



Commercial General Liability Insurance Policy Wordings

This Policy is a contract of insurance between You and Us which is subject to the receipt of premium as specified in the Policy Schedule in full in respect of the Covered Loss and the terms, conditions and exclusions of this Policy.

This Policy is valid for the period as specified in the Policy Schedule.

Certain terms are used in this Policy in Initial Capital letters, which have a specific meaning as set out in the Policy. They have this meaning wherever they appear in the Policy, including the Policy Schedule, or any subsequent endorsements. Where the context permits, references to any statutory enactment include subsequent changes to the same and references to the singular shall also include references to the plural, references to the male gender shall also include references to the female gender, and vice versa in both cases.

1 Scope of Coverage

The Policy Schedule will specify which Covered Loss is in force under the Policy.

Claims made in respect of a Covered Loss, as applicable under this section, shall be subject to the availability of the Limit of Liability, and applicable Sub-limits, Co-payment, Depreciation, Salvage, Deductibles/Excess and other conditions specified in the Policy Schedule against the Covered Loss claimed under, and subject always to the terms, conditions and exclusions of this Policy.

All claims and payments made under any Insuring Clauses hereunder shall be in accordance with the 'Claims Procedure' and 'Basis of Claim Settlement' Sections as set out in this Policy.

1.1 Insuring Clause

We will indemnify you up to the Limit of Liability shown in the Policy Schedule for all sums that you become legally liable to pay to a third party under Contract with such third party, as compensation for any of the following Covered Loss(es):

- (a) "Personal Injury" and/or
- (b) "Property Loss" and/or
- (c) "Financial Loss" and/or
- (d) "Mental Anguish" and/or
- (e) "Service Deficiency" and/or
- (f) "Income Loss"

provided that such Covered Loss:

- a. results from an Occurrence precisely specified in Your Contract, and specified in the Policy Schedule; and
- b. happens during the Policy Period, within the Territorial Limit and in connection with the business specified in the Policy Schedule, in accordance with the terms of this Policy.

If specified in the Policy Schedule for above mentioned Covered Losses, a) "Personal Injury", b) "Property Loss" and c) "Financial Loss", indemnity under this Insuring Clause shall be available for any legal liability to pay to a third party without the same being evidenced by a Contract with such third party.

1.2 Legal and Other Costs

If specified to be covered in the Policy Schedule, within the Limit of Liability, together with the compensation referred to in the Insuring Clause (Section 1.1), We will indemnify You for legal defence costs necessarily incurred in relation to a claim covered by this Policy. You must obtain our prior written consent before incurring any legal defence costs which are submitted for reimbursement under this Policy.

1.3 Mitigation Costs

If specified to be covered in the Policy Schedule, within the Limit of Liability, We will indemnify You for the necessary cost of temporary repairs incurred to prevent any immediate threat of Property Loss or Personal Injury or Financial Loss, the liability for which would otherwise be indemnifiable under the Insuring Clause (Section 1.1).

2 General Exclusions of the Policy

We shall not be liable to make any payment for any claim under the Policy, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

- a. This Policy does not cover any liability arising on account of an occurrence which is prior to or beyond the Term of the Contract (ie, duration of the underlying Contract), notwithstanding the persistence of the Policy Period specified in the Policy Schedule.
- b. **Asbestos:** This Policy does not cover any liability connected in any way with asbestos, or with any product or material containing asbestos.
- c. **Explosives:** This Policy does not cover liability connected in any way with blasting operations or the handling or use of explosives.
- d. **Radioactive Contamination:** This Policy does not cover liability directly or indirectly caused by, or contributed to, or arising from:
 - i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion or fission of nuclear fuel; or
 - ii. radio-active toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
- e. **War:** This Policy does not cover liability for any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
- f. **Professional Advice:** This policy does not cover liability arising out of your giving or failing to give any professional advice in consideration for a fee nor does it cover liability arising out of any error or omission in any such advice.
- g. **Specification, Formula or Design:** This policy does not cover liability arising directly or indirectly out of:
 - i. any design, plan, specification, formula or pattern that you provide for a fee; or
 - ii. any error or omission associated with any such design, plan, specification, formula or pattern.
- h. **Legal Liability in Tort:** This Policy does not cover any legal liability unless:
 - i. You have expressly assumed it in Contract; and
 - ii. the liability would not have attached in the absence of that Contract.
- i. **Penalties and Damages:** This Policy does not cover liability for any:
 - i. aggravated or exemplary damages irrespective of whether agreed in the Contract and/or that may be awarded by any court of law in the Territorial Limit;

