

LONG TERM TWO WHEELER PACKAGE POLICY (POLICY WORDINGS)

Whereas the Insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to Bajaj General Insurance Ltd. (herein after referred to as "Company") for insurance herein after contained and has paid the premium mentioned in the schedule as consideration for such insurance in respect of accidental loss or damage occurring during the Period of Insurance.

(The term Two Wheeler referred to in this policy will include Motorcycle / Scooter / Auto Cycle or any other motorised two wheeled vehicle mentioned in the Schedule.)

NOW THIS POLICY WITNESSETH: That subject to the Terms Exceptions and Conditions contained herein or endorsed or otherwise expressed hereon.

SECTION I: LOSS OR DAMAGE TO THE VEHICLE INSURED

The Company will indemnify the insured against loss or damage to the vehicle insured here under and/or its accessories whilst thereon

- a. by fire explosion self ignition or lightning;
- b. by burglary housebreaking or theft;
- c. by Riot and Strike
- d. by Earthquake (Fire and Shock Damage)
- e. by Flood Typhoon Hurricane Storm Tempest Inundation Cyclone Hailstorm frost
- f. by accidental external means
- g. by malicious act
- h. by terrorist activity
- i. whilst in transit by road rail inland waterway lift elevator or air
- j. by Landslide/Rockslide

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

1. For all rubber nylon plastic parts tyre and Battery - 50%
2. For fibre glass components 30%
3. For all parts made of glass - Nil
4. Rate of depreciation for Painting- In the case of painting, depreciation rate of 50% shall be applied only on the material cost of total painting charges. In case of a consolidated bill for painting charges, the material component shall be considered as 25% of the total painting charges for the purpose of applying the depreciation.
5. Rate of depreciation for all other parts including wooden parts will be as per following schedule:

AGE OF VEHICLE	% OF DEPRECIATION
Not exceeding 6 months	Nil
Exceeding 6 months but not exceeding 1 year	5%
Exceeding 1 year but not exceeding 2 years	10%
Exceeding 2 years but not exceeding 3 years	15%
Exceeding 3 years but not exceeding 4 years	25%
Exceeding 4 years but not exceeding 5 years	35%
Exceeding 5 years but not exceeding 10 years	40%
Exceeding 10 years	50%

The Company shall not be liable to make any payment in respect of:

- a. Consequential loss, depreciation, wear and tear, mechanical and electrical breakdown failures or breakage's;
- b. Damage to Tyres and Tubes unless the Vehicle is damaged at the same time in which case the liability of the Company shall be limited to 50% of the cost of replacement ;
- c. Loss of or damage to accessories by burglary housebreaking or theft unless the Vehicle is stolen at the same time ; and
- d. any accidental loss or damage suffered whilst the Insured or any person driving with the knowledge and consent of the Insured

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is under the influence of intoxicating liquor or drugs.

In the event of the Vehicle being disabled by reason of loss or damage covered under this Policy the Company will bear the reasonable cost of protection and removal to the nearest repairer and of redelivery to the Insured but not exceeding in all Rs.300/- in respect of any one accident.

The Insured may authorise the repair of the Vehicle necessitated by damage for which the Company may be liable under this Policy provided that:-

- The estimated cost of such repair including replacements, if any does not exceed Rs.150/-
- The Company is furnished forthwith a detailed estimate of the cost of repairs and
- The Insured shall give the Company every assistance to see that such repair is necessary and the charges are reasonable.

SUM INSURED - INSURED'S DECLARED VALUE (IDV)

The Insured's Declared Value (IDV) of the vehicle will be deemed to be the 'SUM INSURED' for the purpose of this policy which is fixed at the commencement of each policy period for the insured vehicle.

The IDV of the vehicle (and side car / accessories, if any, fitted to the vehicle) is to be fixed on the basis of the manufacturer's listed selling price of the brand and model as the insured vehicle at the commencement of insurance / renewal and adjusted for depreciation (as per schedule below).

