

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.

Toll Free: 1800 208 5544 | Ph.: 044 4044 5400 | Fax: 044 4044 5500 |

E-mail: customercare@cholams.murugappa.com | www.cholainsurance.com

PAN AABCC6633K CIN: U66030TN2001PLC047977 IRDAI Regn. No.123

**Chola Motor Warranty Insurance**

UIN IRDAN123RP0001V01202324

Whereas the **Insured** designated in the **Schedule** hereto has made to the **Cholamandalam MS General Insurance Company Limited** (hereinafter after called the "**Company**") a proposal which is hereby agreed to be the basis of this policy contained and has paid the premium specified in the **Schedule** as consideration for such insurance, the **Company** agrees, subject always to the following terms, conditions, exclusions and limitations to indemnify the **Insured** and subject always to the **Limits of Liability** during the policy period herein provided.

COVERAGE

The **Company** will indemnify the **Insured** for the repair or replacement of the **Components** of the listed **Aggregate(s)**, forming part of the **Insured vehicle**, caused by a **Breakdown** or **Failure** resulting from manufacturing defects during the **Policy period**. The liability of the **Company** in respect of the **Insured Vehicle** during a **Policy Period** will not exceed the **limits of liability** set out in the Policy Schedule.

Any Vehicle component which needs replacement due to manufacturing defect is covered subject to the following conditions:-

1. The Components requested for replacement should not attribute from the regular replacement schedule as per OEM.
2. The components requested for replacement should not attribute to Mis-handling.
3. Not due to aesthetic appearances (Windshield replacement etc).
4. No paint work is covered.

Components of each Aggregate forming part of the insured vehicle are listed below:-**1. Engine:**

An Engine is a complex machine built to convert heat from burning gas into the force that turns the road wheels. The chain of reactions which achieve that objective is set in motion by a spark, which ignites a mixture of petrol vapour and compressed air inside a momentarily sealed cylinder and causes it to burn rapidly.

Components of Engine: Accessory belt, Air duct, Air intake housing, Air intake manifold, Camshaft (camshaft bearing, camshaft fastener, camshaft follower, Camshaft locking plate, Camshaft pushrod, Camshaft spacer ring, Camshaft phase variator), Connecting rod (Connecting rod bearing, Connecting rod bolt, Connecting rod washer, Crank case, Crank pulley, Crankshaft (Crankshaft oil seal (or rear main seal), Cylinder head (Cylinder head cover, Other cylinder head cover parts, Cylinder head gasket), Distributor, Distributor cap, Drive belt, Engine block, Engine cradle, Engine shake damper and vibration absorber, Engine valve, Fan belt, Gudgeon pin (*wrist pin*), Harmonic balancer, Heater, Mounting, Piston, Piston pin and crank pin, Piston pin bush, Piston ring and circlip, Poppet valve, Positive crankcase ventilation valve (PCV valve), Pulley part, Rocker arm, Rocker cover, Starter motor, Starter pinion, Starter ring, Turbocharger and supercharger, Tappet, Timing belt, Timing tape, Valve cover, Valve housing, Valve spring, Valve stem seal, Water pump pulley.

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- **Engine cooling system** includes Air blower, Coolant hose (clamp), Cooling fan, Fan blade, Fan belt, Fan clutch, Radiator bolt, Radiator (fan) shroud, Radiator gasket, Radiator, pressure cap, Overflow tank, Thermostat, Water neck, Water neck o-ring, Water pipe, Water pump, Water pump gasket, Water tank.
- **Engine oil systems** means and includes Oil filter, Oil gasket, Oil pan, Oil pipe, Oil pump, Oil strainer, Oil suction filter.

2. Gear Box or Transmission system

A gearbox is a mechanical component used to change the speed (RPM) and increase the motor's torque. In a car, a transmission or a gearbox, acts as the medium that transmits power generated by the engine to the wheels via a mechanical system of gears and gear trains. A transmission allows a person to apply power to a vehicle in a controlled manner, without which, the car would not efficiently move.