- ii. any fine; or
 - iii. any liquidated damages or other penalty imposed under the terms of Contract, or any warranty or agreement.
- j. **Punitive Damages:** Punitive damages and/or exemplary damages and/or aggravated damages and/or any additional damages resulting from the multiplication of compensatory damages.
- k. **Pollution:** This Policy does not cover the liability arising directly or indirectly out of the discharge, dispersal, release, escape, removal, nullification, cleaning up or any measures taken to prevent escape of any Pollutant; or However, this exclusion does not apply where the discharge, dispersal, release or escape results from a sudden identifiable event:
 - i. that you neither expected nor intended; and
 - ii. that took place in its entirety at a specific time and place.
- l. **Breach of Contract:** This Policy does not cover Breach of Contract where:
 - i. liability is incurred through your failure to arrange or maintain an insurance required by any law or statute; or
 - ii. liability arising on account of violation of any legal and/or regulatory provision; or
 - iii. liability which is covered by any of the policies listed in the proposal form or elsewhere in the information you provided to us; or
 - iv. any liability that would have been recoverable from another party but for your release, waiver or limitation of that liability. However, this exclusion does not apply to any such waiver or limitation that is required by Contract
- m. **Consequential Loss:** This Policy does not cover liability for any consequential loss arising out of, resulting from, in consequence of, contributed to or aggravated by the occurrence of any Covered Loss indemnifiable under this Policy.
- n. **Loss to Employees:** This Policy does not cover:
 - i. liability for a Covered Loss in relation to any Employee arising directly or indirectly out of the Employee's employment in the Contract except that this exclusion shall not apply to the liability of another for such Personal Injury where you have assumed that liability under Contract; or
 - ii. any claim arising under Employee's compensation legislation or under any industrial award or agreement or determination; or
 - iii. any claim that is or would be within the scope of any insurance cover mandated under any applicable law/regulation, irrespective of whether such insurance cover was maintained or not; or
 - iv. any claim connected with an Employee's contract of employment.
- o. Any Covered Loss deemed contrary to public policy, or which is uninsurable under Indian law.
- p. You committing or attempting to commit a breach of law with criminal intent.
- q. Any events or occurrence that is expressly specified to be excluded from the scope of this Policy in the Policy Schedule.
- r. Damage to Alienated Premises
- s. **Terrorism:** We will not liable to pay for any damages, loss, cost or expense arising out of any act of terrorism. This insurance also excludes any damages, loss, cost or expense arising out of any action in controlling preventing, suppressing or in any way related to any act of terrorism

3 Limit of Liability

Our liability during the Policy Period with respect to the Covered Loss under this Policy, and in the aggregate in respect of all claims shall not exceed the Limit of Liability specified in the Policy Schedule.

4 Basis of Claim Settlement

All settlements made under the Policy shall be subject to the following conditions:

- a. **Ownership of Salvage:** We shall have ownership and the right to possession of all Salvages and other recoveries from claims, if applicable and specified in the Policy Schedule for the Covered Loss. All Salvage shall be Our property and We shall not be liable to return such property to You or any Customer, unless otherwise agreed to and specified in the Policy Schedule.
- b. **Covered Loss:** Indemnification of Your actual liability under the Contract and covered under this Policy shall be always subject to the Covered Loss/categories of perils specified in the Policy Schedule, Sub-Limits, and any General Exclusions specified under the Policy that may be applicable to a claim made against You.
- c. **Records:** For any Contract pertaining to the Covered Loss under this Policy (or categories of such Covered Loss) and specified as such in the Policy Schedule, it is a Condition Precedent to Our liability that You shall create and maintain an MIS, which shall be an accurate and updated record containing the full particulars of all such issued Contract and each Covered Loss.