The schedule of age wise depreciation for fixing IDV at the time of commencement of the policy, as shown below is applicable for the purpose of Total loss / Constructive Total Loss (TL / CTL) claims only.

AGE OF VEHICLE	% OF DEPRECIATION FOR FIXING IDV
Not exceeding 6 months	5 %
Exceeding 6 months but not exceeding 1 year	15 %
Exceeding 1 year but not exceeding 2 years	20 %
Exceeding 2 years but not exceeding 3 years	30 %
Exceeding 3 years but not exceeding 4 years	40 %
Exceeding 4 years but not exceeding 5 years	50 %

IDV of vehicles beyond 5 years of age and of obsolete models of the vehicles (i.e. Models which the manufacturers have discontinued to manufacture) is to be determined on the basis of an understanding between the insurer and the insured. IDV shall be treated as the 'Market Value' throughout the Policy Year as provided in the Policy Schedule without any further depreciation for the purpose of Total Loss (TL) / Constructive Total Loss (CTL) claims.

The insured vehicle shall be treated as a CTL if the aggregate cost of retrieval and / or repair of the vehicle, subject to terms and conditions of the policy, exceeds 75% of the IDV of the vehicle.

SECTION II - LIABILITY TO THIRD PARTIES

- Subject to the limits of liability as laid down in the Schedule hereto the company will indemnify the insured in the event of an accident caused by or arising out of the use of the insured vehicle against all sums which the insured shall become legally liable to pay in respect of
 - death of or bodily injury to any person including occupants carried in the insured vehicle (provided such occupants are not carried for hire or reward) but except so far as it is necessary to meet the requirements of Motor Vehicles Act, the Company shall not be liable where such death or injury arises out of and in the course of the employment of such person by the insured,
 - damage to the property other than property belonging to the insured or held in trust or in the custody or control of the insured.

PROVIDED ALWAYS that the Company shall not be liable in respect of death injury or damage caused or arising beyond the limits of any carriageway or thoroughfare in connection with the bringing of the load to the vehicle for loading thereon or the taking away of the load from the vehicle after unloading there from.

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2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this Section to the Insured, the Company will indemnify any Driver who is driving the vehicle on the Insured's order or with insured's permission provided that such Driver shall as though he/she was the Insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this Policy the Company will in respect of the liability incurred by such person indemnify his/her personal representatives in terms of and subject to the limitations of this policy provided that such personal representatives shall as though such representative was the Insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they apply.
5. The Company may at its own option (a) arrange for representation at any Inquest of Fatal Inquiry in respect of any death which may be the subject of indemnity under this policy and (b) undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of Indemnity under this policy.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the Provisions of the Motor Vehicles Act.

But the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provision.

APPLICATION OF LIMITS OF INDEMNITY

In the event of any accident involving indemnity to more than one person any limitation by the terms of this policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

SECTION III - PERSONAL ACCIDENT COVER FOR OWNER - DRIVER

Subject otherwise to the terms exceptions conditions and limitations of this policy, the Company undertakes to pay compensation as per the following scale for bodily injury / death sustained by the owner - driver of the vehicle, in direct connection with the vehicle insured whilst mounting into / dismounting from or traveling in the insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in:

Nature of injury	Scale of compensation
(I) Death	100%
(ii) Loss of two limbs or sight of two eyes or one limb and sight of one eye.	100%
(iii) Loss of one limb or sight of one eye	50%
(iv) Permanent total disablement from injuries other than named above.	100%

Provided always that

- a. the compensation shall be payable under only one of the items(I) to (iv) above in respect of the owner - driver arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs 15. Lakh during any one period of insurance.
- b. no compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to
 - i. Intentional self injury suicide or attempted suicide physical defect or infirmity or
 - ii. an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- c. Such compensation shall be payable directly to the insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the insured.

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This cover is subject to:

- i. the owner-driver is the registered owner of the vehicle insured herein;
- ii. The owner driver is the insured named in this policy.
- iii. the owner-driver holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of the accident.

