Asset or any other display component specified in the Certificate of Insurance.

- xl. Sum Insured: Sum Insured means the maximum amount of cover available as specifically stated in the Policy Schedule which represents the Company's total and absolute liability for any or all Claims payable to the Certificate Holder during the Policy Period. The Sum Insured shall not exceed the original invoice value of the Insured Asset.
- xli. Used Goods: Used Goods means the Insured Asset that has been resold, by the original customer, after using the goods back to the Authorised Dealer or Distributor and is being offered to sale by the Authorised Dealer or Distributor after reconditioning it using genuine spares of the same Manufacturer. The insurance Policy for the Used Goods could only be purchased from the Master Cover Holder, if explicitly allowed as per the Terms and Conditions of the Master Cover.
- xlii. Waiting Period: Waiting Period means the time period that starts on the Certificate Period Start Date and ends on the number of Days mentioned as Waiting Period in the Certificate of Insurance during which any Claim arising on the Policy is not admissible, unless otherwise agreed by the Company and stated so in the Certificate of Insurance
- xliii. Warranty: Warranty means the written promise issued by the Manufacturer of an Insured Assets to the buyers of the Insured Assets to undertake any repairs / replacements of the Insured Asset as laid out in the terms of the Warranty. The coverage under this Policy commences on the expiry of such Warranty provided by the Manufacturer or the Waiting Period, whichever is later.

3 Base Covers

All Certificates of Insurance issued under a Master Cover will be issued as per the scope of cover and respective terms and conditions as agreed upon in the Master Cover only.

The Company hereby agrees subject to the terms, conditions and exclusions contained or expressed herein, to compensate the Certificate Holder against the repair or replacement Costs of Insured Assets as per the covers opted and Sum Insured limits specified in the Certificate of Insurance.

3.1 Extended Warranty Cover

- This cover is available to the Certificate Holder only if opted and appropriate premium has been paid , and is agreed as a part of coverage in the Master Policy.
- In the event of Breakdown of Insured Asset due to Manufacturing defects or due to poor workmanship of the service personnel of the Authorized Workshop, the Company will indemnify the Certificate Holder against the repair or replacement Costs in respect of sudden and unforeseen failure of Insured Asset caused by an electrical, mechanical or electronic Breakdown.
- The total liability of the Company in respect of the Insured Asset arising from the Claims in any one Risk Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Certificate of Insurance. This also includes the Cost of

dismantling and / or reinstallation charges and wherever applicable.

- iv. The Company shall not be liable to indemnify any Breakdowns during the Manufacturer's Warranty Period or the Waiting Period, whichever period is longer.
- v. This cover shall lapse if servicing or repair of any kind is carried out for the Insured Asset during or after the expiry of Manufacturer Warranty Period by any persons/agency/service centre that are not authorised by the Company/Manufacturer.

Specific Exclusions related to 3.1 Extended Warranty Cover

- i. Any item not covered under the original Manufacturing Warranty: Losses related to defects or faults that were not covered under the Manufacturer's Warranty.
- ii. Product Recall: Losses due to Failure of Insured Asset or part thereof which are subject to recall by the Manufacturer.
- iii. Extrinsic loss: Loss or damage as a result of any external cause, including but not limited to fire, earthquake, Burglary & theft, robbery, explosion, water or fluid damage, hail, Acts of God Perils, riots/strike/malicious damage, - act of terrorism, corrosion, rust, denting, scratching, blockages, animal/insect damage or entry of foreign bodies
- iv. No fault: Loss or damage arising out of reasons that are not intrinsic to the product quality and its manufacturing, where no fault is found with the Product,
- v. No Domestic warranty: Assets not covered under manufacturer's warranty within the Indian Geographical boundaries
- vi. Manufacturer's Warranty: Loss or damage for which the Manufacturer of the Insured Asset is responsible under a guarantee and/or Warranty during the Manufacturer's Warranty Period.

3.2 Accidental Damage

- i. This cover is available to the Certificate Holder only if opted and appropriate premium has been paid, and is agreed as a part of coverage in the Master Policy.
- ii. In the event of Accidental Damage to the Insured Asset during the Risk Period, the Company shall indemnify the Certificate Holder against the repair or replacement Costs.
- iii. The total liability of the Company in respect of the Insured Asset arising from the Claims in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Certificate of Insurance
- iv. In the event of Screen Damage, the following condition shall apply:
 - a. The total payment towards the Screen repair shall be subject to limits as specified in the Certificate of Insurance.