5 Claims Procedure & Requirements

The fulfillment of the terms and conditions of this Policy (including payment of premium by the due dates mentioned in the Policy Schedule) insofar as they relate to anything to be done or complied with by You, including complying with the procedures and requirements in relation to claims, shall be Conditions Precedent to Our liability under this Policy.

For details on the claims procedures and requirements or any assistance during the process, We may be contacted at Our call centre on the toll free number specified in the Policy Schedule or through Our website.

Claims Procedure:

On the occurrence of any claim or of any event or occurrence which may give rise to a claim under this Policy, You shall:

- a. Notify Us on Our email ID: hello@acko.com or at Our website (www.acko.com), or contact number: 1860 266 2256 immediately, but in any case within 7 days of such event;
- b. If applicable, procure a copy of a police complaint regarding this incident;
- c. Take all steps within Your power to minimize the extent of Covered Loss.
- d. Provide Us with all necessary information and documentation in respect of the claim as indicated below and deliver to Us a detailed statement in writing regarding the Covered Loss, within 30 days of the occurrence of the event giving rise to a claim under the Policy. Along with an updated MIS, the complete record of the Covered Loss shall be provided to Us at the time of claim, along with a copy of the Customer's Invoice.
- e. Give Us/Our representatives all reasonable assistance and co-operation in investigating the claim and provide any proof reasonably required in order to assess the correctness thereof, Our liability under the Policy and quantum in respect of such claim.

Claim Documentation:

- i. Contract Copy (wherever applicable)
- ii. Proof of Covered Loss
- iii. Ownership proof
- iv. Copies of valid KYC documents of the Nominee/ claimant (such as Passport/ PAN Card/ Aadhar number etc);

- v. Legal heir certificate, in the event of death where the Nominee is also deceased
- vi. Copy of FIR/ MLC (if MLC is done) - where applicable- Attested by issuing authority
- vii. Death/ Disability Certificate attested by issuing/ appropriate authority.
- viii. Leave certificate from the employer (wherever applicable)
- ix. Name and address of the attending Medical Practitioner
- x. Medical reports, case histories, investigation reports, treatment papers as applicable
- xi. Discharge summary/ certificate
- xii. Any additional document might be asked by Us, if required.

Claims Payment:

- a. Claims made in respect of You shall be subject to the availability of the Limit of Liability for the Covered Loss and in the aggregate for this Policy, and applicable Co-payment, and Deductibles specified in the Policy Schedule against the Insuring Clause(s).
- b. We shall make the payment of claim that has been admitted as payable by Us under the Policy within 30 days of submission of all necessary documents and information and any other additional information required for the settlement of the claim.
- c. All claims will be investigated (as required) and settled in accordance with the applicable regulatory guidelines, including the IRDAI (Protection of Policyholders Interests) Regulations, 2017.
- d. The Company shall have full discretion in the conduct of any proceedings in connection with any claim and You shall give all information, co-operation and assistance as the Company may require in the prosecution, defense or settlement of any claim.
- e. The manner of settlement of any claims made under this Policy will be subject to the 'Basis of Claim Settlement' section.

6 General Conditions

The Policy, including the Insuring Clause, endorsements, exclusions, and amounts payable under it shall be subject to the following general conditions:

