

E – Guard Insurance Policy

Whereas the Insured by a proposal and declaration which shall form the basis of this contract, has applied to Tata-AIG General Insurance Company Ltd. (hereinafter called the Company) and having paid the full Premium mentioned in the schedule as consideration for the insurance, **The Company Agrees**, (Subject to the Terms, Conditions and Exclusions contained herein or endorsed or otherwise expressed hereon) to indemnify the Insured person, if the insured person shall sustain loss or damage during the period of insurance stated herein, in the manner provided hereinafter, but not exceeding in any one period of insurance in respect of each of the several items specified herein the sum set opposite thereto respectively.

1. DEFINITIONS

Accidental Damage means any externally-visible deterioration or destruction of the **Personal Electronic Equipment** that results from an external, unexpected and unforeseeable cause and impedes the proper functioning of the **Personal Electronic Equipment**

ATM means automated teller machine.

Burglary means the taking of the **Personal Electronic Equipment** or **Wallet** by a person who **illegally entered the premises using force or violence of which there shall be visible signs of entry.**

Business means:

- A trade, profession or occupation engaged in on a full – time, part – time or occasional basis or
- Any other activity engaged in for money or other compensation.

Company, Our, We and Us means Tata AIG General Insurance Company Ltd.

Certificate means the certificate issued to **You** by the **Policyholder** or **Us** while the **Policy** is in force and for which the premium has been paid by **You** or **Policyholder**, and details the **Personal Electronic Equipment** covered. It forms part of the **Policy**, and **You** must read it with the terms and conditions of the **Policy**.

Credit Account means any credit arrangements from a qualified financial institution for personal use, such as credit card account, car/home loan account.

Family means **You, Your Spouse, Your Children, Your Parents** and any other person who:

- Are and continue to be normally resident with **You** and
- Not paying a commercial rent.

Incident means **Accidental Damage, Burglary, Theft or Robbery of Personal Electronic Equipment, or Burglary or Robbery of a Wallet.**

Natural Catastrophe means flood, storm, landslide, drought, earthquake and similar.

Payment Card means an **ATM** card, credit card, charge card, prepaid card or debit card issued by a qualified financial institution.

Unauthorized charges mean those charges which are incurred on the **Payment Card** after the physical loss of payment card and without the knowledge or consent of **Payment Card** holder as per provisions, terms and conditions of **Payment Card** issuer.



Personal Electronic Equipment means the portable electronic equipment purchased from the **Policyholder** by **You**, and as described on the **Certificate**.

Personal Papers means identification documents issued by **Your** country, state or province including but not limited to **Your** driver's license and passport.

Policy means **Your** proposal, the Schedule, **Our** covering letter to **You**, insuring clauses, definitions, exclusions, conditions and other terms contained herein and any endorsement attaching to or forming part hereof, either at inception or during the period of Insurance.

Policyholder means the entity, as mentioned in policy schedule, participating in this insurance program for distribution to its customers, who procure this insurance when purchasing **Personal Electronic Equipment** from the **Policyholder**. **You** are the policyholder if **You** have purchased insurance from us and not from any entity.

Policy Period means the period which commences on the date of purchase of **Personal Electronic Equipment** and ends on the date as indicated on the **Certificate**.

Purchase Price means the price, **You** paid to **Policyholder** to purchase **Personal Electronic Equipment** from **Policyholder**.

Relative means someone who is related to **You** by blood, marriage or adoption including but not limited to spouse, siblings, children and parents.

Replacement Cost means the amount it would cost to replace a **Wallet**, **Personal Paper(s)** or **Payment Card(s)** at current prices.

Replacement Equipment means **Personal Electronic Equipment** used to replace **Personal Electronic Equipment** that requires replacement due to an **Incident**. Although the **Replacement Equipment** will have the value and technical specifications comparable to the **Personal Electronic Equipment** it replaces, the **Replacement Equipment** may be of a different model, different manufacturer and/or otherwise not identical to the **Personal Electronic Equipment** and is subject to the aggregate limit of **Purchase Price** for all **Incidents** per **Policy Period**. It is within **Our** sole discretion to provide **Replacement Equipment** that consists of either new or refurbished **Personal Electronic Equipment**.

Robbery means any use of or threat of physical violence by a **Third Party** against **You** with the intent of depriving **You** of the **Personal Electronic Equipment** or **Wallet**.