Specific Exclusions related to 3.2 Accidental Damage

- i. Breakdown: Any loss or damage as a direct or indirect consequence of Breakdown which is not an Accidental Damage
- ii. Fluid Damage: Any loss or damage as a direct or indirect consequence of fluid or moisture damage as defined under Section 3.3 of this Policy
- iii. Pest Damage: Any loss or damage attributable to pest damage like rodent damage, termite damage or insect entry
- iv. Damage during Installation: Any loss or damage sustained before or during installation of the Insured Asset.
- v. Service faults: Any loss or damage sustained due to faulty service of the Insured Asset.

3.3 Fluid Damage

- i. This cover is available to the Certificate Holder only if opted and appropriate premium has been paid and is agreed as a part of coverage in the Master Policy.
- ii. In the event of Fluid Damage to an Insured Asset during the Risk Period, the Company shall indemnify the Certificate Holder against the repair or replacement Costs.
- iii. The total liability of the Company in respect of the Insured Asset arising from the Claims in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Certificate of Insurance
- iv. The claim under this cover for any one portable electronic equipment's including but not limited to mobile phones, tablet phone, laptops and digital cameras is payable once during the Policy Period
- v. The liabilities under this cover are admissible only if the Fluid Damage has occurred at the original installed site of the Insured Asset and not if it has occurred during transportation of the Insured Asset from one site to another.

Specific Exclusions related to 3.3 Fluid Damage

- i. Rusting: Losses arising out of Rusting, Oxidation and Discoloration electrical, electronic and mechanical derangement.
- ii. Atmospheric Conditions: Any loss or damage as a direct consequence of wear and tear or of gradual deterioration due to atmospheric conditions
- iii. Any loss or damage not attributable to fluid, liquid or water damage
- iv. Unused Asset: Any costs or loss arising from Insured Asset lying unused for 90 continuous days.
- v. Service faults: Any loss or damage sustained due to faulty service of the Insured Asset.

3.4 Pest Damage

- i. This cover is available to the Certificate Holder only if opted and appropriate premium has been paid and is agreed as a part of coverage in the Master Policy.

- ii. In the event of Pest Damage to an Insured Asset during the Risk Period, the Company shall indemnify the Certificate Holder against the repair or replacement Costs.
- iii. The total liability of the Company in respect of the Insured Asset arising from the Claims in any one Policy Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Certificate of Insurance.
- iv. The liabilities under this cover are admissible only if the pest damage has occurred at the original installed site of the Insured Asset and not if it has occurred during transportation of the Insured Asset from one site to another.

Specific Exclusions related to 3.4 Pest Damage

- i. Mould/Mildew: Losses arising due to mould, mildew, fungus
- ii. Fumigation Charges- Any Cost related to Fumigation
- iii. Consequential Loss-Any Consequential losses arising out of Pest Damage.
- iv. Any loss or damage not attributable to pest damage
- v. Unused Asset: Any costs or loss arising from Insured Asset lying unused for 90 continuous days.

3.5 Screen Damage

- i. In the event of Screen Damage to an Insured Asset, such as cellular device, television set, tablet computer, laptop, or similar categories of equipment, due solely and directly to any external, involuntary and unforeseeable cause arising during the Risk Period, the Company shall reimburse the screen repair or replacement charges.
- ii. The total payment towards Screen repair shall be subject to limits as specified in the Certificate of Insurance.
- iii. This cover shall not be bought along with 3.2 Accidental Damage Cover.

Specific Exclusions related to 3.5 Screen Damage

- i. Fluid Damage: Any loss or damage as a direct or indirect consequence of fluid or moisture damage as defined under Section 3.3 of this Policy
- ii. Pest Damage: Any loss or damage attributable to pest damage like rodent damage, termite damage or insect entry
- iii. Damage during Installation: Any loss or damage sustained before or during installation of the Insured Asset.
- iv. Service faults: Any loss or damage sustained due to faulty service of the Insured Asset.