- a. **Disclosure to information norm:** This Policy has been issued on the basis of the information provided in respect of You in the Proposal Form, personal statement and any other details submitted in relation to the Proposal Form/personal statement. The Policy shall be void and all premium paid hereon shall be forfeited to Us, in the event of misrepresentation, mis-description or non-disclosure of any material fact. If at the time of issuance of Policy or during continuation of the Policy, any material fact in the information provided to Us in the Proposal Form or otherwise, by You, or anyone acting on behalf of You is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be void, and no benefit will be payable thereunder.
- b. **Observance of Terms and Conditions:** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You and the truth of the statements and answers in the proposal shall be a Condition Precedent to Our liability to make any payment under this Policy.
- c. **Premium Payment:** Payment of applicable premium under this Policy will be accepted in instalments on a monthly/quarterly/half yearly or yearly basis, as specified in the Policy Schedule. We shall not be obligated to give You any notice for payment of premium instalment, and may recover and deduct any or all the pending premium instalments from the claim amount falling due under the Policy.
- d. **Contribution:** If at the time of the occurrence of any loss or damage covered by this Policy there is any other insurance of any nature whatsoever covering the same Loss or liability, whether effected by You or not, then We shall not be liable to pay or contribute more than Our rateable proportion of any loss or damage.
- e. **Subrogation:** You and any claimant under this Policy shall at Our expense do or concur in doing or permit to be done all such acts, deeds 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 to Us upon paying for any Covered Loss under this Policy whether such acts, deeds and things shall be or become necessary or required before or after Your indemnification by Us.
- f. **Exclusions:** We shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of the exclusions which are specifically stated in the General Exclusions section of the Policy.
- g. **Deductible:** When specified in the Schedule, each admitted claim arising under this Policy is subject to the Deductible shown which shall be borne by You as Your own risk, and We will only be liable to indemnify for that part of any admitted claim which is in excess of the amount of Deductible. Such Deductible shall also apply to legal defence costs and mitigation costs necessarily incurred in relation to a claim covered by this Policy. If more than one Deductible is payable under this Policy for any claim, or series of claims arising from any one Occurrence, then You must pay the highest Deductible, but only one Deductible shall apply.
- h. **Specific Underwriting Conditions:** This Policy will be subject to any specific underwriting conditions that may be specified in the Policy Schedule. These Conditions may be included either due to underwriting considerations or as mutually agreed between You and Us.
- i. **Right to Adjust Rates:** We retain the right to adjust premium rates applicable to this Policy (i) on an annual basis or the frequency specified in the Policy Schedule from the effective date of the Policy Period; (ii) If, Our loss ratio (incurred claims over earned premium) exceeds the ratio specified in the Policy Schedule; or (iii) if parts and labour costs change under certain unforeseen circumstances, including, but not limited to, currency devaluation, tariff, taxation, etc. In the event of an adjustment pursuant to clause (i) or (ii), We shall provide You with 60 days prior written notice.

- j. **Assignment:** The Policy and the cover under the Insuring Clause can be assigned or transferred only in accordance with applicable law.
- k. **Reasonable Care:** You shall take all reasonable care to safeguard the Covered Loss against any further Loss. You shall at Your own expense take all reasonable precautions and comply with all reasonable recommendations to prevent any further Loss or liability arising from a Contract.
- l. **Statutory Compliance:** You shall comply with all statutory and other regulations.
- m. **Material Information:** Material information to be disclosed includes every matter that You are aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form/personal statement and which is relevant to Us in order to accept the risk of insurance. You must exercise the same duty to disclose those matters to Us before any Renewal, extension, variation, endorsement of the contract We may, adjust the scope of cover and / or premium, if necessary, accordingly.
- n. **Alterations in the Policy:** This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.
- o. **Renewal:** This Policy will automatically terminate at the end of the Policy Period, specified in the Policy Schedule. The Policy may be renewed by mutual consent and in such event the premium should be paid to Us on or before the date of expiry of the Policy. We shall not be bound to accept any premium for renewal nor to give notice that such is due.
- p. **Cancellation/Termination of the Policy:**
- i. Either You or We, may terminate this Policy at any time by giving written notice of 30 days, and the Policy will terminate when such written notice is received.
- Upon termination of this Policy, We shall cease to insure You for liability under any Contract sold/offered by You after the termination date.
- If the provisions of this Policy continue to govern the respective rights and obligation of the parties hereto in relation to each outstanding Contract sold/offered by You prior to the date of termination until the expiry of their respective Terms of Contract periods, then there will be no refund of premium charged with respect to the Contracts covered.
- ii. We may at any time terminate this Policy on grounds of misrepresentation, fraud, disqualification or moral hazards by You upon 7 days' notice by sending an endorsement to Your address shown in the Policy Schedule, without refund of premium.
- q. **Territorial Limit & Currency:** This Policy applies to events or occurrences taking place in the geography as specified in the Policy Schedule. All payments under this Policy will be made in Indian Rupees only.
- r. **Arbitration:** "The parties to the contract 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."
- s. **Governing Law & Dispute Resolution:** Any and all disputes or differences under or in relation to this Policy will be determined by the Indian Courts and subject to Indian law.



