

**IN LIFE EVENTS ARE ALL ABOUT EXPERIENCES.
THIS IS FOR THE ONES YOUR CUSTOMERS REALLY DIDN'T PLAN FOR!**

EDELWEISS CANCELLATION INSURANCE POLICY WORDING

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Wherever they are planning to go, there is Plan B ready for Your customers. They obviously live a well-rounded life, travelling and attending events that appeal to their tastes. With this Edelweiss Cancellation Insurance Policy, You are enabling Your customers to think ahead and prepare for the unexpected. We're glad that You chose Us as Your trusted partner, to make dealing with the unexpected less heavy on the wallet for Your customer. Your Policy Schedule (sent to you with this Policy Wording) will tell You how the main features and terms & conditions for Your Policy are. Please read the entire document. We've tried to keep it light so that...well, it doesn't get too heavy! You need to know this stuff in case You have to make a claim.

Some really important details. Do read them extra carefully!

Meet Your Insurer You probably know this already, but Your Policy comes from Us – Edelweiss General Insurance Company Limited.

General rules that apply

Your Policy is a contract between You and Us. We will pay You if You claim against any cancellation, provided it's covered under Your Policy. Your Policy has a host of benefits and a few exclusions.

Certain words in this Policy have specific meanings than ones generally assumed. Watch out for these words when You read Your Policy – they're like landmarks on a journey!

You've told Us everything honestly, right?

The last thing We want between You and Us is some legal complication. And the biggest cause of such issues is when wrong or inaccurate information is given to Us by You, or some important information isn't given at all. For example, You may know something about a particular journey/event You're planning, something that could get cancelled and therefore, result in a claim. If You do have any such knowledge, please tell Us as soon as You know or learn about it. We'd hate to cancel Your Policy just because We weren't told everything, but that's the law. Let's not break our journey over this.

EDELWEISS CANCELLATION INSURANCE POLICY

PREAMBLE

We have received the premium amount from You and believing that the information provided to Us by You is accurate and truthful, We agree to provide You with an insurance cover, as is described in the Policy Schedule and subsequent endorsements, against loss or liability You may sustain to the extent and limits contained in the terms below.

DEFINITIONS

The Company, Insurer, EGICL, We, Us or Our	Edelweiss General Insurance Company Limited
The Insured, You or Your	The person/ entity named as such in the Policy Schedule
Booking Partner	The person/ entity whom You have authorized to sell and administer tickets, partially or completely, for the Event(s) on your behalf, wherein the ticket selling mechanism of such person/ entity is synchronized with Your mechanism enabling You to maintain a unified ticket sale/ Cancellation record
Ticket Price	The amount charged by You from the Ticket Purchaser or Ticket Holder for allotting a ticket to the Event to such person/ entity, and includes the price shown on the internet booking form or physical receipt, excluding any applicable charges
Valid Ticket	The unused ticket paid for by the Ticket Purchaser or Ticket Holder, which allows such person/ entity entry to/ consumption of the Event
Venue	The place/ geographical location where the Event is being held and the name of which is mentioned on the ticket purchased by the Ticket Purchaser or Ticket Holder
Event	This includes, but is not limited to, a journey by airplane/ train/ bus, a holiday spot, a sporting event, music concert, exhibition, cinema, theater, educational/ cultural tour, theme park or any other tourist attraction or just about any other ticket purchased, subject to such event not pertaining to speculative and/ or illegal events. For the Policy to be valid, the Event has to be located within the territory of India and purchase of ticket to the Event