Components of Gear Box or Transmission system are Adjustable pedal, Axle shaft, Bell housing, Universal joint, other belts, Carrier assembly, Chain wheel and sprocket, Clutch assembly, Clutch cable, Clutch disk, Clutch fan, Clutch fork, Clutch hose, Clutch lever, Clutch lining, Clutch pedal, Clutch pressure plate, Clutch shoe, Clutch spring, Gear (Gear coupling, Gear pump, Gear ring, Gear stick (gear-stick, gear lever, selection lever, shift stick, gear shifter), Gearbox, Idler gear, Knuckle, Master cylinder, Output shaft, Pinion, Planetary gear set, Prop shaft (drive shaft, propeller shaft), Shift cable, Shift fork, Shift knob, Shift lever, Slave cylinder, Speed reducer, Speedometer gear, Steering gear, Torque converter, Trans-axle housing, Transfer case, Transmission gear, Transmission pan, Transmission seal and bonded piston, Transmission spring, Transmission yoke.

3. Differential Assembly

A differential is part of the front and/or rear axle assembly. The axle is the central shaft that the wheels on the vehicle rotate around. The differential allows wheels on the same axle to rotate at different speeds.

Components of Differential Assembly: Differential side gear or sun gears (Differential case, Pinion bearing, Differential clutch, Spider gears, Differential casing, Differential flange, Differential gear, Differential seal), Pinion shaft or cross pin, Axle shafts or half shafts, Ring gear or crown wheel, Drive pinion or bevel pinion, Differential pinions or planet gears.

4. Engine Management System:

The engine management system is the arrangement of the devices for controlling a vehicle's engine. Engine Management System consists of a wide range of electronic and electrical components such as sensors, relays, actuators, and an Engine Control Unit. They work together to provide the Engine Management System with vital data parameters. These are essential for governing various engine functions effectively.

Components of Engine Management system: Water temperature sensor, Crank shaft position sensor, Manifold absolute pressure sensor, vehicle speed sensor, distributor, Ignition Switch, Intake Air temperature (IAT) sensor, engine temperature sensor, engine oil pressure sensor, camshaft position sensor, Throttle position (TP) sensor, idle speed control valve and engine control unit (ECU), Mass Air flow sensor, Oxygen Sensor, BCM (Body/Vehicle Control Module).

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DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

- 1. Aggregate(s)** refers to the parts of the insured vehicle listed in the policy and that are the Engine, Gear Box or Transmission system, Differential assembly, Engine Management system.
- 2. Breakdown or Failure** means the mechanical and or electrical failure of a physical object that causes it to not function in its intended manner.
- 3. Company** means Cholamandalam MS General Insurance Company Limited.
- 4. Components** of the Aggregate are the parts which make up the aggregate.
- 5. Insured** shall mean referred as YOU elsewhere in the document.
- 6. Insured Vehicle** means the Private or Commercial car excluding Electric Vehicles which is **Pre owned** and is the subject matter of insurance under this Policy and the details of which appears specifically on the Policy Schedule.
- 7. Kilometers** means the distance run by the vehicle indicated in the odometer of the insured vehicle.
- 8. Negligence** means Failure to take proper care and attention over the Insured Asset(s) as directed by the respective manufacturer(s) of those Insured Asset(s).
- 9. Policy** means the proposal, the Schedule, the policy document and any endorsements attaching to or forming part thereof either on the risk inception date or during the Policy Period.
- 10. Policy Period** means the period commencing from the risk inception date and hour as shown in the Policy Schedule and terminating either on the utilization of 15,000 Kilometers or at midnight on the expiry date as mentioned in the Policy Schedule whichever is earlier.
- 11. Policy Schedule** means the Schedule issued to the Insured which will contain details such as the Policy Number, name and address of the Insured, the Policy period, Description of the Insured Asset, other important terms and conditions of the coverage.
- 12. Pre-Owned** means any used vehicle which is greater than **2** years from the date of First registration with the Transport Authorities and aged upto **10** years from the date of first registration of the vehicle or has run less than 1 lakh kilometers.

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13. Limit of liability means the amount as stated in the policy schedule per claim and maximum liability of the Company during the policy period.

