

Chola Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies

UIN IRDAN123RP0086V02201819

We issue this insurance policy to the Proposer based on the information provided by the Proposer in the proposal form and premium paid by the Proposer. This insurance is subject to the following terms and conditions. The term **Owner-driver / You/ Your / Insured/ Insured Person / Proposer /Policy Holder/** in this document refers to Person who has signed the proposal form and in whose name the policy is issued. Also the term **Insurer/ Us/ our/ Company** in this document refers to **Cholamandalam MS General Insurance Company Limited**.

This Policy is an evidence of the contract between You and Chola MS General Insurance Company Limited. The Policy, the Schedule and any Endorsement 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 Schedule shall bear such meaning wherever it may appear.

1. BENEFITS

We undertake to pay compensation as per the following scale for bodily injury/death sustained by the Insured of the vehicle in direct connection with the Vehicle or whilst mounting into/dismounting from or travelling in the 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 Insured arising out of any one occurrence and the total liability of the insurer shall not in the aggregate exceed the sum of Rs.15 lakhs (Rupees Fifteen Lakhs only) during any one period of insurance.
- B) 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.
- C) This cover is subject to:
 - (a) The Insured is the registered owner of the vehicle insured herein;
 - (b) The Insured holds an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of accident
 - (c) This benefit is not provided to anyone other than the Insured named in the Policy

Coverage under this policy will extend to all the vehicles owned by the Owner-driver under the same Policy. In other words, the cover under this Policy would be valid when the owner-driver drives any of the vehicles he / she owns.

2. ELIGIBILITY

This Policy can be availed by registered owner in person of the Motor Vehicle(s) where he/she holds an effective driving license.

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3. DEFINITIONS:

1. **Accident / Accidental mean** a sudden, unforeseen and involuntary event caused by external, visible and violent means
2. **Annual Period:** Refers to a continuous period of insurance of 12 months within the contract period.
3. **Endorsement:** An Endorsement is a Document which incorporates change in terms of the Policy. An Endorsement may be issued at the time of the Policy to provide additional benefits and covers (or) to impose restrictions. An Endorsement may also be issued subsequently to record changes such as change of address, change of name, correction in Vehicle Registration No. etc
4. **Geographical area:** This Policy will cover accidents while usage of vehicle(s) mentioned in the Policy Schedule only in the country of India. If the insured had paid additional premium under any of the Motor Policy for vehicle(s) mentioned in the Policy Schedule for extension of geographical area, this policy will continue to cover such extension also.
5. **Motor Vehicle/ Vehicle:** Refers to Private Cars, Two Wheelers, Goods Carrying Commercial Vehicles, Passenger Carrying Commercial Vehicles, Trailers and any other type of Vehicles including Miscellaneous and Special type of Vehicles permitted to ply on roads as per Motor Vehicles Act and whose details are mentioned in the Proposal Form and Policy Schedule. If a new vehicle is subsequently acquired the details can be got entered in the Policy via endorsement. However, non-mentioning of any vehicle validly owned by the Policy holder will not be a disabling clause and ownership needs to be established at the claim state.
6. **Policy period:** Period of insurance shown on the Policy Schedule
7. **Proposal form:** Refers to form signed by proposer / Insured giving various details of vehicle and all material information furnished in the same. This is the basis of this contract. This would also include various application and declarations in respect of the risk.
8. **Sum Insured:** Sum Insured under this policy is Rs.15,00,000/- (Rupees Fifteen lakhs only).
9. **Terms of Policy:** Refers to various terms, conditions, exceptions and limitation of the policy.

4. EXCLUSIONS:

No payment will be made by the Company for any Claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- (1) Intentional self-injury suicide or attempted suicide, physical defect or infirmity or
- (2) An accident happening whilst such person is under the influence of intoxicating liquor or drugs.
- (3) Any accidental loss or damage and/or liability caused, sustained or incurred outside the geographical area;
- (4) Any claim arising out of contractual liability;
- (5) Any accidental loss damage and/or liability caused sustained or incurred whilst the vehicle insured herein is 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.