	should have been done in advance directly or through a Booking Partner.
Cancellation or Cancelled	The act undertaken by the Ticket Purchaser or Ticket Holder by virtue of which such person/ entity renounces the right to avail of or chooses to not consume the Event, which act shall have to take place latest within such time before the start of the Event, as is mentioned in the Policy Schedule, on the date mentioned in the ticket or on the Rescheduled date
Postponement or Postponed	Rescheduling of the Event to another point of time on the existing date of the Event
Relocation or Relocated	Change in or alteration of the geographical location of the Event
Rescheduled or Rescheduling	Fresh scheduling of the Event on a date different from the original date, as stated on the ticket(s)
Limit of Indemnity	Our maximum liability, as mentioned in the Policy Schedule, under this Policy, whether through one single claim or in aggregate of multiple claims, towards each category of Event(s) contained in the Policy Schedule
Sum Insured	The maximum amount payable by Us in relation to each of the individual benefits under Your Policy
Deductible	The sum corresponding to each benefit under Your Policy, which shall be deducted from the amount payable to You against each claim or against a series of claims arising from one Event
Period of Insurance	The period through which insurance cover is provided to You, as specified in the Policy Schedule
Policy	Your Proposal, Policy Schedule, this Policy Wording and any endorsement(s) attached to or forming part of the above, either at the beginning of or during Your Period of Insurance
Policy Schedule	The document containing all the details of Your Policy, including the description of the Event, the coverage available and the Period of Insurance. The endorsement(s) issued under Your Policy basis any request received from You and approved by Us post receipt of appropriate premium amount or any modification carried out by Us shall also form an integral part of this Policy Schedule. The Certificate(s) of Insurance issued under this Policy Schedule shall also stand to be included in this definition

Refund	The Ticket Price You return to Your customer, if the person/ entity opts for Cancellation of the ticket within the time limit prescribed for the particular Event in the Policy Schedule. This could be in the form of cash, credit or voucher for future Events and any other credits, recoveries or reimbursements from any other source
Ticket Purchaser	Your customer, who/ which has bought the ticket to an Event, whether for his/ its own or for any other person/ entity's consumption
Ticket Holder	The person who the Ticket Purchaser bought the ticket for and who possesses the ticket and is entitled to the consumption of the Event

Your Policy is loaded with benefits.

We want Your customer to enjoy the Event for which the ticket has been purchased. But things can go wrong and if they do, We're here to ensure that You are able to serve Your customer better. Your Policy is meant for You to claim the amount provided as Refund basis Your customer's request for Cancellation of the ticket, resulting in You suffering a consequential loss. Of course, the said loss has to arise out of Cancellation of a ticket to the Event and be covered under one of the benefits under Your Policy. Further, the said loss should not fall under any of the exclusions to Your Policy and should be for an amount that isn't more than the particular Ticket Price and/ or the Sum Insured amounts corresponding to the respective benefits.

Benefit 1: Booking Cancellation

To help You serve Your Customer better by easing the Cancellation process!

What's covered? (Scope of Cover) If Your customer opts for Cancellation of a Valid Ticket, Your Policy will cover the consequent loss of Ticket Price incurred by You except for the loss sustained out of Cancellation due to the reasons mentioned below.

What's not covered? (Exclusions)

- Event does not take place or is Postponed or Rescheduled or Relocated.
- Ticket Purchaser or Ticket Holder doesn't reach the location of the Event within the prescribed time, as appears on the ticket.
- Ticket was purchased through illegal or unauthorized means.

- Loss that occurs due to:
 - ✓ War or warlike situations;
 - ✓ Mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege, nationalization, confiscation, requisition, seizure or loss of or damage to property by order of the government or by any public authority;
 - ✓ Illegal or malicious act by any person;
 - ✓ Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

Benefit 2: Personal Accident

If Your customer meets with death or loses a body part.

What’s covered? (Scope of Cover)

If, during an Event, Ticket Purchaser or Ticket Holder meets with an unfortunate accident and loses his/her life or limb(s) as a consequence, We will pay such Ticket Purchaser or Ticket Holder or his/her nominee or legal heir, being the claimant, as applicable, an amount equal to a specified percentage of the Sum Insured corresponding to this benefit under Your Policy. Such amount will be payable if the said death or dismemberment is a result of the said accident and takes place within 365 days from the date of such accident. In case the Ticket Purchaser or Ticket Holder suffers from more than one loss, the one bearing the largest sum will be payable. For the payable amount, the table of losses provided below will be applicable.

It’s really painful to imagine most of the things here. However, take note of how much is payable for each type of loss.