GENERAL EXCEPTIONS

(Applicable to all sections of the Policy)

The Company shall not be liable in respect of:

1. Any accidental loss damage and/or liability caused sustained or incurred outside the Geographical Area.
2. Any Claim arising out of any Contractual Liability.
3. Any accidental loss damage and/or liability caused sustained or incurred whilst the Vehicle insured herein is:
 - a. Being used otherwise than in accordance with the Limitations as to Use or
 - b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's clause.
4.
 - a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
 - b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission.
5. Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
6. Any accidental loss damage and/or liability directly or indirectly or proximately or remotely occasioned by or contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or Warlike operations (whether before or after declaration of war), Civil War, Mutiny Rebellion, Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder the Insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

DEDUCTIBLE

- a. Compulsory Deductible: The Company shall not be liable for each and every claim under Section - 1 (Loss or Damage to the Vehicle Insured) of this policy in respect of the deductible stated in the policy schedule.
- b. Voluntary Deductibles: Insured may opt for higher deductible over and above the compulsory deductible in which case suitable discount will be allowed as per the following table:-
 - i. For Vehicles having IDV upto Rs. 75000, the below table will be used for options of voluntary deductibles and respective discounts:

Voluntary Deductible	Discount on OD Premium
Rs. 500	5% on the OD premium of the two wheeler
Rs. 750	10% on the OD premium of the two wheeler
Rs. 1000	15% on the OD premium of the two wheeler
Rs. 1500	20% on the OD premium of the two wheeler
Rs. 3000	25% on the OD premium of the two wheeler

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- ii. For Vehicles having IDV more than Rs. 75000, the below table will be used for options of voluntary deductibles and respective discounts.

Voluntary Deductible	Discount on OD Premium
Rs. 500	5% on the OD premium of the two wheeler
Rs. 750	10% on the OD premium of the two wheeler
Rs. 1000	15% on the OD premium of the two wheeler
Rs. 1500	20% on the OD premium of the two wheeler
Rs. 3000	25% on the OD premium of the two wheeler
Rs. 4000	30% on the OD premium of the two wheeler
Rs. 6500	35% on the OD premium of the two wheeler
Rs. 10000	40% on the OD premium of the two wheeler
Rs. 15000	45% on the OD premium of the two wheeler

CONDITIONS

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

- Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending Prosecution Inquest or Fatal Injury in respect of any occurrence which may give rise to a claim under this policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.
- No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company which shall be entitled if it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
- 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. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the insured/claimant by insurer till the date of actual payment. (Applicable only to Claims with regard to Section I of the Policy)
- The Company may at its own option repair reinstate or replace the vehicle or part thereof and/or its accessories or may pay in cash the amount of the loss or damage and liability of the company shall not exceed:
 - for total loss / constructive total loss of the vehicle - the Insured's Declared Value (IDV) of the vehicle (including accessories thereon) as specified in the schedule less the value of the wreck.
 - for partial losses, losses other than Total Loss/Constructive Total Loss of the vehicle - actual and reasonable costs of repair and/or replacement of parts lost/damaged subject to depreciation as per limits specified.
- The Insured shall take all reasonable steps to safeguard the Vehicle from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Vehicle or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the Vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if Vehicle be driven before the necessary repairs are effected any extension of the damage or any further damage to the Vehicle shall be entirely at the Insured's own risk.

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6. If at the time of occurrence of an event that gives rise to any claims under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its rateable proportion of any compensation cost or expense.