SIM Card means the Subscriber Identity Module (SIM) card that is delivered together with a subscription contract or pay-as-you-go contract, used for the operating of mobile phones.

Theft means an act of directly or indirectly and illegally permanently depriving **You** and/or **Your Family** of the possession of the **Personal Electronic Equipment** by any person by violent or forceful means or otherwise.

Third Party means any person other than **You**, the **Policyholder**, employees of the **Policyholder**, as well as any person not authorized by **You** to use the **Personal Electronic Equipment**.

Wallet means a flat personal folding case designed for holding money, photographs, **Personal Papers** and **Payment Cards**.

War means war, whether declared or not, or any warlike activities, including the use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

You, Your or the Insured Person means the legal person who has purchased the **Personal Electronic Equipment** and who has subscribed to the **Personal Electronic Equipment** insurance, and whose name appears on the **Certificate**. In cases of **Burglary** or **Robbery** of **Your Wallet**, **You** or **Your** means and is limited to the legal person who has purchased the **Personal Electronic Equipment** and who has subscribed to the **Personal Electronic Equipment** insurance, and whose name appears on the **Certificate**.

2. WHAT IS COVERED

I. Personal Electronic Equipment

- A. **Accidental Damage:** - In cases of **Accidental Damage** to **Personal Electronic Equipment** during the **Policy Period**, **We** will pay for **Your** costs to repair the **Personal Electronic Equipment** by a repairer approved by **Us** up to an amount not exceeding the **Purchase Price** per **Policy Period** or at **Our** sole discretion, replace the **Personal Electronic Equipment** with **Replacement Equipment** which value shall not exceed the **Purchase Price**.
- B. **Burglary, Theft or Robbery :-** In cases of **Burglary, Theft or Robbery** of **Personal Electronic Equipment** during the **Policy Period**, **We** will:
1. Replace the **Personal Electronic Equipment** with **Replacement Equipment** which value shall not exceed the **Purchase Price**;
 2. For mobile phones and Personal Digital Assistants (PDAs), reimburse **You** for a replacement **SIM Card** and the amount owed for fraudulently-made calls during the twenty (24) hour period immediately following the **Burglary, Theft or Robbery** up to a limit of Rs.1000.

The covers provided for in paragraphs **A. and B.** are limited to one **Replacement Product** per **Personal Electronic Equipment** per **Policy Period** or repair limit not exceeding the **Purchase Price** per **Policy Period**.

II. Wallet - Burglary or Robbery

In cases of **Burglary** or **Robbery** of **Your Wallet** during the **Policy Period**, **We** will:

1. Pay for **Replacement Costs** for the **Wallet** not exceeding Rs.1000 as well as the **Personal Papers** and **Payment Cards** that were in the **Wallet**; and
2. Pay for the application fees for applying for new **Personal Papers** and **Payment Cards** of same type as lost.
3. Money, cheques up to Rs. 500 provided there is valid claim under 1 and 2 above.

The covers provided for above are limited to one **Incident** and up to the maximum **Policy** limit as mentioned above or in the policy schedule per **Policy Period**. Thus, for each **Policy Period**, **You** will have the right to have one **Burglary** or **Robbery** of **Your Wallet** covered.

III. Fraudulent Charges

- If **Your Payment Card** is **lost or stolen**, **We** will reimburse the **unauthorized charges** that **You** are responsible for on **Your lost or stolen Payment Card**, up to 24 hours prior to **Your** first reporting the event to **Your Payment Card** issuer(s) subject to **Your Payment Card** must be valid and in good standing on the date of occurrence. This cover is not applicable if your payment card account is in delinquency, collection or cancellation status on the date of occurrence.

- If your **payment card** is still in your possession and **unauthorized charges** are made on **your bank account** and/or **credit account**, through: (i) in-store, (ii) telephone, (iii) **ATM** withdrawals, and/or (iv) on-line purchase(s), using **your payment card** information, **we** will reimburse **you** for the unauthorized charges, for which **you** are responsible, which are incurred up to two (2) months prior to **your** first reporting of the event to **your payment card issuer(s)**.

The covers provided above are limited to the maximum **Policy** limit as mentioned in the schedule.