Loss of:	% of Sum Insured
Life	100
Both hands or both feet	100
Sight in both eyes	100
One hand and one foot	100
Either hand or foot and sight in one eye	100
Speech and hearing in both ears	100
Either hand or foot	50
Sight in one eye	50
Speech	50
Hearing in both ears	50
Thumb and index finger of the same hand	25
Quadriplegia (paralysis of all 4 limbs)	100
Paraplegia (paralysis of the legs and lower body)	50
Hemiplegia (paralysis of one side of the body)	50
Uniplegia (paralysis of any one arm or leg)	25

Some of the terms are explained below for better understanding:

- a) Loss of a hand or foot means actual severance through or above (cutting it off) the wrist or ankle joints respectively;
- b) Loss of an eye means entire and irrecoverable loss of sight (going totally and untreatably blind);
- c) Loss of the thumb and index finger means actual severance (cutting them off) through or above the joint where the hand meets the palm;
- d) Loss of speech or hearing means entire and irrecoverable loss of speech or hearing of both ears (not being able to talk or hear at all, with no hope of recovery).

What’s the maximum that We will pay? (Limit of Liability)

- a) In case of death of Ticket Purchaser or Ticket Holder aged 17 years or lesser: upto 10% of the corresponding Sum Insured;
- b) If the Ticket Purchaser or Ticket Holder is riding a motorbike or any other motorized 2-wheeler or is riding pillion on such vehicle and meets with an accident, We will be liable to pay upto the amount mentioned in the Policy Schedule.
- c) Deductible, if any, in respect of this benefit will be applicable.

What’s not covered? (Exclusions)

- 1. Death:
 - a. arising from self – inflicted injury/ suicide/ attempt to suicide, or
 - b. under the influence of intoxicating liquor/ drugs;
- 2. Death or dismemberment is caused by:
 - a. infections, except pyogenic infections which occurs through an accidental cut or wound, or any other kind of disease;
 - b. medical or surgical treatment except as may be necessary solely as a result of the injury arising during the Event;
- 3. Injury which results in hernia.
- 4. Expenses incurred by the Ticket Purchaser or Ticket Holder for treatment of any other medical condition;

Benefit 3: Accidental Hospitalisation

In case of an accident, Your Customers won’t have to worry about hospital costs!

We will pay the Ticket Purchaser or Ticket Holder such amount towards medical and hospitalization expenses as may be incurred by such person in relation to an injury suffered due to an accident during the course of the Event. The said expenses will be payable if the treatment/ hospitalization starts immediately after the accident. The maximum amount We pay in relation to a claim under this benefit will not be more than the Sum Insured corresponding to this benefit, as mentioned in the Policy Schedule.

What isn’t covered? (Exclusions)

- 1. Any illness or injury that the Ticket Purchaser or Ticket Holder was already suffering from prior to the Event, irrespective of whether declared or not.
- 2. Treatment of any injury sustained by the Ticket Purchaser or Ticket Holder, which is not related to any accident occurring during the course of Event.

Benefit 4: Loss of belongings

When even Your customer’s luggage says goodbye!

What’s covered? (Scope of Cover)

We will pay the Ticket Purchaser or Ticket Holder for the value of his/her baggage and personal belongings lost during the course of the Event. Our maximum liability in this regard will be upto the Sum Insured corresponding to this benefit.

What isn't covered? (Exclusions)

1. Deductible, if any, in respect of this benefit.
2. Valuables like cash, bank credit cards, etc.
3. Any partial loss of contents of the baggage and personal belongings.

How We calculate the value of the baggage and personal belongings (Basis of indemnity)

Our liability shall be upto and as per the market value of the baggage and personal belongings, as mentioned in the Policy Schedule.

GENERAL CONDITIONS

1. Any fraud, misstatement, concealment or negligent statement in the information provided in the claim form shall render the claim voidable.
2. You and the Ticket Purchaser or Ticket Holder(s) shall always endeavour to take reasonable care and measures to avoid or reduce the magnitude of loss.
3. Any and all Refund(s)/ payment(s) due under the terms and conditions of this policy may be made payable to Your Customer, as may be directed by You. Remittance of such payment(s)/ Refund(s) shall be sufficient and complete discharge of all of the obligations to the Ticket Purchaser or Ticket Holder in connection with the said claim.
4. The Policy shall be governed by and construed in accordance with the laws of India and the competent courts in Mumbai shall have exclusive jurisdiction to try disputes in this regard.