- t. **Notices & Communications:** Any notice or communication in relation to this Policy will be in writing and if it is to:
- i. You, then it will be sent to You at Your address specified in the Policy Schedule.
 - ii. Us, it will be delivered to Our address specified in the Policy Schedule. No insurance agents, insurance intermediaries or other person or entity is authorised to receive any notice or communication on Our behalf.
- u. **Electronic Transactions:** You agree to comply with all the terms and conditions of electronic transactions as We shall prescribe from time to time, and confirm that all transactions effected facilities for conducting remote transactions such as the Internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and claim related details, shall constitute legally binding when done in compliance with Our terms for such facilities.

7 Definitions

- a. **Act of terrorism:** Act of terrorism means an act 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), 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.
- b. **Condition Precedent:** Condition Precedent means a policy term or condition upon which the Our liability under the policy is conditional upon.
- c. **Contract:** Contract means written contract entered into between You and a third party and such Contract is provided to Us and attached as Annexure with the Policy Schedule.
- d. **Co-payment:** Co-payment means a cost sharing requirement that provides that You will bear a specified percentage of each admissible claim amount under this Policy.
- e. **Covered Loss:** Covered Loss means the categories of perils, namely "Personal Injury" and/or "Property Loss" and/or "Financial Loss" and/or "Mental Anguish" and/or "Service Deficiency" and/or "Income Loss", as specified to be in force in the Policy Schedule, which result from an Occurrence under Your Contract.
- f. **Deductible:** Deductible means, unless stated otherwise in this Policy, the fixed Rupee amount stated in the Policy Schedule which is first deducted from a claim covered by this Policy. You must pay the Deductible amount before any claim amount is payable under the Policy, and We shall not be liable for such amounts.
- g. **Deficiency:** Deficiency means any fault, imperfection, shortcoming or inadequacy in the quality, nature and manner of performance which is required to be maintained by or under any law for the time being in force or has been undertaken to be performed by a person in pursuance of a contract or otherwise in relation to any service and includes:
 - a. any act of negligence or omission or commission by such person which causes loss or injury to the consumer; and
 - b. deliberate withholding of relevant information by such person to the consumer.
- h. **Employee:** Employee means person engaged by you under a contract of service or apprenticeship. This includes both statutory and common law employees.
- i. **Financial Loss:** Financial Loss means any monetary loss caused to a third party on account of the Occurrence as specified in the Policy Schedule.
- j. **Income Loss:** Income Loss refers to the situation in which a third party's source of money for expenses or lifestyle, such as salary derived from a job/regular employment or revenue from a business or professional activity, is adversely affected due to a defined Occurrence, including but not limited to:
 - i. Admission in any medical facility due to a Personal Injury or Mental Anguish;
 - ii. Involuntary Unemployment;
 - iii. Any order or action of any government/ civil authority/ official government body;
 - iv. Any natural disasters or man-made calamities.
- k. **Involuntary Unemployment:** Involuntary Unemployment means a termination, lay off, retrenchment or permanent dismissal of a salaried person from his/her primary occupation due to cost cutting, downsizing, closure of unit, company or organization, as the case may be, taking place

during the Policy Period. Involuntary Unemployment does not include any unemployment caused due to or arising from poor performance, dismissal due to a fraudulent act, non-compliance of any company or organization's internal rules/guidelines, or any disciplinary action.