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- (6) Any loss suffered by the Insured on account of his participation as the driver, co-driver or passenger of a motor vehicle specified in the Policy Schedule during motor racing or trial runs, speed testing, Pace making, any purpose in connection with Motor Trade
- (7) Any deliberate or intentional, unlawful or illegal activities with criminal intent, error, or omission of the Insured.
- (8) (a) Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.

(b) Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionising radiations 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.
- (9) Any accidental loss or damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material
- (10) Any accidental loss, damage and/or liability directly or indirectly or proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like 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.
- (11) If at the time of claim, it is found that the Insured is not holding an effective driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989, at the time of accident

5. 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.

- (1) Notice shall be given in writing to the Company immediately upon the occurrence of any accidental loss or damage 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 inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or 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.
- (2) 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 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.

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- (3) **Transfer:** The Insurance granted by this Policy shall cease to attach to Motor Vehicle mentioned in the Schedule of Insurance if the interest passes from Insured to any other person, if the insured owns only one Vehicle. In the event if the insured owns more than one vehicle, this policy will cease to operate on transfer of interest of all vehicles owned by the Insured to any other person/s.

(4) **Validity of Cover:**

The Cover under the policy for the member will terminate at the earliest of the following occurrence

- a. the expiry date mentioned in the Policy schedule,
- b. Transfer of Ownership of Vehicle(s)
- c. Total loss of the Vehicle

(5) **Governing Law:**

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are descriptive only and do not form part of this Policy for the purpose of its construction or interpretation.

(6) **Disclaimer:**

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve 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.

(7) **Nomination:**

The **Insured person** is entitled to nominate the person/ persons to whom the money secured by the Policy shall be paid in the event of his death as per the provisions of S.39 of the Insurance Act, 1938. In case the nominee is a minor, the **Insured** can appoint a person who will receive the money secured by the policy in the event of the **Insured Person's** death during the minority of the nominee.

The details of nomination will be acknowledged by the Company in the Policy issued by the **Company**. The **Insured** is entitled to cancel or withdraw the nomination at any time and the **Company** upon request shall make the necessary endorsement in the Policy.

- (8) 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 heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle.

Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) 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.

(9) **Cancellation:**

The Policy can be cancelled due to the following reasons:

1. Cancellation due to transfer of ownership of Vehicle
2. Cancellation due to Total Loss / Constructive Total Loss / Theft of Vehicle
3. Cancellation of the Policy by Insured for any reasons or by the insurer for established Fraud

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10.1 Cancellation due to transfer of ownership of Vehicle.

Insured has to mandatorily inform the company about sale or transfer of interest in the insured vehicle(s) with details of purchaser within 14 days and in such event the policy shall be cancelled by the company. The insured person shall be entitled for refund in premium on pro-rata for the unexpired portion of the policy on the date of cancellation provided there being no claim under the Policy.

10.2 Cancellation due to Total Loss / Constructive Total Loss / Theft of the Vehicle

Insured has to mandatorily inform the company about the Total Loss /Constructive Total Loss of the Vehicle, including theft, in which case the company will cancel the policy. The insured person shall be entitled for refund in premium on pro-rata for the unexpired portion of the policy on the date of cancellation provided there being no claim under the Policy.

10.3 Cancellation

The policy may be cancelled at any time by the insured for any reason by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by sending seven days' notice by recorded delivery to the insured at insured's last known address. In the event of cancellation, the Company shall Refund proportionate premium for unexpired policy period, provided there is no claim (s) made during the policy period.