5. Basis of Sum Insured:

The Sum Insured under this policy will be upto the value of the Ticket Price for Cancellation and as per the amounts mentioned in the Policy Schedule for the other benefits.

6. Contribution :

If at the time of occurrence of any loss or damage covered under this policy, there shall be in existence any other insurance cover of any nature whatsoever covering the same loss or damage, whether effected by You or not, then We shall not be liable to pay or contribute more than the ratable proportion of such loss or damage.

7. Subrogation :

You and/or the Ticket Purchaser or Ticket Holder or 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 You being indemnified by Us in accordance with the terms and conditions of this policy.

8. Fraud :

If any claim under this policy shall be, in any respect, fraudulent or if any fraudulent means or device(s) are used by You or anyone acting on Your behalf or the Ticket Purchaser or Ticket Holder to obtain any benefit under this policy, all benefits and rights under this policy shall be forfeited.

9. Cancellation :

We may cancel this policy by sending You fifteen days' notice by recorded delivery at Your last known address or You may cancel this policy upon serving fifteen days' notice to Us by recorded delivery. In any such event of cancellation of this policy, We shall not bear the risk for and in relation to any tickets sold and meant to be included in this policy after the date of cancellation of this policy. Our liability shall, then, be restricted to the claims arising out of tickets sold and included in this policy only till the date of the said cancellation.

10. 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 referable 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.

11. Disclaimer:

It is also, hereby, expressly agreed and declared that if We disclaim liability to You and/or the Ticket Purchaser or Ticket Holder for any claim hereinunder and such claim shall not, within 12 calendar months 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.

12. Guidelines for lodging of claims:

- ✓ The Ticket Purchaser or Ticket Holder(s) must inform You or the Booking Partner or the duly appointed representative of the Booking Partner as soon as practically possible and in any circumstances before *** hours from the start of the Event regarding Cancellation of Valid Ticket(s); and

- ✓ The Ticket Purchaser or Ticket Holder(s) must return the Valid Ticket(s) or if not issued, the proof of purchase or original receipt (in case of physical forms) to You or the Booking Partner or the duly appointed representative of the Booking Partner as soon as practically possible and in any circumstances before *** hours from the start of the Event and take acknowledgement from the Booking Partner or the duly appointed representatives of the Booking Partner.

GRIEVANCE MECHANISM:

If You have any complaint, write Us an e-mail or a letter or simply call Us and You will get a reply.

Step 1

Call us at: 180012000

E-mail Us at: support@edelweissinsurance.com

Step 2

If You do not receive any answer to Your complaint within T+14 days or if the response is not satisfactory, then please feel free to contact Our Grievance Redressal Officer (GRO).

E-mail: grievanceofficer@edelweissinsurance.com

Step 3

If You are not satisfied with the response of the GRO, You may write to the Chief Grievance Redressal Officer (CGRO) at the address below or send an e-mail.

E-mail - chiefgrievanceofficer@edelweissinsurance.com

Address: Edelweiss General Insurance Company Limited, Edelweiss House, Off CST Road, Kalina, Mumbai 400098

Step 4

If You are not satisfied with the answer from the CGRO or do not receive a response from Us within T+14 days, You may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details:

IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 155255

E-mail ID: complaints@irda.gov.in

Register online at: <http://www.igms.irda.gov.in/>

Address for communication for complaints by fax/paper:

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Sy. No. 115/1, Financial District

Nanakramguda, Gachibowli

Hyderabad – 500032

Step 5

If the complaint/grievance has still not been resolved, You may approach the office of the Insurance Ombudsman established by the Central Government of India as per Rule 12 (1) and Rule 13 of the Redressal of Public Grievances Rules, 1998 ('RPG Rules').

Powers of the Insurance Ombudsman under Rule 12(1) of RPG Rules are as below:

The Insurance Ombudsman may receive and consider the following complaints:

- Complaints under Rule 13 (as mentioned below);
- Any partial or total repudiation of claims by an insurer;
- Any dispute in regard to premium paid or payable in terms of the policy;
- Any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- Delay in settlement of claims;
- Non-issue of any insurance document to customers after receipt of premium.

Manner in which complaint is to be made under Rule 13 of RPG Rules:-

- Any person/ entity who/ which has a grievance against Us, may himself or through his/her legal heirs/ assigns make a complaint in writing to the Ombudsman within whose jurisdiction Our branch or office is located.
- The complaint shall be in writing duly signed by the complainant or through his legal heirs/ its assigns and shall state clearly the name and address of the complainant, the name of Our branch or office against which the complaint is made, the fact giving rise to the complaint.
- No complaint to the Ombudsman shall lie unless:
 - You had, before making a complaint to the Ombudsman, made a written representation to Us and either We had rejected the complaint or You had not received any reply within a period of one month after We received Your representation or You are not satisfied with the reply We have given to You;
 - the complaint is made not later than one year after We had rejected the representation or sent Our final reply on Your representation; and
 - The complaint is not on the same subject matter for which any proceedings before any court or Consumer Forum or arbitrator is pending or was so earlier.

Mentioned below are contact details of the Hon'ble Ombudsman

CONTACT DETAILS	JURISDICTION
AHMEDABAD Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014 Tel.:- 079-27546150/139 Fax:- 079-27546142 Email: bimalokpal.ahmedabad@ecoi.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, JeevanSoudha Building,	Karnataka.

<p>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 Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp.Airtel Office, Near New Market, Bhopal – 462 033. Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email:- bimalokpal.bhopal@ecoi.co.in</p>	<p>States of Madhya Pradesh and Chattisgarh.</p>
<p>BHUBANESHWAR 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>State of Orissa.</p>
<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861 / 2706468 Fax:- 0172-2708274 Email:- bimalokpal.chandigarh@ecoi.co.in</p>	<p>States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.</p>
<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333668 / 24335284 Fax:- 044-24333664 Email:- bimalokpal.chennai@ecoi.co.in</p>	<p>State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).</p>
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.:- 011-23239611/7539/7532 Fax:- 011-23230858 Email:- bimalokpal.delhi@ecoi.co.in</p>	<p>State of Delhi</p>
<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd floor, Pulinat Building, Opp. Cochin Shipyard,</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry</p>

<p>M.G. Road, Ernakulum - 682 015. Tel.:- 0484-2358759/2359338 Fax:- 0484-2359336 Email:- bimalokpal.ernakulum@ecoi.co.in</p>	
<p>GUWAHATI Office of the Insurance Ombudsman, 'JeevanNivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.:- 0361- 2132204 / 2132205 Fax:- 0361-2732937 Email:- bimalokpal.guwahati@ecoi.co.in</p>	<p>States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court" Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.:- 040-65504123/23312122 Fax:- 040-23376599 Email:- bimalokpal.hyderabad@ecoi.co.in</p>	<p>States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, JeevanNidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel.:- 0141-2740363 Email:- bimalokpal.jaipur@ecoi.co.in</p>	<p>State of Rajasthan.</p>
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata - 700 072. Tel.:- 033-22124339 / 22124340 Fax:- 033-22124341 Email:- bimalokpal.kolkata@ecoi.co.in</p>	<p>States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.</p>
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.:- 0522-2231330 / 2231331 Fax:- 0522-2231310. Email:- bimalokpal.lucknow@ecoi.co.in</p>	<p>District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054.</p>	<p>States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>

<p>Tel.:- 022-26106928/360/889 Fax:- 022-26106052 Email:- bimalokpal.mumbai@ecoi.co.in</p>	
<p>NOIDA Office of the Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, GautamBudh Nagar, Noida Email:- bimalokpal.noida@ecoi.co.in</p>	<p>States of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, GautamBudh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Email:- bimalokpal.patna@ecoi.co.in</p>	<p>States of Bihar and Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, JeevanDarshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 -32341320 Email:- bimalokpal.pune@ecoi.co.in</p>	<p>States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>