

Bharti AXA General Insurance Company Limited

Policy Wordings - All Risk Insurance Policy

PREAMBLE

WHEREAS the Insured designated in the Policy Schedule/Certificate of Insurance to this Policy having by a proposal and declaration together with any statement, report or other document which shall be the basis of this contract and shall be deemed to be incorporated herein, has applied to Bharti AXA General Insurance Company Limited (hereinafter called “the Company”) for the insurance hereinafter set forth and paid appropriate premium for the Period as specified in the Schedule/Certificate of Insurance.

OPERATIVE CLAUSE

NOW THIS POLICY OF INSURANCE WITNESSETH that subject to and in consideration of the Insured having paid to the Company, the premium mentioned in the said Schedule and subject to the terms, exclusions, conditions and provisions contained herein or endorsed hereon, the Company agrees to indemnify the Insured or their legal representatives, as the case may be, in respect of loss or damage to the Insured Property by any fortuitous causes, unless specifically excluded, during the Period of Insurance provided always that the liability of the Company shall in no case exceed the Sum Insured on such item or on the total Sum Insured hereby.

DEFINITIONS

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

1. **“Insured”** means the individual person/entity named in the Policy Schedule.
2. **“Insured Property”** means the item for which the insurance is sought as described in the Schedule of this Policy.

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UIN:

Bharti AXA General Insurance Company Limited, “HOSTO CENTER” 1st Floor No.43, Millers Road. Vasanth Nagar Bangalore -560052

Ph: 1800-103-2292, CIN: U66030KA2007PLC043362; Website: www.bharti-axa.co.in; IRDAI Reg. No.: 139, Email: customer.service@bharti-axa.com

3. **“Theft”** means an act of stealing, whether forcible or non-forcible, resulting in loss of the Insured Property.
4. **“Policy”** means the proposal, the Schedule, the Policy documents and any endorsements attaching to or forming part thereof either on the effective date or during the Policy Period.
5. **“Period of Insurance”** means the period as stated in the Schedule or the Certificate of Insurance, from the date on which coverage begins to the date on which coverage ends.
6. **“Sum Insured”** means the monetary amounts shown in the Policy Schedule against any item.
7. **“Agreed Value”** means the value as recorded in the valuation certificate/report issued by government approved valuer.
8. **“Market Value”** means the current value of the Insured Property less depreciation depending on the age of the Insured Property.

SUM INSURED

The basis of Sum Insured will be as follows:-

1. For Insured Property like - art work, sculptures, antiques, bullion, jewellery etc and/or like items, the basis of Sum Insured would be on Agreed Value basis (recorded on Valuation Report of a government approved valuer) unless otherwise agreed before the Policy inception between the Insured and the Company.
2. For all other Insured Property or subject matter the basis of Sum Insured would be based on either Market value or cost of replacement of the Insured Property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and customs duties and erection costs, if any, depending on the type of the property covered, under this Policy.

Company's total liability to indemnify the Insured shall not exceed the Sum Insured stated in the Policy Schedule.

EXCLUSIONS

PROVIDED ALWAYS THAT the Company shall not, however, be liable for –

1. Loss or damage caused by any defects existing at the time of commencement of the present insurance within the knowledge of the Insured, or his representatives, whether such defects were known to the Company or not.
2. Loss or damage to the Insured Property by or due to or arising from:-
 - a. Breakage, cracking or scratching of articles or parts thereof of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
 - b. Overwinding, of watches and clocks, damage due to scratching, cracking, denting chipping or breakage or any other aesthetic defects not affecting the operation or normal functioning of the Insured Property. .
 - c. Loss or damage for which the manufacturer, dealer or supplier of the Insured Property is responsible either by law or under contract.
 - d. mechanical or electrical derangement/ breakdown of any Insured Property unless caused by accidental external means.
 - e. Intentional overloading or strain; overrunning excessive pressure, short circuits and/or self heating of any article unless caused by accidental external means.
 - f. improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the maker/manufacturer and/or the agents of maker/manufacturer or use of the Insured Property, contrary to the directives of the maker/manufacturer.
 - g. any process of cleaning, dyeing or bleaching; repairing, restoring renovation, deterioration arising from wear and tear; moth; vermin; insects or mildew or

any other gradually operating cause; damage due to the action of light or atmospheric conditions, defective workmanship material or design.

3. Loss or damage to Insured Property carried under contract of affreightment. Loss or damage liable to be repaired or made good by a third party under any contract of agreement.
4. Consequential loss or legal liability of any kind or description including loss to third party arising out of Insured Property.
5. Mysterious disappearance, wilful act or wilful negligence of the Insured or his representative, unattended property.
6. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, cheques, stocks or share certificates, stamps, travel tickets, business books, travellers' cheques or any other such documents of financial nature.
7. Loss or damage occurring outside the geographical area stated in the Schedule.
8. Loss or damage due to any electric, magnetic and/ or electromagnetic field of any frequency.
9. War or war like operations (whether war be declared or not), cyber-attacks, civil commotion, confiscation, requisition or destruction or damage by order of any Government or by any public, municipal or local authority.
10. Insured Property at the time of destruction or damage in the custody of or being used by anyone other than the Insured, Insured's family members or Insured's employees to whom the said Insured Property is entrusted.
11. Claim on Insured Property during hire or loan of the Insured Property to a third party, other than Insured's employees, siblings, spouse, children, parents or parents-in-law.

12. Policy shall be non-transferable in case of sale of Insured Property or if the ownership of Insured Property is transferred except to relationships as specified in exclusion (11) above.
13. Property such as Buildings, Offshore Property, Motor vehicles with motor capacity of more than 250 watt and maximum speed of more than 25 kmph, Aircraft, Watercraft, Animals, Vegetation, Livestock, mobile phones, laptop, tablet, camera etc. will not be covered.
14. (a) Any loss, destruction or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity, from any source whatsoever.
- (b) Any loss, destruction, damage or legal liability, directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
15. Any loss of Software, excluding Operating System Software, whether it affects the working of Insured Property or not.
16. Loss or damage to accessories unless they are part of the original Insured Property and attached to the Insured Property during the loss or damage.

BASIS OF CLAIM SETTLEMENT

The claim settlement will be as follows:-

1. In case of Partial Loss/ Repair:

In cases where damage to an Insured Property can be repaired, Company will pay expenses necessarily incurred to restore the damaged property to its former state of serviceability

plus the cost of re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop, custom duties and dues, if any.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. Amount of claim to be paid will be subject to excess, if applicable.

If the Sum Insured is less than the amount required to be Insured, Company will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Every Insured Property, if more than one shall be subject to this condition separately.

If the cost of repairs as detailed herein above equals or exceeds the actual value of the Property Insured immediately before the occurrence of the damage, the settlement shall be made on the basis provided in below point 2.

2. In case of Total Loss/Destruction:

In cases where an Insured Property is destroyed, the Company will pay the actual value of the property immediately before the occurrence of the loss, including costs for ordinary freight, erection and custom duties, if any, provided such expenses have been included in the Sum Insured. Such actual value to be calculated by deducting proper depreciation from the Sum Insured declared in the Schedule or replacement value of the Insured Property by new property of the same kind and same capacity, whichever is lower. Value of any salvage will be taken into account. Amount of claim to be paid will be subject to under insurance and excess, if applicable.

Costs of any alterations, improvements, or overhauls shall not be recoverable under this Policy.

Cost of provisional repairs will be borne by the Company, if such repairs constitute part of the final repairs and do not increase the total repair expenses.

3. In cases where the Insured Property is subject to total loss and meanwhile it becomes obsolete, all costs necessary to replace the lost or damaged Insured Property with a follow-up model of similar type/kind/structure/configuration of similar quality and similar capacity shall be reimbursed.

Such value to be calculated by deducting proper depreciation from the Sum Insured declared in the Policy Schedule or replacement value of the Insured Property by new property of the same kind and same capacity, whichever is lower.

Costs of any alterations, improvements, or overhauls shall not be recoverable under this Policy.

If the Sum Insured is less than the amount required to be Insured, the Company will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Every Insured Property if more than one shall be subject to this condition separately.

Value of any salvage will be taken into account. Amount of claim to be paid will be subject to excess, if applicable.

The following depreciation scale is applicable:

Type of Insured Property	Depreciation Scale per annum
Pedal cycle/ Bicycle etc.	10%
Items including musical instruments, spectacles, portable items such as survey equipment etc.	10%
Wearable devices like Watches, etc	10%
Garments, etc	25%

The maximum capping on depreciation is 75%. Please refer to the Schedule for the Depreciation Rate applicable to the Insured Property.

4. For the Insured Property on Agreed Value basis, such as art work, sculptures, antiques etc and/or like items, the basis of claim settlement would be on Agreed Value basis as mentioned by the Insured in the Policy Schedule.

However, this will be subject to:

1. **Single article limit:**

Unless specifically and separately stated, the Company's liability in respect of each article or pairs of articles shall not exceed 5% of the total Sum Insured under this Policy.

2. **Articles in pairs or sets:**

Where any items Insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set and not more than a proportionate part of the Insured value of the pair or set.