3. WHAT IS NOT COVERED

We will not pay for any expenses or loss as a result of:

1. Any dishonest, criminal, malicious or fraudulent acts or omissions, gross negligence, or willful misconduct committed by **You**, a **Relative**, or the **Policyholder**.
2. Losses that result from commercial usage of **Personal Electronic Equipment**.
3. Any physical injury, sickness, disease, disability, shock, mental anguish and mental injury or death.
4. Any damage caused by the process of cleaning, servicing, maintenance, adjustment, repair or misuse of the **Personal Electronic Equipment**.
5. Any damage to the **Personal Electronic Equipment** caused by a **Natural Catastrophe**, atmospheric or climatic conditions, fire, water, normal wear and tear, manufacturing defects, vermin or insects.
6. The cost of accessories or any consumable part related to the operation of the **Personal Electronic Equipment** including but not limited to hands-free equipment, charger, batteries, complementary cards and any accessory that is secondary to the **Personal Electronic Equipment**.
7. Any consequential damage or financial loss suffered by **You** during or after **Accidental Damage, Burglary, theft** or **Robbery** of or to the **Personal Electronic Equipment**.
8. Any financial loss suffered by you related to the **Burglary** or **Robbery** of **Your Wallet** not specifically set forth in the What is Covered Section.
9. Any damage to the **Personal Electronic Equipment** or **Wallet** caused by any civil or foreign **War**, invasion, strike, riot, rebellion, civil commotion, confiscation by the authorities, order of any government, public authority, or custom officials.
10. Any damage to the **Personal Electronic Equipment** or **Wallet** caused by nuclear, biological or chemical exposure.
11. The failure of the **Personal Electronic Equipment**, or a part thereof, caused by electrical or mechanical defect.
12. Trick or theft by pickpockets, without violence or intimidation or mysterious disappearance.
13. Losses due to *Force Majeure* (being understood to be an inevitable, unforeseeable and external event), that precludes the physical recovery of the **Personal Electronic Equipment** or **Wallet**.
14. The leaving of the **Personal Electronic Equipment** or **Wallet** in a place where it is visible from the exterior, in a vehicle, building or public place.

15. Any calls made with **Your Personal Electronic Equipment** after the twenty-four (24) hour period following **Burglary, theft or Robbery** of the **Personal Electronic Equipment**.
16. Any charges incurred from text messages or data sent from or received on **Your Personal Electronic Equipment** following **Burglary, theft or Robbery**.
17. Any money, checks except as provided herein, transportation tickets or other similar items that were in **Your Wallet**, other than **Your Personal Papers** and **Payment Cards**.
18. **Personal Electronic Equipment** shall exclude jewelry, watch, or electronic equipment used for health related reasons, including but not limited to pacemakers and hearing aids.
19. Any losses or expenses that are not covered under the What is Covered Section.
20. Charges made on **Your lost or stolen Payment Card** more than 24 hours prior to **Your** first reporting the event to **Your Payment Card** issuer(s);
21. Charges made on **Your lost or stolen Payment Card** after **You** first reported the event to **Your Payment Card** issuer(s);
22. Cash advances made with **Your lost or stolen Payment Card**;
23. Charges incurred by a resident of **Your** household, or by a person entrusted with **Your Payment Card**.
24. Losses due to ionizing radiations, contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion (including any self sustaining process of nuclear fission) of nuclear fuel, radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, nuclear weapons material.
25. **Terrorism:** This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

4. DUTIES AFTER AN INCIDENT

If an event occurs that may give rise to a claim under this **Policy**, or there are circumstances that are likely to give rise to a claim, **You** must:

1. Contact **us** at immediately on discovering a covered incident to obtain a claims form and instructions from Company on how to proceed.
Toll Free Helpline 1-8002667780, SMS "claims" to 58888 or write to General.claims@tata-aig.com
2. **You** shall file a police report (In case of **Burglary, Theft or Robbery**) always before the following 24 hours have elapsed.