4 Add On Covers

The below mentioned Add on covers shall be available to Certificate Holder, only if opted and additional premium is paid, as per the terms and conditions of the Policy

4.1 Pick up & Drop Services

- i. In the event of Breakdown or physical damage to Portable Insured Asset such as Mobiles, Tablets, E book Readers and Laptops; The Company will provide doorstep pick-up and drop facility for these Insured Asset to the Certificate Holder subject to the availability of nearest Authorised Service Center.
- ii. In the event of Breakdown or physical damage of Non-portable Insured Asset, the Company will indemnify the Cost of transporting the Non-Portable Insured Asset to and/ or from the place of repair.
- iii. The benefit shall not cover air-fare and courier charges.
- iv. The total payment under this benefit during the Policy Period shall be limited to the amount specified for this benefit under the Certificate of Insurance
- v. The claim under this benefit shall become payable only if a Claim has been made and accepted by the Company under Section 3- Base Covers for the same loss event, subject to terms and conditions of the Policy

4.2 Food Spoilage Cover

- i. This cover is available only if the Insured Asset covered under this Policy is a Refrigerator and Freezer.
- ii. In the event of Breakdown or physical damage to the Refrigerator, the value of any food materials stored in the Refrigerator at the time of Breakdown shall be reimbursed by the Company.
- iii. The total payment for Food Spoilage loss during the Policy Period shall be limited to the amount specified for this benefit under the Certificate of Insurance.
- iv. The claim under this benefit shall become payable only if a Claim has been made and accepted by the Company under Section 3- Base Covers for the same loss event , subject to other terms and conditions of this Policy

4.3 Visitation Charge

- i. In the event of Breakdown or physical damage to the Insured Asset during the Policy Period, the Company shall reimburse the visitation Cost charges of service team of the Manufacturer to the Certificate Holder's site for the purpose of attending to the Breakdown.
- ii. The visitation charges are payable only if the visits by the service team pertain to a Breakdown and not for any regular service or replacing consumables or any other purpose which is not covered by Manufacturer's Warranty.
- iii. If the Manufacturer's Warranty do not charge for the visitation charges, then no Claim is payable under this cover.
- iv. The total payment under this benefit during the Policy Period shall be limited to the amount specified for this benefit under the Certificate of Insurance
- v. The claim under this benefit shall become payable only if a Claim has been made and accepted by the

Company under Section 3- Base Covers for the same loss event, subject to other terms and conditions of this Policy

4.4 Nil Depreciation Cover

- i. In the event of Breakdown or physical damage to the Insured Asset leading to a replacement of the Insured Asset, the Depreciation percentages as stated in the Depreciation schedule under the 5(i) and (ii) of this document shall not be applied to arrive at the liability under the Claim, subject to other terms and conditions of the Policy.
- ii. The benefit under this cover can be availed only once during the Policy Period.
- iii. The claim under this benefit shall become payable only if a Claim has been made and accepted by the Company under Section 3- Base Covers for the same loss event, subject to other terms and conditions of this Policy

4.5 Betterment Benefit for Insured Asset

- i. In the event of Breakdown or physical damage to the Insured Asset leading to Total Loss or Constructive Total Loss, if the same configuration of Insured Asset is not available, then the next immediate available highest-level configuration of Insured Asset under the same Manufacturer could be considered.
- ii. Subject that such extra payment towards the Betterment Cost is within 20% of the original invoice value of the Insured Asset.
- iii. The claim under this benefit shall become payable only if a Claim has been made and accepted by the Company under Section 3- Base Covers for the same loss event, subject to other terms and conditions of this Policy

5 Special Condition

- i. Depreciation: In case of total loss or product replacement the maximum liability of the Company will not exceed the Sum Insured subject to the Depreciation stated in the Certificate of Insurance. This condition shall not be applicable in case the Add On Cover 4.4 (Nil Depreciation Cover) is available under the Certificate of Insurance.
- ii. For Mobiles, Tablets, Laptops, Desktops, Digital Cameras, Scanners, Projector, Printer, Gaming Hardware, Smart Watch, Handycam, Webcam, Depreciation is calculated at the rate of 25% per annum from the date of purchase of the product as stated in the invoice. For all other products, Depreciation is calculated at 10% per annum from the Purchase Date of the product as shown in the invoice.
- iii. For a given Loss event, for which claim is admissible subject to terms and conditions of the Policy, the payment under such claim shall be made only against one of the Base Covers specified in the Certificate of Insurance. The same event shall not trigger payments under multiple Base Covers.