3. **Reinstatement of Sum Insured:**

Immediately upon the happening of any loss or damage as described in the Policy, the total Sum Insured and the Sum Insured upon the various descriptions of Insured Property which have been lost or damaged shall be reduced by the amount of loss or damage and such reduced Sums Insured shall be the limit of the Company's liability in respect of any further loss or damage occurring during the current Period of Insurance, unless the Company consents, upon payment of additional premium, to reinstate the full Sum Insured.

GENERAL CONDITIONS

1. **Notice:** Every notice and communication to the Company required by this Policy shall be either in writing or a call to the specified number as in the Schedule or an email to a

specified email as in Schedule, through which this insurance is affected or to any service provider as stated on the claim form.

2. **Entire Contract:** The Schedule shall be deemed to be incorporated in and form part of this Policy and the expression “this Policy” wherever used in this contract shall be read as including the Schedule. Any word or expression, to which a specific meaning has been attached in any part of this Policy or of the Schedule, shall bear such meaning wherever it may appear.
3. **Duty of Disclosure:** This Policy shall be null and void and no benefit shall be payable and all premium paid hereon shall be forfeited to the Company in the event of untrue or incorrect statements, misrepresentation, misdescription or nondisclosure of any material fact.
4. **Reasonable Care:** The Insured shall take all reasonable steps to safeguard the Insured Property against accidental loss or damage that may give rise to the claim.
5. **Records to be maintained:** Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Company with all details and information necessary for the assessment of the risk.
6. **Alteration of Risk:** All cover under this Policy shall cease if any alteration be made (to the Insured Property) whereby the risk of damage or injury is increased until such alteration be agreed to by the Company in writing.
7. **Claims procedure :**
 1. Upon the happening of any event giving rise or likely to give rise to a claim under this Policy the Insured shall –
 - a) give immediate notice thereof in writing to the nearest office with a copy to the Policy issuing office of the Company;

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- b) lodge a complaint with the Police for offence(s) against Property Insured, if any, committed;
- c) take all steps within his power to minimise the extent of loss or damage;
- d) preserve the parts affected and make them available for inspection by a representative or Surveyor of the Company;
- e) deliver to the Company a detailed statement in writing regarding the loss or damage with an estimate of the intrinsic value of the Insured Property lost or the amount of damage caused to the Insured Property, as the case may be, within 14 days from the date of discovery of an event causing loss or damage to the Property Insured;
- f) Tender to the Company all reasonable information, assistance and proof in connection with any claim.

2. The Insured shall do all such acts, deeds and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies including obtaining relief or indemnity from other parties to which the Company may be entitled.

3. The Insured shall ensure due observance and fulfillment of the terms and conditions of the Policy.

Claims Notification – Claims Multi Media Model:

It is the endeavor of Company to give multiple options to the Insured Person/Insured Person's representative to intimate the claim to the Company.

The intimation can be given in following ways:

- Toll Free call Centre of the Insurance company (24x7) – 1800-103-2292
- Login to the website of the Insurance Company and intimate the claim – <http://www.bharti-axagi.co.in/contact-us>
- Send an email to the Company – customer.service@bharti-axa.com
- Post/courier to the Company – Claims, Bharti AXA General Insurance Company Limited, Spectrum Tower, 3rd Floor, Chincholi Bunder Rd, Rajan Pada, Mindspace, Malad West, Mumbai, Maharashtra - 400064

- Direct contact our Company office but in writing - Bharti AXA General Insurance Company Limited, 19th Floor, Parinee Crescenzo, G-Block, Bandra Kurla Complex, Opposite MCA Club, Bandra (E), Mumbai - 400051

In all of the above, the intimations are directed to a central team for prompt and immediate action.

8. **Contribution:** If at the time of happening of any loss or damage covered by this Policy there be existing any other insurance of any nature whatsoever covering the same loss, damage or liability, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
9. **Subrogation:** The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts, deeds and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts, deeds and things shall be or become necessary or required before or after the Insured's indemnification by the Company.
10. **Condition of Average:** If the Insured Property be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every Insured Property, if more than one in the Policy, shall be separately subject to this condition.
11. **Fraud:** If any claim under this Policy is in any respect fraudulent or if any false declaration is made or used in support thereof or if any fraudulent means or device are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.

12. **Cancellation:** The Company may cancel the Policy on grounds of mis-representation, fraud, non-disclosure or non-cooperation by the Insured, giving at least 15 days' notice to the Insured for the cancellation and shall refund to the Insured a Pro rata Premium for the unexpired Policy Period.

The Policy may be cancelled by the Insured at any time by giving at least 15 days written notice to the Company. The Company will refund premium on mid-term cancellation basis by reference to the time cover is provided.

Mid-term cancellation: In case of mid-term cancellation of the Policy, no refund will be provided if a claim has been made during the Policy period. If no claim has been made, the premium retained by the Company in case of mid-term cancellation will be calculated using the scale given in below table:

Proportion of Policy period expired	Premium to be retained
Upto 10%	15% of Policy premium
From 10% to 25%	35% of Policy premium
From 25% to 50 %	60% of Policy premium
Above 50%	100% of Policy premium

13. **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 independently 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 of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no dispute or difference shall be preferable 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 a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator / arbitrators of the amount of the loss or damage shall be first obtained.

14. **Limitation:** The Company agrees and undertakes to indemnify the Insured against any loss of or damage to Insured Property or any part thereof suffered by the Insured not exceeding the Sum Insured stated against each Insured Property or total Sum Insured stated in the Schedule, as the case may be, under this Policy provided the Company is bound and liable to indemnify the Insured in accordance with the terms and conditions of this Policy only and only if the Insured make a demand or claim on the Company in writing within 12 (twelve) months of the occurrence of any event giving rise to a claim hereunder.
15. **Observance of terms & conditions:** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the proposal, declaration and connected documents shall be a condition precedent to any liability of the Company to make any payment under this Policy.
16. **Geographical Scope:** The geographical scope of this Policy will be India unless the Policy has been specifically extended for worldwide coverage in which case the claims shall be settled in India in Indian rupees.
17. **Jurisdiction:** The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian Law. The section headings of this Policy are included for descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.

18. **Deductible:** The normal deductible under this product is NIL. However, the product offers the insured to opt for voluntary deductible depending on his/her insurance needs.

Deductible Amount
5% of the claim amount subject to minimum of INR 5000
5% of the claim amount subject to minimum of INR 10000
5% of the claim amount subject to minimum of INR 15000
More than 25000

GRIEVANCE REDRESSAL PROCEDURE:

The Company is committed to extend the best possible services to its customers. However, If Policyholder/Insured Person have a grievance that he/she wish us to redress, he/she may contact the Company with the details of their grievance via:

- Website: www.bharti-axagi.co.in
- Email: customer.service@bharti-axa.com
- Phone: 1800-103-2292
- Courier: Any of the Company’s Branch office or Corporate office

Policyholder/Insured/ Insured Person may also approach the grievance cell at any of the Company’s branches with the details of the grievance during working hours from Monday to Friday.

Escalation Level 1:

In case the Policyholder/Insured/Insured Person has not got his/her grievances redressed through one of the above methods (After 5 days of intimating of your complaint), Policyholder/ Insured/ Insured Person may contact the National Grievance Redressal Officer at:

Write to: Bharti AXA General Insurance, Spectrum Towers, 3rd floor, Malad Link Road, Malad (west), Mumbai- 400064

- Call: 022-48815939
- Email: NGRO@bharti.axa.com

Escalation Level 2:

In case the Policyholder/ Insured/Insured Person has not got his/her grievances redressed through any of the above methods (After 5 days of approaching National Grievance Redressal Officer), Policyholder/ Insured/ Insured Person may contact the Chief Grievance Redressal Officer at:

Email: CGRO@bharti.axa.com

Escalation Level 3:

In case the Policyholder/ Insured/ Insured Person has not got his/her grievances redressed by the Company within 14 days, or, If Policyholder/ Insured/Insured Person is not satisfied with Company's redressal of the grievance through one of the above methods, Policyholder/ Insured/ Insured Person may approach the nearest Insurance Ombudsman for resolution of their grievance. The contact details of Ombudsman offices are mentioned below. Policy holder may also obtain copy of IRDAI circular Ref No. F. No. IRDAI/Reg/8/145/2017, notification on Insurance Regulatory and Development Authority (Protection of Policy holders' interests) Regulations, 2017 from any of our offices.

Grievance Redressal Cell of the Consumer Affairs Department of IRDAI:

The Insurance Company should resolve the complaint within a reasonable time. In case if it is not resolved within 15 days or if the Insured/Insured Person is unhappy with their resolution you can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI.

- Website: igms.irda.gov.in
- Email: complaints@irda.gov.in
- Toll Free Number: 1800 4254 732

List and Details of Insurance Ombudsman:

Office Details	
<p>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</p>	<p>BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048/26652049 Email: bimalokpal.bengaluru@ecoi.co.in</p>
<p>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</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>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</p>	<p>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</p>

<p>Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	
<p>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</p>	<p>KOLKATA – Shri P.K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>
<p>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</p>	<p>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</p>
<p>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</p>	<p>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</p>
<p>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</p>	

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