3. You must also notify **Us** of any other insurance **You** have that may cover the **Incident**.
4. You must use all reasonable means to avoid future loss at and after the time of loss.
5. In cases of **Accidental Damage to Personal Electronic Equipment** :
 - A. Avoid any attempt to repair the **Personal Electronic Equipment**;
 - B. Avoid the use of any repairer of **Your** own choice for the repair of the **Personal Electronic Equipment**; and
 - C. Notify **Us** of the **Accidental Damage** in accordance with the terms and conditions of the **Certificate**.
6. In cases of **Burglary, theft or Robbery** of Personal Electronic Equipment:
 - A. After a **Burglary, theft or Robbery** has occurred, and always before the following twenty-four (24) hours have elapsed, **You** must make a report to the police which includes the following details:
 - I. Circumstances in which the **Burglary, theft or Robbery** occurred; and
 - II. The brand, model and serial number of the **Personal Electronic Equipment**.
 - B. In cases of **Burglary, theft or Robbery** of a mobile phone, you must immediately cancel the SIM Card within twenty-four (24) hours.
7. In cases of **Burglary or Robbery** of Your Wallet:

After a **Burglary or Robbery** has occurred, and always before the following twenty-four (24) hours have elapsed, You must make a report to the police which includes the following details:

 - i. Circumstances in which the **Burglary or Robbery** occurred; and
 - ii. An itemization of the contents of **Your Wallet**.
8. In case Your **Payment Card** is lost or stolen
 - A. **You** must report the loss or theft of **Your Payment Card** to the issuer(s) within 3 hours after discovering **Your lost or stolen Payment Card** event.
 - B. **You** must comply with all terms and conditions by which **Your Payment Card** is issued.
 - C. **You** must notify **Us** within 24 hrs from discovering an **unauthorized charge** was made on **Your lost or stolen Payment Card**.

5. TO REPORT A CLAIM UNDER THE POLICY

You or the **Policyholder** must provide **Us** the following documents and information:

- I. In all **Incidents**:
 - A. Photocopy of the **Certificate** duly completed and signed;
 - B. A written statement from **You**, specifying the circumstances of the **Incident**; and
 - C. Photocopy of the purchase invoice of the **Personal Electronic Equipment**.
- II. In cases of **Burglary, theft or Robbery**, the following documentation must also be included:
 - A. Copy of the report made to the police, stating the **Burglary, theft or Robbery** of the **Personal Electronic Equipment** or **Wallet**;
 - B. Any other means of proof or item of evidence in **Your** possession; and
 - C. In case of mobile phone, confirmation that the **SIM Card** has been blocked.

- III. In cases of replacement of a **SIM Card**, notify **Us** of **Your** new telephone number, if any, and International Mobile Equipment Identifier (IMEI).
- IV. In cases of there having been fraudulent calls, the following documentation must also be included:
 - A. Written evidence of the request made by **You** to the telephone service provider to terminate the service setting forth the date and time of the request; and
 - B. Photocopy of the telephone bill detailing the fraudulently made calls.

You or the **Policyholder** must also supply any other information that **We** may additionally require.

6. GENERAL CONDITIONS

- 1) **Notice:** Every notice and communication to the Company required by this **Policy** shall be in writing to the office of the Company through which this insurance is affected.
- 2) **Duty of Disclosure:** This Policy shall be void and all premiums paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 3) **CANCELLATION:** The Company may at any time cancel this Policy, by giving 15 days notice in writing to the Insured at his last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation. In the event of cancellation on the grounds of misrepresentation, fraud, non-disclosure of material facts, policy shall stand cancelled ab-initio and there will be no refund of premium. In the event policy is cancelled on grounds of non-cooperation by insured, the premium shall be computed in accordance with company's short period scales for the period policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

The Insured may also give a 15 days notice in writing to the Company for the cancellation of this Policy, in which case the Company shall retain the premium for the period this Policy has been in force at the Company's short period scales. However, if insured has made any claim on this policy before the cancellation date then no refund of premium will be given.

- 4) The **Policy** shall be governed by the laws of India.
- 5) If at the time of the happening of any loss or damage covered by this *Policy* there shall be subsisting any other insurance of any nature whatsoever covering the same property whether effected by the Insured or not, then the **Company** shall not be liable to pay or contribute more than its ratable proportion of any loss or damage
- 6) Neither the **Policy** nor any **Certificate** may be assigned or transferred.
- 7) The Insured and any claimant under this *Policy* shall at the expense of the Company do and concur in doing/permit to be/or done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this *Policy* whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.
- 8) **FRAUD:** If you or anyone acting on Your behalf put forward any claim under this Policy knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall be void in its entirety and be of no effect whatsoever and all claims that You may have made for an indemnity under it shall be forfeited. We shall not pay any claim under this **Policy** when **you** have procured, instigated or deliberately caused the damage.

9) ARBITRATION AND DISCLAIMER : 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 to 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 difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be 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.

It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim herein under, 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.