6 General Exclusions

The Company shall have no liability and no Claim shall be admissible in respect of any Certificate Holder under any benefit(s) where such liability or Claim arises directly or indirectly due to any of the following:

- i. Aesthetic defects: Aesthetic defects, including but not limited to dents, scratches on painted, polished or enamelled surfaces, and broken plastic on ports and antennae, which do not impair the regular functioning or use of the Insured Asset.
- ii. Alteration /Modification of the Insured Asset: Loss or damage arising from incorrect installation and modification or alteration of any nature made in the Insured Asset.
- iii. Breach of Law: Any Insured committing or attempting to commit a breach of law with criminal intent.
- iv. Change in ownership: Any change in ownership of the Insured Asset, or use for any purpose not intended, unless agreed with the Company.
- v. Civil Action: Any actual or alleged loss caused by any civil or foreign war, invasion, strike, riot, rebellion, sabotage, epidemics, riots, civil commotion, or arising from detention, confiscation or distribution by customs or police or acts of civil or military authority, government, or any lawfully constituted authority or Public Authority.
- vi. Commercial Usage: Loss or damage where the Insured Asset is used for commercial, business, industrial, educational, rental or for-profit generation purposes unless declared in the proposal form at the time of buying this Policy and agreed by the Company.
- vii. Consequential/ Legal Losses: Consequential losses or damage of any kind and/or legal liability of any kind falling upon the Certificate Holder.
- viii. Consumable Items: Losses due to replacement of any consumable item of the Insured Asset, including but not limited to batteries (including rechargeable) , bulbs(including projector bulbs), plugs, cables, ribbons, belts, tapes, fuses, filters, ink ,toner cartridges , drums, blades, replaceable fluids or any such materials which are designed to be consumed during the life of the Insured Asset.
- ix. Data loss: Loss damage directly or indirectly caused by, consisting of, or arising from: a) any corruption, destruction, distortion, erasure or other loss or damage to data, software, or and kind of programming or instruction set, b) loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business.
- x. Defects in External wiring: Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.
- xi. Disposal or Removal of Asset: Cost of disposal or removal of the defective or damaged Insured Asset or parts thereof.

- xii. Domestic Animal-Any loss or damage caused by any domestic animals like pets.
- xiii. Enhancement during repairs: No payment shall be made under this Policy for enhancement, modification or alternations to the original product specifications of the Insured Asset made during the course of any repairs.
- xiv. External Accessories: Loss or Cost related to installing/repairing/replacing any optional accessories to the Insured Asset which is not in accordance with the Manufacturer's instructions and / or the accessories that were not supplied/ bought at the time of purchase of the Insured Asset by the Certificate Holder.
- xv. Geographical limits: Any repairs performed outside India
- xvi. Hazardous activity: Participation in any naval, military or air force operations, engaging in manual labour, mining, tunnelling or any work involving electrical installation with high tension supply, engaging in any Hazardous Activities, testing of any kind, or anything attributable to aerial photography, ammunition, explosives, firearms or flight travel, except as a fare-paying passenger.
- xvii. Improper Use of Assets: Loss or damage arising out of the Insured Asset not being used in accordance with Manufacturer's instructions/specifications or Losses arising out of improper use of the Insured Asset.
- xviii. Insured's agreed liability: Any liability assumed voluntarily by the Insured under a contractual obligation or warranty/guarantee made by the Insured.
- xix. Leakage/ Explosion of Batteries-Losses incurred due to leakage or explosion of internal or external batteries attached with the Insured Asset.
- xx. Let Out Asset: Any loss or damage to any Insured Asset let out for rental or hire purposes, unless expressly stated as covered in the Master Policy Schedule/Certificate of Insurance.
- xxi. Maintenance: Loss or Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing, re-touching or renovating, servicing, preventative maintenance, inherent vice, warping or shrinkage or deterioration arising from mildew, natural ageing or any consequential loss there from.
- xxii. Maintenance Losses: Any Cost incurred with servicing or maintenance of Insured Asset parts replaced in course of maintenance operation.
- xxiii. Minor Damages: Losses of items including but not limited to knobs, buttons, paintwork, Plastic-metal casing, racks, shelves, decorative finishing, door liners.
- xxiv. Moved Asset: Loss or damage caused to Insured Asset that was moved from its original place of installation, unless specifically informed to the Company and expressly allowed by the Company (not applicable to movable assets).
- xxv. Natural Calamity: Any loss or damage occasioned by or through or in consequence directly or indirectly due to earthquake, volcanic eruption or other convulsions of nature.
- xxvi. Non-Payable Charges: Cost Incurred such as but not limited to visiting charge, Installation/reinstallation charges, diagnostic or dismantling charges where no Breakdown is found, unless otherwise agreed and stated in the Certificate of Insurance.
- xxvii. Nuclear Attack: Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:
- a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any Illness, incapacitating disablement or death.
 - b. Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any Illness, incapacitating disablement or death.
 - c. Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any Illness, incapacitating disablement or death.
- xxviii. Obliteration or damaged invoice: Loss or damage arising where the original identification number, receipts, invoice, warranty card has been removed, obliterated or altered.
- xxix. Over-usage: Any loss caused by overloading, strain, overrunning, freezing, excessive pressure, over heating of the Insured Asset.
- xxx. Power Fluctuation: Any loss or damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current.
- xxxi. Pre-Existing Losses: Any loss or damage caused directly or indirectly by any defects existing at the time of commencement of the cover of the Insured Asset under the Policy within the knowledge of the Insured, or his representatives. Any circumstance, fact or matter of which the Insured was or ought to have been reasonably aware prior to the commencement of the Policy Period.
- xxxii. Radioactive /Nuclear Perils: Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or due to radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- xxxiii. Repairs by Unauthorised Service Centre: Any Loss/ Cost incurred where repair work carried out during or after the expiry of Manufacturer Warranty Period by any persons/agency that are not authorised by the Company/Manufacturer.

- xxxiv. Software Losses: The Cost of repairing, restoring or reconfiguring software. Breakdowns caused by failed software updates, unauthorized software /computer virus, malware, cyber threats, or realignments to the Insured Asset. Breakdown or malfunctioning related to Operating systems and embedded software is also not covered unless expressly agreed with the Company.
- xxxv. Third Party responsibility: Any loss or damage for which the Manufacturer or seller of the Insured Asset or any other third party is responsible either by law or under contract, or was in custody of the Insured Asset at the time of loss. This shall also include any liability covered under any other underlying insurance policy which is primary in nature.
- xxxvi. Theft/Burglary-Loss or Damage arising due to theft, robbery or Burglary. Any unexplained disappearance of the Insured Asset or parts thereof, where the details of the incident are not available or specified as Theft, Burglary or Robbery.
- xxxvii. Transportation Losses: Loss or damage arising before or during transportation /delivery of the Insured Asset
- xxxviii. Use of Counterfeit Parts: Loss or damage due to use of non-genuine spare parts and/or non-genuine oils.
- xxxix. War & War Like Perils: Any loss or damage arising out of or caused, directly or indirectly, by war (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolutions, insurrections, mutiny, civil or military disturbances or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- xl. Wear and Tear : Losses due to normal wear and tear, gradual deterioration, vibrations, oil seepage or any other gradually operating cause or any consequential loss there from.
- xli. Wilful Act/Negligence: Loss or damage caused by or arising out of the wilful acts or wilful gross negligence or fraudulent acts of the Certificate Holder and/or Certificate Holder's family and/or Certificate Holder's employees.

The following losses are not covered unless specified under the Certificate of Insurance:

- a. Accidental Damage other than liquid and pest damage: Unless Benefit 3.2: Accidental Damage is opted and paid for.
- b. Fluid Damage: Unless Benefit 3.3: Fluid Damage is opted and paid for.
- c. Pest Damage: Unless Benefit 3.4: Pest Damage is opted and paid for.

7 General Conditions

This Policy and the Certificate of Insurance thereto shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or Certificate of Insurance shall bear the same meaning wherever it may appear.

7.1 Conditions precedent to the contract

I. Disclosure to information norm

Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, mis-declaration, mis-description or non-disclosure of the material fact. In the event of untrue or incorrect statements, misrepresentation, mis-declaration, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents or any material information having been withheld, or a Claim being fraudulent or any fraudulent means or device being used by the Certificate Holder or any one acting on his/ their behalf to obtain a benefit under this Policy, the Company may cancel this Policy at its sole discretion and the premium paid shall be forfeited in its favor.

ii. Observance of Terms and Conditions

The due observance and fulfillment of the terms, conditions and endorsement, if any of this Policy in so far as they relate to anything to be done or complied with by the Certificate Holder and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company to make any payment under this Policy.

iii. Nature of Insured Asset

The Insured Asset must be manufactured or legally imported in India and should be supported by original invoice.

The Insured Asset category shall be either is New Goods, Refurbished Goods, Used Goods, Leased Goods or a Near New Goods. It is as agreed with the Master Policy Holder and as specially appearing in the Master Policy Schedule and same shall be reflected in the Certificate of Insurance.

iv. Maximum Entry Age of the Insured Asset

The Policy shall cover the Assets that are maximum up to 5 years of Age at the time of buying the Policy, provided the Policy must have been taken from the Company at the time of Purchase Date or during the Offering Window of the Insured Asset.

v. Multiple Warranty Period:

In case the Manufacturer provides multiple Warranty Period for different parts of the Insured Asset, the Risk Period for Base Cover 3.1 Extended Warranty Cover shall incept from the expiry of the Warranty Period as stated in Policy schedule.

vi. Premium Payment

It is hereby agreed that, as a condition precedent to any liability under this Policy, any premium due must be paid by the Certificate Holder and actually realized by the Company in full. In the event of non-realization of the premium, the Policy shall be treated as void ab-initio.

vii. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators one to be appointed by each of the parties to the dispute or the difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 (as amended).

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

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

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any Claim hereunder and such Claim shall not, within fifteen calendar days from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

viii. Usage Segment

The Master Policy shall either cover Certificate Holder of either Business Segment or Household Segment. A given Master Policy cannot cover both these segments.

ix. Assignment

No assignment of interest under this Policy shall be binding upon the Company. The Company does not assume any responsibility for the validity of an assignment.

7.2 Conditions applicable during the contract

i. Reasonable Care

The Certificate Holder shall:

- a) take all reasonable steps to safeguard the Insured Asset against any event
- b) take all reasonable steps to prevent a Claim from arising under this Policy

ii. Alteration in the Policy

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by a written endorsement signed and stamped by the Company.

iii. Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a Claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Certificate Holder shall, on being required so to do by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate to such Claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

iv. Territorial Scope

Where legally permissible by the law of this Policy and the jurisdiction in which the payment is to be made and subject to all the terms and conditions of this Policy, this Policy shall apply to any Loss incurred or Claims made in India, unless otherwise stated in the Certificate of Insurance.

v. Jurisdiction, Governing Law & Dispute Resolution

Any and all disputes or differences under or in relation to this Policy will be determined by the Indian Courts and subject to Indian law. This Policy is subject to the exclusive jurisdiction of the Courts of India

vi. Third Parties

Notwithstanding what is stated in any Law, this Policy is not intended to confer any rights or benefits on and or enforceable by any Third Party other than the Certificate Holder and accordingly no Third Party shall acquire any rights in relation to or under this Policy nor can enforce any benefits or Claim under term of this contract against the Insured.

A person or any entity who is not a party to this Policy shall have no rights under the Contracts (Rights of Third Parties) Act 2001 or any similar act, common law or any provision of law in any other jurisdiction to enforce any of its terms.

vii. Limit of Liability

Company's liability for any one or many Claim shall in no case exceed the Sum Insured for the particular Insured Asset subject to Deductible shown on the Policy.

viii. Cancellation of Policy

Certificate Holder may terminate the Certificate of Insurance after Risk commencement by giving a written notice, and the applicable Certificate of Insurance shall be terminated when such written notice is received. If no claims have been made under the applicable Certificate of Insurance, the Company will refund premium as per the scale mentioned below.

In the event of cancellation by insured Yearly premium shall be calculated using following formula:

Annual Premium= Policy Premium / Risk Period (in Years).

Upon calculating the Yearly Premium following methodology shall be used for refund of premium

Risk Period	Year of Cancellation (Counted from start of the Risk Period)	Methodology of Premium Refund		
		(N-1) Years	Nth Year	(X-N) Years
X Years	Nth Year	Full Annual Premium Retained	Premium retained basis Annual Short Period Premium Scale	Full Annual Premium Refund

The above grid shall apply separately as per Risk Period for each of the Covers in Section 3

For example, for Risk Periods of 2 Years or 3 years:

Risk Period	Year of Cancellation	Methodology of Premium Refund		
		1st Year	2nd Year	3rd Year
2 Years	1st Year	Premium retained basis Annual Short Period Premium Scale	Full Annual Premium Refund	NA
	2nd Year	Full Annual Premium Retained	Premium retained basis Annual Short Period Premium Scale	NA
3 Years	1st Year	Premium retained basis Annual Short Period Premium Scale	Full Annual Premium Refund	Full Annual Premium Refund
	2nd Year	Full Annual Premium Retained	Premium retained basis Annual Short Period Premium Scale	Full Annual Premium Refund

3 Years	3rd Year	Full Annual Premium Retained	Full Annual Premium Retained	Premium retained basis Annual Short Period Premium Scale

Short Period Scale:

Time elapsed since start of the Year	Refund (% of Annual Premium)
Up to 1 month	75.00%
1 month to 3 months	50.00%
3 months to 6 months	25.00%
6 months to 12 months	0.00%

All policy cancellations are subject to a minimum deduction of Rs. 200 per on-going year of Risk-Period.