7. **Dispute Resolution**

(Applicable only in cases where this Policy is issued under Commercial Lines of Business)

"The Insurer and Insured may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this Policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

Note :

1. Wherever this Policy is issued under retail lines of business, Arbitration clause shall not be applicable.
 2. Arbitration clause shall not be applicable in case of Policies issued under commercial lines of business where Insured has specifically consented for no arbitration clause and no arbitration terms have been annexed to the Policy Schedule/Policy.
8. The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of statements and answers in the said proposal shall be condition precedent to any liability of the Company to make any payment under this policy.
9. In the event of the death of the sole Insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of Insured or until the expiry of this policy (whichever is earlier). During the said period legal heirs of the Insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the names of the heirs or obtain a new insurance policy for the Motor Vehicle. Where such legal heirs desire to apply for a transfer of this policy or obtain a new policy for the Vehicle such heirs should make an application to the company accordingly within the aforesaid period. All such applications should be accompanied by:-
- a. Death certificate in respect of the insured
 - b. proof of title to the Vehicle
 - c. Original Policy

The Company reserves its right to abide by any order of the court in regard to declaration about the legal heir/heirress and ownership of the vehicle and the nominee will not have any right to dispute such order of the Court.

10. NO CLAIM BONUS (NCB)

The Provisions in respect of NCB for this Long Term Policy shall be as follows:

- i. NCB Entitlement (in %) at the time of inception of Policy
 - a. For Expiring Policy having Policy Period as 1 year- NCB will be same as per existing provisions as mentioned in GR 27 of Indian Motor Tariff 2002.
 - b. For Expiring Policy of other insurance companies having Policy Period more than 1 year- NCB will be calculated on the basis of following table:

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NCB (in %) Eligibility as per Expiring Policy	NCB (in %) to be transferred to this Policy
0	0
0.01- 20.00	20
20.01 - 25.00	25
25.01-35.00	35
35.01-45.00	45
>45.00	50

ii. NCB Entitlement(in%) at the time of Policy Expiry

Policy term of the Expiring Policy	NCB (in %) at the time of inception of Policy	No Claim during the Policy Period	One Claim during the Policy Period	Two Claims during the Policy Period	Three Claims during the Policy Period	More than three Claims during the Policy Period
2 Years	0	35	25	0	0	0
	20	45	35	25	0	0
	25	50	45	35	0	0
	35	50	45	35	0	0
	45	50	45	35	0	0
	50	50	45	35	0	0
3 Years	0	45	35	25	0	0
	20	50	45	35	25	0
	25	50	45	35	25	0
	35	50	45	35	25	0
	45	50	45	35	25	0
	50	50	45	35	25	0

NOTE:

- i. Maximum NCB that can be earned by an Insured is 50%
- ii. An Insured becomes entitled for NCB only at the time of renewal of policy after the expiry of the full duration of the Policy.

11. CANCELLATION

- A. Cancellation due to Total Loss (TL) of the Vehicle
 - i. Liability premium to be refunded in full for the unexpired year
 - ii. Own Damage (OD) premium to be refunded as per below table

Policy period	Policy period in which TL has occurred	Refund Rate
2 years	Not exceeding 12 months	40% of OD premium
	Exceeding 12 months	0% of OD premium
3 years	Not exceeding 12 months	60% of OD premium
	Exceeding 12 months but not exceeding 24 months	30% of OD premium
	Exceeding 24 months	0% of OD premium

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B. Cancellation by Insurer

The Company may cancel the policy by sending seven days notice by recorded delivery to the insured at insured's last known address and in such event will return to the insured the premium paid less the pro rata portion thereof for the period the Policy has been in force. Under normal circumstances, Policy will not be cancelled except for reasons of fraud.

C. Cancellation by Insured

The policy may be cancelled at the option of the insured with seven days' notice of cancellation and the Company will be entitled to retain premium on pro-rata basis for the period for which the cover has been in existence prior to the cancellation of the policy. The balance premium, if any, will be refundable to the Insured. No refund of Premium shall be due on cancellation of Policy if a claim has been made by You, whether such Claim was admitted or repudiated.

Note: For the completed Policy Year premium shall be retained in full.

A policy can be cancelled only after ensuring that the insured vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.