- i. **Limit of Liability:** Limit of Liability means the amount specified in the Policy Schedule, which shall be Our maximum, total and cumulative liability under this Policy (inclusive of the amounts under the Insuring Clause and/or Legal and Other Costs and/or Mitigation Costs and regardless of the number of Policyholders or claimants/third parties or the total number or amount of claims made against You) for any one claim and in the aggregate for all claims made against You during the Policy Period.
- m. **Mental Anguish:** Mental Anguish means significant mental suffering that may include fright, feelings of distress, anxiety, depression, trauma, or grief directly resulting from an Occurrence.
- n. **Occurrence:** Occurrence means such incidence or event that is precisely specified in Your Contract with a third party, that results in a claim made by such third party against You.
- o. **Policy Period:** Policy Period means the period between the effective date and the expiry date shown in the Policy Schedule.
- p. **Policy:** Policy means the proposal, the Policy Schedule (as may be amended from time to time) including its annexure, this Policy document, and any endorsement attaching to or forming part hereof, either at inception or during the Policy Period.
- q. **Policy Schedule:** Policy Schedule means the document which specifies the premium amount, details of the Policyholder/You, Contract details, Policy Period, Deductible, Limit of Liability, and attached to and forming part of this Policy.
- r. **Pollution:** Pollution means and includes pollution or contamination by solids, liquids, gaseous or thermal irritants, contaminants, smoke, vapour, soot, fumes, acids, alkalis, radioactive and/or nuclear material, chemical or waste materials (including but not limited to any materials to be recycled, reconditioned or reclaimed) or otherwise of atmosphere, water, soil or other tangible material property.
- s. **Pollutant:** Pollutant means any solid, liquid, gaseous, biological or thermal irritant or contaminant, including but not limited to dust, smoke, vapour, soot, fumes, chemicals, organisms or waste. 'Waste' includes but is not limited to any material destined to be recycled, reconditioned or reclaimed.
- t. **Personal Injury:** Personal Injury means bodily injury, death, sickness, disease suffered by a third party resulting from an Occurrence, but excludes any Mental Anguish.
- u. **Property Loss:** Property Loss means any material loss or damage or breakdown to any tangible material property covered under the Contract belonging to a third party, which results from an Occurrence.
- v. **Salvage:** Salvage means the remaining and/or recovered parts/components of any material property, or any value thereof attached to such remaining and/or recovered parts/components.
- w. **Service Deficiency:** Service Deficiency means any Deficiency in service of any description which is made available to potential users and includes, but not limited to, the provision of facilities in connection with banking, financing, insurance, transport, processing, supply of electrical or other energy, telecom, boarding or lodging or both, housing construction, entertainment, amusement or the purveying of news or other information, but does not include the rendering of any service free of charge or under a contract of personal service or offering services under employment.
- x. **Sub-Limit:** Sub-limit means a cost sharing requirement under this Policy in which We would not be liable to pay any amount in excess of the pre-defined limit specified in the Policy Schedule against any claim made.



- y. **Term of the Contract:** Term of the Contract shall mean the period for which each individual Contract is valid, as may be specified in the Contract or related documentation.
- z. **We/Our/Us/Company:** We/Our/Us/Company means Acko General Insurance Limited.
- aa. **You/Your/Policyholder:** You/Your/Policyholder means the entity named in the Policy Schedule who has concluded this Policy with Us.

8 Grievance Redressal

For resolution of any query or grievance, You may call Us at toll free number: 1860 266 2256, or write an e-mail at: hello@acko.com

In case You are not satisfied with the resolution, You may write to Our Grievance Redressal Officer at the following address:

Grievance Redressal Officer
3rd Floor, F-wing
Lotus Corporate Park, Goregaon East,
Mumbai 400063
Email: grievance@acko.com

In case Your complaint is not fully addressed by Us, You may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI. Through IGMS, You can register the complaint online and track its status. For registration, please visit IRDAI website www.irdai.gov.in.

If the issue still remains unresolved, You may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance.

The details of the Insurance Ombudsman are available below:

CONTACT DETAILS	JURISDICTION
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202, Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chattisgarh.
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	Orissa.

<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 / 2706468, Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	<p>Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.</p>
<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284, Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part 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 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Delhi.</p>
<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>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>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338, Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	<p>West Bengal, Sikkim, Andaman & 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 - 2231330 / 2231331, Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, 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.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960, Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>State 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, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Bldg, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020- 41312555 Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

The updated details of Insurance Ombudsman offices are available on the IRDAI website: www.irdai.gov.in, on the website of Governing Body of Insurance Council www.gbic.co.in, Our website at: www.acko.com or can be obtained from any of Our offices.