Cancellations are permitted prior to the commencement of the Risk Period if no claim have been made subject to cancellation fees of Rs.200.

Company may terminate the Certificate of Insurance on grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation upon 30 days' notice by sending an endorsement to Certificate Holders address shown in the Certificate of Insurance, without any refund of premium

ix. Written Communication

All communications with the Company must be in writing and must be delivered to its address shown in the Policy Schedule or in the Certificate of Insurance. Any communication meant for the Certificate Holder/Master Cover Holder will be sent by the Company to his last known address or Certificate Holder/Master Cover registered Email as shown in the Policy Schedule or Certificate of Insurance.

x. Records to be Maintained

The Certificate Holder shall keep an accurate record containing all relevant records and shall allow the Company or its representative(s) to inspect such records. The Certificate Holder shall furnish such information as the Company may require under this Policy at any time during the Policy Period and up to five years after the Policy expiration, or until final adjustment (if any) and resolution of all Claims under this Policy.

xi. No Constructive Notice

Any knowledge or information of any circumstance or condition in relation to the Certificate Holder which is in knowledge or possession of the Company, but it has not specifically informed by the Certificate Holder, shall not be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

xii. Overriding Effect of the Policy Schedule or the Certificate of Insurance

In case of any inconsistency in the terms and conditions in this Policy vis-a-vis the information contained in the Policy Schedule or Certificate of Insurance, the information contained in the Policy Schedule or Certificate of Insurance shall prevail.

7.3 Conditions applicable when Claim arises

i. Basis of Claim Settlement

a) Repair / Reinstatement: In the event of partial loss, where an Insured Asset can reasonably be repaired or reinstated at a Cost less than the replacement Cost, the Company will indemnify the Certificate Holder in respect of the expenses after deducting the Deductible as mentioned under the Policy Schedule.

In case OEM has shut operations and does not have an Authorized Service Center operating at the time of loss, the insurer may authorize repairs from any other Service Center as per their discretion, other policy terms remaining same. This facility may be availed once during the policy period and no further claim for that item would be admissible.

b) Replacement: In the case of a total loss, the Company shall indemnify the Certificate Holder in respect of the restoration or replacement Cost up to the Sum Insured set against the Insured Asset in the Policy Schedule subject to Depreciation. However, the Depreciation shall not be applicable in case the Add On Cover 4.4 (Nil Depreciation Cover) is available under the Certificate of Insurance.

c) Constructive Total Loss: In the case of single loss wherein the Cost of repair exceeds 75% of the Insured Asset value the Company may replace the Insured Asset and shall indemnify the Certificate Holder in respect of the restoration or replacement Cost up to the Sum Insured set against the Insured Asset in the Policy Schedule subject to Depreciation. However, the Depreciation shall not be applicable in case the Add On Cover 4.4 (Nil Depreciation Cover) is available under the Certificate of Insurance.

d) This Policy shall lapse once a claim has been admitted by the Company for Total Loss or Constructive Total Loss of an Asset.

ii. Rights and Responsibility of Company:

a) Rights of the Company on happening of a Claim: The Company may at its Option repair, reinstate or replace the Insured Asset damaged or destroyed, or any part thereof instead of paying the amount of loss or damage.

b) The Company reserves the right to appoint a Surveyor to determine admissibility and extent of loss.

c) The Company shall be entitled to retain any defective part replaced under the Policy.

d) On receipt of all required information/ documents that are relevant and necessary for the Claim, the Company shall, within a period of 30 days offer a settlement of the Claim to the insured. If the

Company, for any reasons, decides to reject a Claim under the Policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document.

iii. Responsibility of the Certificate Holder/Master Cover Holder

a) Notify to Company immediately on occurrence of a Claim and in any case within 7 days giving full description of loss/damage and the cause.

b) Submit the duly filled and signed Claim form along with the below mentioned supporting documents within 30 days from the date of intimation.