For Cancellation due to double insurance, the refund of premium will be as follows subject to No Claim:-

1.	If double insurance (both policies) is with Chola MS	100% refund in the policy commencing later (Risk start date (RSD) is later)
2.	If double insurance where one policy is with Chola MS	<ul style="list-style-type: none"> 100% refund under Chola MS policy if policy is commencing later (RSD is later) If Chola MS policy is commencing earlier (RSD) and is requested to be cancelled, premium will be refunded proportionately for the unexpired policy period

(10) 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 the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy

(11) Renewal Conditions:

- a) The Company agrees to renew your policy except on grounds of moral hazard, misrepresentation, fraud or non cooperation by the Insured.
- b) This policy can be renewed for a period of 12 months subject to payment of premium prior to expiry of the policy.
- c) This product may be withdrawn from the market by informing the Authority giving details of the product and the reason for withdrawal. We will intimate the Insured person in writing about such withdrawal at least three months prior to the renewal date and by public notice about the withdrawal of product. However, the cover under such policy shall continue till the expiry date shown in the Policy Schedule.
- d) Any revision or modification in a policy subject to the approval from the Authority shall be notified to each policy holder at least three months prior to the date when such revision or

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modification comes into effect. The notice shall set out the reasons for such revision or modification.

(12) Electronic Transactions

All remote transactions effected through the Internet, world wide web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by Us or on Our behalf, for and in respect of this Policy or its terms, shall constitute legally binding on either part if valid transactions as per extant laws applicable and are done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time.

- (13) **Driver's Clause:** Any person driving the Motor vehicle Specified in the Policy Schedule holds an effective driving license at the time of the accident and is not disqualified from holding or obtaining such a license. Any person holding an effective Learner's license may also drive the Motor vehicle specified in the schedule and that such a person satisfies the requirements of Rule 3 of the Central Motor Vehicle Rules, 1989.

- (14) If at the time of any claim, in case there is more than one Insurance Policy issued to the insured covering the insured vehicle, the insurer will not apply Contribution clause.

(15) RULES APPLICABLE TO TANKERS CARRYING HAZARDOUS CHEMICALS (As per India Motor Tariff)

Rule 129- A- Spark arrester six month from the date of commencement of Central Motor Vehicles (Amendment) Rules 1993, every goods carriage carrying goods of dangerous or hazardous nature to human life, shall be fitted with a spark arrester.

Rule 131-Responsibility of the consignor for safe transport of dangerous or hazardous goods.

- 1) It shall be responsibility of the consignor intending to transport any dangerous or hazardous goods listed in Table II, to ensure the following, namely :-
 - (a) the goods carriage has a valid registration to carry the said goods;
 - (b) the vehicle is equipped with necessary first-aid, safety equipment and antidotes as may be necessary to contain any accident;
 - (c) that transporter or the owner of the goods carriage has full and adequate information about the dangerous or hazardous goods being transported; and
 - (d) That the driver of the goods carriage is trained in handling the dangers posed during transport of such goods.
- 2) Every consignor shall supply to the owner of the goods carriage, full and adequate information about the dangerous or hazardous goods being transported as to enable owner and its driver to
 - a) Comply with the requirements of rules 129 to 137 (both inclusive) of these rules and
 - b) be aware of the risks created by such goods to health or safety or any person;
- 3) It shall be the duty of the consignor to ensure that the information is accurate and sufficient for the purpose of complying with the provisions of rules 129 to 137 (both inclusive) of these rules.

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Rule 132- Responsibility of the Transporter or owner of goods carriage.

- 1) It shall be the responsibility of the owner of the goods carriage transporting any dangerous or hazardous goods ensure the following, namely:-
 - (a) that the goods carriage has a valid registration to carry the said goods and the said carriage is safe for the transport of the said goods and
 - (b) The vehicle is equipped with necessary first-aid, safety equipment, tool box and antidotes as may be necessary to contain any accident.
- 2) Every owner of a goods carriage shall, before undertaking the transportation of dangerous or hazardous goods in his goods carriage, satisfy himself that the information given by the consignor is full and accurate in all respects and correspond to the classification of such goods specified in rule 137.
- 3) The owner of goods carriage shall ensure that the driver of such carriage is given all the relevant information in writing as given in goods entrusted to him for transport and satisfy himself that such driver has sufficient understanding of the nature of such goods and the nature of the risks involved in the transport of such goods and is capable of taking appropriate action in case of an emergency.
- 4) The owner of the goods carriage dangerous or hazardous goods and the consignor of such goods shall lay down the route for each trip which the driver shall be bound to take unless directed or permitted otherwise by the Police Authorities. They shall also fix a time table for each trip to the destination and back with reference to the route so laid down.
- 5) It shall be the duty of the owner to ensure that the driver of the goods carriage carrying dangerous or hazardous goods holds a driving license as per provisions of rule 9 of these rules.
- 6) Notwithstanding anything contained in rules 131 and 132, it shall be sufficient compliance of the provisions of these rules if the consignor transporting dangerous or hazardous goods and the owner of the goods carriage or the transporter abide by these conditions within six month after the date of coming into force of the Central Motor Vehicles (Amendment) Rules, 1993.

Rule 133- Responsibility of the driver

- 1) The driver of a goods carriage transporting dangerous or hazardous goods shall ensure that the information given to him in writing under sub-rule(3) of rule 132 is kept in the driver's cabin and is available at all times while the dangerous or hazardous goods to which it relates, are being transported.
- 2) Every driver of a goods carriage transporting any dangerous or hazardous goods shall observe at all times all the directions necessary for preventing fire, explosion or escape of dangerous or hazardous goods carried by him while the goods carriage is in motion and when it is not being driven he shall ensure that the goods carriage is parked in a place which is safe from fire, explosion and any other risk, and at all times the vehicle remains under the control and supervision of the driver or some other competent person above the age of 18 years.

Sub-rule (1) of rule 9 of the principal rules:

- (1) One year from the date of commencement of Central Motor Vehicles (Amendment) Rules, 1993 any person driving a goods carriage carrying goods of dangerous or hazardous nature to human life shall, in addition to being the holder of a driving license to drive a transport vehicle also have the ability to read and write at least one Indian Language out of those specified in the

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VII schedule of the Constitution and English and also possess a certificate of having successfully passed a course consisting of following syllabus and periodicity connected with the transport of such goods.

Period of training	3 days
Place of training	at any institute recognized by the State Government

Syllabus

A) Defensive driving

Questionnaire	Duration of training for
Cause of accidents	A & B - 1st and 2nd day.
Accidents statistics	
Driver's personal fitness	
Car condition	
Breaking distance	
Highway driving	
Road/Pedestrian crossing	
Railway crossing	
Adapting to weather	
Head on collision	
Rear end collision	
Night driving	
Films and discussion	

B) Advanced driving skills and training

(i) Discussion

Before starting	-check list -outside/below/near vehicle -product side -inside vehicle
During driving	-correct speed/gear -signalling -lane control -overtaking/giving side -speed limit/safe distance -driving on slopes
Before Stopping	-safe stopping place, -signalling, road width, -condition.
After stopping	-preventing vehicle movement - Wheel locks -Vehicle attendance

Night driving

ii) Field test/training	-1 driver at a time.
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C) Product safety

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UN panel	-UN classification -Hazchem code -Toxicity, Flammability, other definitions.	Duration of training for C)-3rd day
Product Information	-TREM CARDS -CISMSDS -importance of temperature pressure, level. -Explosive limits -Knowledge about equipment	
Emergency procedure	-Communication -Spillage handling -Use of FEE -Fire fighting -First aid -Toxic release control -protection of wells, rivers, lakes, etc. -Use of protective equipment -knowledge about valves etc.	

6. CLAIMS PROCEDURE

- a. **Claim Intimation:** On the happening of any loss, the Insured shall forthwith give notice thereof to the Company in writing to any of the offices of the Insurance Company or intimate to CRM- Toll free No.1800-208-5544 and in any event not later than 30 days of its occurrence.
- b. **Documents:** Besides such immediate notice of occurrence or commencement of loss the Insured shall also furnish further particulars as may be required in the Claim Form provided by the Company.
- c. **Documents Required to be submitted:**
Following documents are to be submitted along with completed claim form for processing the claim to the following Address:

Accidental Death:

- a. Copy of FIR / Police Report
- b. Copy of Post Mortem Report/Coroner's report (If post-mortem is conducted)
- c. Copy or Panchanama / Inquest report
- d. Death Certificate
- e. Copy of Registration Certificate
- f. Copy of Driving License

Loss of limbs / Permanent total Disability:

- a. Report of the attending Doctor confirming disability
- b. Admit / Discharge card
- c. Investigation reports such as X-rays, Lab test etc
- d. FIR/ Police report, wherever necessary

The documents along with Claim Form are to be forwarded to:

Motor Claims Department

Cholamandalam MS General Insurance Company Limited,
New No.319, Old No.154, Shaw Wallace Building,
2nd Floor, Thambu Chetty Street, Parry's Corner,

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Chennai – 600001.

Customer Care Toll Free No: 1800-208-5544

d. Delay in intimation of claim

It is essential and important that any claim under the policy has to be intimated to the Company strictly as per the policy conditions to enable the Company to appoint investigator for loss assessment. This will enable the Company to render prompt service by way of quick and fair settlement of claim, which is the primary motto of the Company. Any genuine delay, beyond the control of the Insured will definitely not be a sole cause for rejection of claim. However any undue delay beyond days which could have otherwise been avoided by the Insured at his/her end and especially if the delay has hindered conducting investigation on time to make proper assessment, to mitigate further loss, may not only delay the claim settlement but also may result in claim getting rejected on merits.

e. Claims Assessment and Payment

- We shall settle claims, including its rejection, within 7 days of the receipt of last 'necessary' document.
- The claim payment will be made in Indian Rupees only.
- On the claim being determined to be admissible subject to the terms and conditions of the policy, payment will be released by NEFT / cheque.

f. Liability of the Company

In the event of accidental Injury resulting in the death or disablement of the **Insured Person**, the total benefit payable will be limited to amount stated in the **Policy Schedule** and any interim payments made before death will be off-set/adjusted from the amount due. Our maximum liability under given Benefits however will not be more than 100% of the Sum Insured.

7. MECHANISM FOR COMPLAINTS / GRIEVANCE REDRESSAL

As an esteemed customer of our company, you can contact us to register complaint/ grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to you. The contact detail of our office is given below for your reference.

1. Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address or call our Toll Free @1800 208 5544 or

Email to customercare@cholams.murugappa.com.

Courier/Post : Manager, Customer Care

Cholamandalam MS General Insurance Company Limited, Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001.

You may also approach the grievance cell at any of the company's branches with the details of grievance. If you are not satisfied with the redressal of grievance through one of the above methods, you may contact the grievance officer at GRO@cholams.murugappa.com. For details of grievance officer, kindly refer the link www.cholainsurance.com.

2. Consumer Affairs Department of IRDAI

- a) In case if the grievance is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering your complaint at igms.irda.gov.in.

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- b) You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad - 500032. You can also visit the portal <https://www.policyholder.gov.in> for more details.

3. Insurance Ombudsman

If you are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irdai.gov.in or General Insurance Council website <https://www.cioins.co.in/ombudsman> or on company website www.cholainsurance.com. Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://policyholder.gov.in/igms-complaint-logging>.

Sl. No.	Office of the Ombudsman	Name of the Ombudsman and Contact Details	Areas of Jurisdiction
1.	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@cioins.co.in	Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu
2.	BENGALURU	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.
3.	BHOPAL	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 and Chattisgarh.
4.	BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
5.	CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. 20-27, Ground Floor, Batra Building, Sector 17 – A, 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.

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6.	CHENNAI	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)
7.	DELHI	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
8.	GUWAHATI	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.
9.	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 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
10.	JAIPUR	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
11.	KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
12.	KOLKATA	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.
13.	LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, 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.

Chola Compulsory Personal Accident (Owner-Driver) under Motor Insurance Policies
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14.	MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
15.	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.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur .
16.	PATNA	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.
17.	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.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).