Short Period Scale

% of Premium to be refunded	Two Years Policy	Three Years Policy
80%	Not exceeding 4 months	Not exceeding 6 months
70%	Exceeding 4 months but not exceeding 6 months	Exceeding 6 months but not exceeding 9 months
60%	Exceeding 6 months but not exceeding 8 months	Exceeding 9 months but not exceeding 12 months
50%	Exceeding 8 months but not exceeding 10 months	Exceeding 12 months but not exceeding 15 months
40%	Exceeding 10 months but not exceeding 12 months	Exceeding 15 months but not exceeding 18 months
30%	Exceeding 12 months but not exceeding 14 months	Exceeding 18 months but not exceeding 21 months
20%	Exceeding 14 months but not exceeding 16 months	Exceeding 21 months but not exceeding 24 months
10%	Exceeding 16 months but not exceeding 18 months	Exceeding 24 months but not exceeding 27 months
0%	Exceeding 18 months	Exceeding 27 months

ii. If case of partial loss claim

a. For Two Years Policy period:

- If the request for policy cancellation is received in first year, we shall refund 30% of the premium.
- If the request for policy cancellation is received in second year, no premium refund shall be made.

b. For Three Years Policy period:

- If the request for policy cancellation is received in first year, we shall refund 50% of premium.
- If the request for policy cancellation is received in second year, we shall refund 10% of premium.
- If the request for policy cancellation is received in third year, no premium refund shall be made.

A policy can be cancelled only after ensuring that the vehicle is insured elsewhere, at least for Liability Only cover and after surrender of the original Certificate of Insurance for cancellation.

12. Renewal Condition

On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may subject to change.

13. Policy Changes

No change can be made to this Policy unless we have approved it, and confirmed our approval by endorsing the schedule. No one is authorized to make or confirm any change on our behalf.

14. Fraud

If you make or progress any claim knowing it to be false or fraudulent in any way, then this Policy will be void and all claims or payments due under it shall be lost.

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If at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its rate able proportion of any loss or damage.

17. Applicable Law

Indian law governs this Policy and the relationship between us. The section headings we have used are for ease of reference rather than for any interpretative purpose.

18. Other Conditions

All other conditions which are not specifically mentioned in the policy document will be as per Indian Motor Tariff (IMT) 2002 and premium charged for the same shall be 2 times or 3 times of the annual rate/ annual premium of Two Wheeler Package Policy for 2 years policy or 3 years policy respectively.

19. Resolving Issues

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

Welcome to **Bajaj general** and Thank You for Choosing us as your insurer.

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

First Step

Initially, we suggest you contact the Branch Manager / Regional Manager of the local office which has issued the policy. The address and telephone number will be available in the policy.

Second Step

Naturally, we hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Customer Care Cell

Bajaj General Insurance Ltd.

Bajaj **Insurance** House, Airport Road, Yerawada, Pune 411 006

E-mail: careforyou@bajajgeneral.com

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

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NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD - Insurance Ombudsman 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@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL - Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, “Jeevan Shikha”, 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR – Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 – 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 – 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.
CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)

Office Details	Jurisdiction of Office (Union Territory, District)
DELHI – Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI - Insurance Ombudsman 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@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Insurance Ombudsman 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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 –2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM – Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G. Road, Ernakulam - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA – Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW – Insurance Ombudsman Office of the Insurance Ombudsman,	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow,

Office Details	Jurisdiction of Office (Union Territory, District)
6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar..
MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/ 27/ 29/ 31/ 32/ 33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
NOIDA - Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA - Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE - Insurance Ombudsman 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- 24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

"List of Ombudsman offices established by the Central Government for redressal of grievance are also available at
<https://www.cioins.co.in/Ombudsman>

Note: Address and contact number of Governing Body of Insurance Council:

Council for Insurance Ombudsmen,
 3rd Floor, Jeevan Seva Annexe,
 S. V. Road, Santacruz (W),
 Mumbai - 400 054.

E-mail: inscoun@cioins.co.in

Tel: 022 -69038800/69038812

Website: <https://www.cioins.co.in>

LONG TERM TWO WHEELER PACKAGE POLICY (POLICY WORDINGS)