c) Proof of Ownership-Invoice Copy

d) Manufacturer's Warranty Certificate as applicable

e) Repair Bill as applicable

f) Any other document as may be reasonably required by the Company or Company's representative to investigate the Claim.

g) Extend all assistance and cooperation to appointed surveyor for the purpose of investigation and assessment of loss.

h) Not abandon the Insured Asset without the Company's written permission.

iv. Additional Responsibility of the Master Cover Holder

a) Collect the premium from Certificate Holder and transfer the premium in the account of the Company within a pre-agreed time duration.

b) Provide the details of the Certificate Holder and Insured Asset in the format agreed upon as Proposal Form for Insurance.

v. Services Offered by Service Provider

The services offered by a Service Provider shall not include

- Decision on Claim admissibility and claim payment;
- Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.

vi. Currency of Payments

All Claims shall be payable in India in Indian Rupees only.

vii. Other Insurances

In the event of an incident which results in a Claim under this Policy and the Certificate Holder have other insurance covering the same Loss, the Company will not pay more than the Company's share, subject to the maximum Limit of Cover granted under this Policy.

viii. Salvage

Any salvage recoveries shall be set-off against the admissible claim amount. All salvage recoveries and payments recovered or received subsequent to a loss settlement under this policy shall be applied as if recovered or received prior to the said settlement and all necessary adjustment shall be made by the parties hereto.

ix. Subrogation

In the event of payment under this Policy, the Company shall be subrogated all the Insured's and or Certificate Holder's rights or recovery thereof against any person or organization, and the Insured and or Certificate Holder shall execute and deliver instruments and papers necessary to secure such rights. The Insured and or Certificate Holder and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured / Certificate Holder's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

x. Burden of Proof

In any action, suit or other proceedings where the Company alleges that by reason of the provisions of the above exclusions any loss, destruction, damage or liability is not covered by this Policy, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

7.4 Conditions for renewal of the Policy

I. Renewal Notice

The Company shall not be bound any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Certificate Holder that may result in enhancement of the risk of the Company under this Policy. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company. On renewal, the benefits provided under the Policy and/or terms and conditions of the Policy including premium rate may subject to change.

7.5 Grievances

If the Certificate Holder has a grievance that the Certificate Holder wishes the Company to redress, Certificate Holder may contact the Company with the details of his grievance through:

Website :	https://reliancegeneral.co.in
Email :	rgicl.services@relianceada.com
Telephone :	18003009
Write to us at (Correspondence Only)	Reliance Centre, South Wing, 4th Floor, Off. Western Express , Santacruz (East), Mumbai - 400 055
For further details on Grievance redressal procedure please refer: https://reliancegeneral.co.in/Insurance/About.Us/Grievance.Redressal.aspx	

If the Certificate Holder is not satisfied with the Company's redressal of the Certificate Holder's grievance through one of the above methods, the Certificate Holder may approach the nearest Insurance Ombudsman for resolution of the grievance.

The contact details of Ombudsman offices are mentioned below as Annexure - I

Annexure I

Ombudsman Office	
Jurisdiction	Office Address
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	AHMEDABAD - Shri Kuldip Singh 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@ecoi.co.in
Karnataka	BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh Chattisgarh	BHOPAL - Shri Guru Saran Shrivastava 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@ecoi.co.in
Orissa	BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	CHANDIGARH - Dr. Dinesh Kumar Verma 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@ecoi.co.in

Ombudsman Office	
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	CHENNAI - Shri M. Vasantha Krishna 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@ecoi.co.in
Delhi	DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	GUWAHATI - Shri Kiriti .B. Saha 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@ecoi.co.in
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	HYDERABAD - Shri I. Suresh Babu 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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in
Rajasthan	JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
Kerala, Lakshadweep, Mahe-a part of Pondicherry.	ERNAKULAM - Ms. Poonam Bodra 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@ecoi.co.in
West Bengal, Sikkim, Andaman & Nicobar Islands.	KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annex, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in

Ombudsman Office	
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, Santkabimnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	LUCKNOW - Shri Justice Anil Kumar Srivastava 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@ecoi.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in

Ombudsman Office	
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, Gautambodha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand	PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	PUNE - Shri Vinay Sah 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@ecoi.co.in

The updated details of Insurance Ombudsman are available on IRDA website: www.irdai.gov.in, on the website of General Insurance Council: www.gicouncil.in, our website www.reliancegeneral.co.in

Insurance is the subject matter of solicitation