10) Short Period Scale

3 Year Policy	Premium to be deducted
Cancellation of policy <= 6 months	25%
Cancellation of policy > 6 months & < = 1 Year	50%
Cancellation of policy >1 year & <=2 years	75%
Cancellation of policy >2 years & <=3 years	100%
2 Year Policy	
Cancellation of policy <= 6 months	25%
Cancellation of Policy > 6 months & < = 1 year	50%
Cancellation of policy >1 year & <=1.5 years	75%
Cancellation of Policy > 1.5 Years	100%
1 year Policy	
Cancellation of policy <=3 months	25%
Cancellation of policy >3 months & <=6 months	50%
Cancellation of Policy > 6 months & < = 9 months	75%
Cancellation of policy > 9 months	100%

Grievance Redressal Procedure:

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-266-7780 or 022-66939500 (tolled)) or you may email to the customer service desk at customersupport@tata-aig.com.

After investigating the matter internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tata-aig.com. After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt at this email id.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head - Customer Services at head.customerservices@tata-aig.com. After examining the matter, we will send you our final response within a period of 7 days from the date of receipt of your complaint on this email id. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA under the Insurance Ombudsman Scheme.

INSURANCE OMBUDSMAN CENTRES

CONTACT DETAILS	JURISDICTION	Date of Joining	Date of Demitting
AHMEDABAD Sh. P.Ramamoorthy 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:- ins.omb@rediffmail.com	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.	21-07-2011	20-07-2014
BHOPAL Sh.Raj Kumar Srivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Bhopal – 462 011. Tel.:- 0755-2769200/201/202 Fax:- 0755-2769203 Email:- bimalokpalbhopal@gmail.com	States of Madhya Pradesh and Chattisgarh.	27-05-2013	26-05-2016
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.:- 0674-2596461/2596455	State of Orissa.		

<p>Fax:- 0674-2596429 Email:-ioobbsr@dataone.in</p>			
<p>CHANDIGARH Sh.Manik B.Sonawane Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.:- 0172-2706196/5861/6468 Fax:- 0172-2708274 Email:-ombchd@yahoo.co.in</p>	<p>States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.</p>	<p>21-09-2012</p>	<p>20-09-2015</p>
<p>CHENNAI Sh. Virander Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.:- 044-24333678/664/668 Fax:- 044-24333664 Email:-chennaiinsuranceombudsman@gmail.com</p>	<p>State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).</p>	<p>09-05-2013</p>	<p>08-05-2016</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:-iobdelraj@rediffmail.com</p>	<p>States of Delhi and Rajasthan.</p>		
<p>GUWAHATI Sh.D.C.Choudhury Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.:- 0361-2132204/2131307/2132205 Fax:- 0361-2732937 Email:- ombudsmanghy@rediffmail.com</p>	<p>States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	<p>18-07-2011</p>	<p>17-07-2014</p>
<p>HYDERABAD Sh. G.Rajeswara Rao 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.:- 040-23325325/23312122 Fax:- 040-23376599 Email:-insombudhyd@gmail.com</p>	<p>States of Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry.</p>	<p>15-05-2013</p>	<p>14-05-2016</p>

<p>KOCHI Office of the Insurance Ombudsman, 2nd Floor, CC 27 / 2603, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.:- 0484-2358734/759/9338 Fax:- 0484-2359336'Email:- iokochi@asianetindia.com</p>	<p>State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.</p>		
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL : 033-22124346/22124339 Fax : 033-22124341 Email:-insombudsmankolkata@gmail.com</p>	<p>States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands.</p>		
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel.:- 0522-2201188/31330/1 Fax:- 0522-2231310 Email:-insombudsman@rediffmail.com</p>	<p>States of Uttar Pradesh and Uttaranchal.</p>		
<p>MUMBAI Sh.A.K.Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.:- 022-26106928/360/6552/6960 Fax:- 022-26106052 Email:- ombudsmanmumbai@gmail.com</p>	<p>States of Maharashtra and Goa.</p>	<p>16-05-2013</p>	<p>15-05-2016</p>

Office of the Governing Body of Insurance Council
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.
Tel.:- 022-26106245/889/671
Fax:- 022-26106949
Email:- inscoun@gmail.com
Shri R.K. Deka, Secretary General
Shri Y.R. Regar, Secretary

IRDA REGULATION NO 5: This Policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation.