

**Bharti AXA General Insurance Company Limited****POLICY WORDINGS****WARRANTY PROTECT INSURANCE****Preamble**

Whereas the Insured designated in the Policy Schedule / Certificate of Insurance (hereinafter also referred as “You” or “Your”), by means of 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 also referred as “We” or “Us” or “Our” or “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

Subject to the definitions, terms, conditions and exclusions contained, endorsed or otherwise expressed herein, We shall indemnify or pay You or Your legal representatives, as the case may be, in respect of insured events occurring during the Period of Insurance stated in the Schedule, in the manner and to the extent set forth in this Policy

Insured and Insured Person

Insured means the Policyholder as specified in the Schedule. In case of a group policy, Insured will be responsible for declaration of eligible members and / or Insured Product(s) to the Company, based on which Certificates of Insurance shall be issued.

Insured Person means the member of Insured’s group, who is covered under this Policy and who is issued the Certificate of Insurance, with details of Insured Product(s) covered, Insured Person and coverage duration.

DEFINITIONS

1. **Authorized Service Centre** – means repair centres authorized by Us to carry out repairs on Your Insured Product. The list of Authorized Service Centre is available on the Company’s website
2. **Beyond Economic Repair** – means Your Insured Product will be deemed a total loss when We consider it uneconomical to repair the Insured Product or when the cost of repair exceeds the sum assured less applicable depreciation as specified in the policy schedule
3. **Breakdown** – means the mechanical and/or electrical/electronic failure of an Insured Product that cause it to not function in its intended manner.
4. **Burglary** – means theft involving entry into or exit from Your premises by forcible and violent means or following assault or violence or threat thereof, to You or to any member of Your family or any person based lawfully in Your premises, with intent to commit a felony therein and includes housebreaking
5. **Covered Breakdown** – Breakdown covered by the Manufacturer’s Warranty during the Manufacturer’s Warranty period. The covered breakdown will vary for each Insured Product in accordance with the Manufacturer’s Warranty for the said Insured Product.

Policy Wordings –Warranty Protect Insurance

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 ; IRDA Reg. No:

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6. **Deductible** - the amount stated in the Policy Schedule / Certificate of Insurance which shall be borne by You 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 opted.
7. **Depreciation** - The reduction in the value of Insured Product over time, due to use, wear and tear or obsolescence. The depreciation range has been stated in the Policy.
8. **Insured Product(s)** – means consumer durable goods such as but not limited to, color televisions, refrigerators, air conditioners, washing machines, home theatre, microwave ovens, air cooler, air purifier, water purifier, dishwasher, dryer, food processor, fryer, kitchen chimney, OTG, room heater, vacuum cleaner, water dispenser, water heater, helmet, mattress, spectacles, toys which are meant for domestic use.
9. **Invoice** – Means the sales/tax receipt issued, on purchase of Insured Product from Official Channels.
10. **Manufacturer's Warranty** – The original warranty given by the respective manufacturer in respect of an Insured Product.
11. **Manufacturer's Warranty Period** – The uninterrupted period of the manufacturer's warranty cover as stated on the original official Manufacturer's Warranty certificate or publication.
12. **Market Value** – The current value of the Insured Product when new, less depreciation depending on age of Insured Product. Market Value of the Insured Product must be furnished by You
13. **Normal Operating Condition** – Ability of the Insured Product to perform its specified function subject to the acceptable level of change in performance due to aging or climatic conditions. The acceptable level of change for this purpose will be as per the respective Manufacturer's specifications.
14. **Normal Use** – Use of the Insured Product in accordance with the manufacturers guidelines for Insured Product usage including but not limited to regular maintenance & upkeep of the Insured Product, including usage of protection devices such as voltage stabilizers.
15. **Official Channels** – Manufacturer, Manufacturer's subsidiary company, Authorized dealer, Distributor, Reseller appointed by the Manufacturer or its subsidiary. These shall be located within India unless otherwise specified in the Schedule .
16. **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. If the Policy or Certificate of Insurance is cancelled mid-term during the Period of Insurance, the coverage end date gets revised accordingly.
17. **Policy** – means this document of Policy, describing the terms and conditions of this contract of insurance including The Company's covering letter to You if any, the Certificate of Insurance if any, the Schedule attached to and forming part of this Policy, Your application form if any, and any applicable endorsement attaching to and forming part thereof either at inception or during the Period of Insurance. The Policy contains details of the scope and extent of cover available to Your Insured Product, the exclusions from the scope of cover and the terms and conditions of the issue of the Policy.
18. **Schedule** – means Schedule attached to and forming part of this Policy or Certificate of Insurance, specifying Your details and the details of Your Insured Product, the Sum Insured, the Period of Insurance, Coverage and the limits to which benefits under the Policy are subject to.

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19. **Sum Insured** – means the sum(s) as specified in the Schedule to this Policy or Certificate of Insurance, which represents Our maximum liability for any or all claims under this Policy during the Period of Insurance against the respective benefit(s) for which the sum is mentioned in the Schedule to this Policy.

SCOPE OF COVER

We will indemnify You against the repair or depreciated replacement costs in respect of the Insured Product as specified in Schedule, caused by a Covered Breakdown or Breakdown arising out of manufacturing defect and / or due to poor workmanship of the service personnel of the Authorized Service Center during the Policy Period, provided that Our Liability in respect of any one Insured Product in any one Period of Insurance will not individually or in the aggregate exceed the Sum Insured set against such item in the Schedule, subject to terms, conditions, definitions, limitations, warranties and exclusions contained herein or endorsed or otherwise expressed in the Policy.

EXCLUSIONS

We will not indemnify You in respect of loss, damage or liability pertaining to, in the event or arising out of, directly caused by or aggravated by –

1. Costs implicitly or explicitly already covered by any manufacturers, suppliers or repairers guarantee or warranty.
2. Non-operating, cosmetic or aesthetic damage to the Insured Product, such as damage to paintwork, Insured Product finish, dents or scratches and normal wear and tear of items not integral to the functioning of the Insured Product - Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling.
3. Accessories used in or with the Insured Product unless covered under a separable warranty policy – (for eg. Computer software, modem, scanner, printer and charger) and use of batteries, chargers, and accessories not approved by the manufacturer, incorrect electrical leads or connection
4. Replacement of any consumable item or accessory – These include but are not limited to plugs, fuses, light bulbs, light covers, cables, filters, attachments, belts, toner, ribbons, drums, oil, filters, tapes or software and add-on options incorporated in an Insured Product, batteries, internal or external to the Insured Product.
5. Any loss or injury to a person or loss or damage to property or any incidental, contingent, special or any direct or indirect loss and consequential damages including but not limiting to losses incurred due to any delay in rendering service related to this policy and loss of use during the period that the Insured Product is at an authorized repairer and/or while awaiting parts.
6. Damage caused by unauthorized repair, failure to follow the manufacturer's instructions, theft, burglary and accident including earthquake, storm and or hurricane, abuse, misuse, sand, dust, water, negligence, fire, flood, lightning, malicious damage, impact, corrosion, battery leakage, acts of God, animal or insect infestation or intrusion.
7. Damage resulting from power outage, power surges or dips, fluctuating voltage, inadequate or improper voltage or current unless otherwise specified in the Policy Schedule.
8. Cost of removal or re-installation of the Insured Product or costs arising from incorrect installation, modification or maintenance, except if done by Authorized Service Centre personnel..

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9. Reception or transmission problems resulting from external causes.
10. Problems or defects not covered under the original Manufacturer's Warranty.
11. Breakdowns caused by computer virus or cost of repairing, restoring or reconfiguring computer software.
12. All Insured Product(s) used for commercial purposes.
13. Recalls or modifications to the Insured Product.
14. Costs if no fault is found with the Insured Product.
15. Damage / failure caused before or during Insured Product delivery..
16. If the Insured Product is sold by you (original buyer) to other party.
17. Any gadgets such as mobiles, smartphones, laptops, tablets, desktops and similar electronic equipment.

SPECIAL CONDITIONS

Our coverage is subject to adherence to following Special Conditions -

1. The Policy provides cover for extended warranty which commences on expiration of Manufacturer's Original Warranty for the period as specified in the Policy Schedule. There shall be no break-in between Manufacturer's Warranty Period and start of this Policy.
2. The Policy provides coverage for cost of parts and labor in respect of the covered Insured Product Insured Product sold through Official Channels supported by an Invoice & Manufacturer's Warranty.
3. This policy is valid only in India on Insured Products which are purchased and repaired within India.
4. The Insured Product is purchased new from the manufacturers authorized dealer / distributor and is supported by Manufacturer's Warranty, unless otherwise specified in the Policy Schedule
5. Manufacturer's Warranty remains valid throughout its validity period.
6. All repairs must be made by Authorized Service Centres.
7. The maximum number of claims permitted in the policy is as per Schedule. In case of multiple claims under the policy, Our maximum liability inclusive of all claims will be limited upto the Sum Insured.
8. Cancellation

For cancellation of insurance during the currency of the policy either wholly or in part –

The Policy may be cancelled by or on Our behalf by giving You at least 15 days written notice and in such event we shall refund to You a pro rata premium for the unexpired Policy period.. For the avoidance of doubt, we shall remain liable for any claim that was made prior to the date upon which the insurance was cancelled

- a. The Policy may be cancelled by You at any time by giving at least 15 days written notice to Us we will refund premium on a short period basis by reference to the time cover is provided, subject to a

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minimum retention of premium of Rs. 100/-. For annual, the premium to be retained by Us shall be calculated using the following scale:

Short Period Scale	Premium to be retained
1 month	10% of policy premium
3 months	30% of policy premium
6 months	60% of policy premium
More than 6 months	100% of policy premium

- b. For policies with Period of Insurance more than 12 months, the premium to be retained by Us shall be 10% of the pro-rata premium for the balance duration.

E.g Premium for two years Warranty Protect Insurance for an TV is INR 2,000/- and if You cancel the policy after a period of 12 months then We shall retain INR 100 and refund a sum of INR 900 to You.

No refund of premium shall be due on cancellation if You have made a tenable claim under the Policy.

BASIS OF SUM INSURED

The Sum Insured in respect of each Insured Product must equal the Market Value, as defined above, of the Insured Product when new.

BASIS OF CLAIMS SETTLEMENT

In the event of a loss, the basis of loss settlement shall be as follows:

- Where an Insured Product can reasonably be repaired or reinstated at a cost less than the replacement cost, We shall indemnify You in respect of the expenses necessarily incurred to restore the Insured Product to its state immediately prior to the happening of the insured event. No Depreciation shall be deducted.
- In the case of a total loss, We shall indemnify You in respect of the restoration or replacement costs up to the Sum Insured set against Your Insured Product in the Schedule, subject to a Depreciation as stated in the schedule as opted by You. Depreciation shall be selected by You from the following table:-

Manufacturer's Warranty 1 Yr	Min. Value	Max. Value
1 Year	35.0%	45.0%
2 Years	35.0%	55.0%
3 Years	35.0%	65.0%
4 Years	35.0%	75.0%

Manufacturer's Warranty 2 Yr	Min. Value	Max. Value
1 Year	45.0%	55.0%
2 Years	45.0%	65.0%
3 Years	45.0%	75.0%



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4 Years	45.0%	85.0%	
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3. We may at our option repair, reinstate or replace the Insured Product damaged or destroyed, or any part thereof instead of paying the amount of loss or damage
4. We shall be entitled to retain any defective part replaced under the Policy.
5. Our liability for any one repair shall in no event exceed the market value of the Insured Product at the time of said repair.
6. We will bear the depreciated cost of replacement of the Insured Product, applicable as per depreciation grid, if the Insured Product is not repairable or Beyond Economic Repair. The replaced Insured Product (the spoil unit) shall become Our property.
7. The total of all benefits paid or payable under this policy while it is in force shall not exceed the original purchase price paid by You for the Insured Product covered by this policy.

GENERAL CONDITIONS

1. **NOTICE:** Every notice and communication to Us required by this Policy shall be in either in writing or a call to the specified number as in the schedule or an email to a specified email as in schedule. many through which this insurance is affected or to any service provider as stated on the claim form
2. **DUTY OF DISCLOSURE:** This Policy shall be void and all premium paid hereon shall be forfeited to Us in the event of misrepresentation, misdescription or nondisclosure of any material fact.
3. **REASONABLE CARE:** You shall take all reasonable steps to safeguard the property insured against accident, loss or damage.
4. **ALTERATION OF RISK:** All cover under this Policy shall cease if any alteration be made (to the property Insured Product) whereby the risk of damage or injury is increased until such alteration be agreed to by Us in writing.
5. **STATUTORY COMPLIANCE:** You shall comply with all statutory and other regulations. You shall observe all manufacturers' instructions concerning:
 - a. the inspection of Insured Product,
 - b. the safety of persons or property.

6. CLAIM NOTIFICATION -:

It is Our endeavour to give multiple options to You/Your representative to intimate the claim to Us. The intimation can be given in following ways:

- Toll Free call Centre of the Insurance Company(24x7) - **1800-103-2292**
- Login to Our website and intimate the claim – <http://www.bharti-axagi.co.in/contact-us>
- Send an email to the Us - claims@bharti-axa.com



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- Post/courier Us - Claims, Bharti AXA General Insurance Company Limited spectrum Tower, 3rd flr, Chincholi Bunder Rd, Rajan Pada, Mindspace, Malad West, Mumbai, Maharashtra 400064
- Directly Contacting Our 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 the above, the intimations are directed to a central team for prompt and immediate action.

7. CLAIMS PROCEDURE : Upon the happening of any event giving rise or likely to give rise to a claim under this Policy,

- Claims under Warranty Protect Insurance Policy will be handled by Us or a service provider empanelled by Us.
- You shall contact us within 48 hours and notify the claim. The claim intimations can be sent in any one way mentioned above.
- The call center shall guide You on how to register a claim and send documents.
- If a claim is notified after 48 hours of the happening of the loss or damage, We may condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.
- In case of theft or Burglary, You need to file an FIR with police and provide a duly certified copy of the same to Us.
- In case of damage, where We are unable to get the damaged Insured Product repaired, You shall get the Insured Product repaired at the Authorized Repair Centre post approval of repair amount from Us and send Invoices along with other documents requested to Us for processing. The list of Authorized Repair Centers is be available on website.
- The cost of repair will be borne by Us directly and You will have to pay the amount of deductible applicable at the time of taking delivery of the Insured Product.
- In case You are unable to get the damaged Insured Product repaired, You will be indemnified according to the depreciated replacement cost of the Insured Product by Us. The depreciation applicable is as specified in the Schedule.

8. INDEMNITY: We may at Our option reinstate, replace or repair the Insured Product damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing, but We shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall We be bound to expend more in reinstatement than it would have cost to reinstate the Insured Product as it was at the time of the occurrence of such loss or damage not more than the sum insured thereon.

9. AVERAGE: If replacement value of Insured Product shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then You shall be considered as being Your own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

10. CONTRIBUTION: If at the time of happening of any loss or damage covered by this Policy there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by You or not, then We shall not be liable to pay or contribute more than its rateable proportion of any loss or damage

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- 11. SUBROGATION:** You and any claimant under this Policy shall at Our expense do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon Us paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after Your indemnification by Us.
- 12. FRAUD:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or device are used by You or any one acting on Your behalf to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
- 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 We have 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:** We agree and undertake to indemnify You against any loss of or damage to property or any part thereof suffered by You not exceeding the sum insured stated against each item or total Sum Insured stated in the Schedule, as the case may be, under this Policy provided We are bound and liable to indemnify You in accordance with the terms and conditions of this Policy only and only if You 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 AND 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 You and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of Us to make any payment under this Policy.
- 16. 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.
- 17. ENTIRE CONTRACT:** This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by Us, which approval shall be evidenced by an endorsement on the Policy.
- 18. GRIEVANCE REDRESSAL:**
GRIEVANCES REDRESSAL PROCEDURE:



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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: 022-61188888080
- 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

3rd floor, Spectrum Tower, Rajan Pada
Mindspace, Malad (W), Mumbai - 400 064

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 of Senior Citizens:

In respect of Senior Citizens, the Company has established a separate channel to address the grievances. Any concerns may be directly addressed to the Senior Citizen's channel of the Company for faster attention or speedy disposal of grievance, if any.

- Website: www.bharti-axagi.co.in
- Email: customer.service@bharti-axa.com
- Phone: 022-61188888080
- Courier: Any of the Company's Branch office or corporate office

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.

Grievance Redressal Cell of the Consumer Affairs Department of IRDAI

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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 155255 (or) 1800 4254 732

19. LIST OF OMBUDSMEN:

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</p>	<p>GUWAHATI – Shri Kiriti B. Saha</p>

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<p>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>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 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</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>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</p>	<p>PATNA – Shri N.K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,,</p>

Policy Wordings – Warranty Protect Insurance

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 ; IRDA Reg. No:

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Bharti AXA General Insurance Company Limited

<p>4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301, Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>
<p>PUNE – Shri Vinay Sahi 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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