Cubic capacity of the insured vehicle	Maximum limit of liability per Claim and policy period
Upto 1000 CC	₹ 3,00,000
Exceeding 1000 CC but not exceeding 1500 CC	₹ 5,00,000
Exceeding 1500 CC	₹ 10,00,000

14. Wear and tear means the gradual deterioration in operating performance of a covered part of the Insured Asset or the entire Insured Asset itself, having regard to the age of the item and usage.

EXCLUSIONS:

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

1. The compulsory deductibles as mentioned below in respect of each and every claim under the policy.

Private Cars		Commercial Cars	
Not exceeding 1500 CC	Rs.1000	All Cubic capacity	Rs.500
Exceeding 1500 CC	Rs.2000		

2. Any Breakdown occurring outside Geographic Limits specified in the Schedule of the Policy.

3. Any Breakdown of parts unless specified in the list attached to the Policy.

4. Normal maintenance service required on the insured vehicle Including without limitation, Oil and fluid changes, headlights, alignment, fastener retightening, wheel balancing, wheel alignment, carburetor adjustments, ignition timing and valve clearance, body work, painting, glass, interiors /exteriors trims / in car entertainment / communication systems and exhaust system.

5. Any loss where the speedometer has been tampered, altered or disconnected.

6. Repairs, replacements or alterations not authorised by the Company for vehicles in any way modified from the manufacturer's specification or for vehicles which has been assembled, disassembled, adjusted or repaired other than at OEM workshop or utilization of parts or accessories not approved by manufacturer.

7. Any vehicle used for competitions, racing, pace-making, rallies, off road use or by a Driving School or used for purpose other than what it was designed for.

8. Legal liability for death or bodily injury or for damage to property of any Third Party.

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9. Consequential loss of any kind.
10. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss or any legal liability of whatsoever nature directly or indirectly caused or contributed to, by or arising from:
 - a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - b. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - c. Pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds.
 - d. War, invasion, act of foreign enemy hostilities (whether war be declared or not) civil war, rebellion, revolution insurrection or military or usurped power.
11. Any Breakdown occurring which is due in whole or in part to any type of accident or any act or omission which is willful, unlawful or negligent.
12. Any Breakdown to a component or components which are either subject to recall by the vehicle's manufacturer or can be considered as having inherent design faults.
13. Any Breakdown caused by corrosion, frost or lack of anti-freeze/coolants, lubricants or hydraulic fluids or overheating.
14. Any breakdown arising out of any external cause, including but not limited to fire, burglary, theft, explosion, water damage, acts of God like Earthquake, storm flood, typhoon, inundation, hurricane, strike, malicious damage, terrorism, animal/insect damage, entry of foreign bodies, battery leakage, abuse, misuse, Chemicals, collision, contaminations of fluids, environmental Damages, freezing, fuels, lightning, riots, road hazards, Vandalism, Windstorm, external impact.
15. Any repairs or replacement required as a result of accident or collision damage.
16. Damage arising from:
 - a. A defect which is likely to have existed prior to the commencement of this Policy.
 - b. Wear and tear commensurate with the age and mileage of the Vehicle including but not limited to bulbs, batteries, tyres, tubes, spark plugs, brake linings, belts, hoses, filters, wiper blades, brushes and clutch. Assembly and plates where failure is due to burnt clutches.
 - c. Effect of light, sun, any atmospheric conditions, bird droppings.
 - d. Faulty repair or incorrect servicing of the Vehicle.
 - e. Foreign matter entering the fuel or cooling system.

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- f. A grade of oil, fuel, lubricants, hydraulic fluids or any additives not recommended by the manufacturer of the Vehicle.
17. Damage in respect of those vehicles which has not been regularly serviced in accordance with OEM's instructions.
18. Damage in respect of those vehicles where the customer has not taken all reasonable steps to safeguard the Vehicle from Loss or Damage.
19. Damage as a result of vehicle not being operated in accordance with the operating instructions of the owners' manual.
20. Insignificant defects that do not affect the functions of the vehicle including but not limited to noises, sound, vibration and fluid seepage.
21. Any service items and other component subject to routine maintenance.
22. Any loss where the customer has not complied with the conditions of the Warranty Scheme.
23. Any claim falling beyond the expiry date as shown in the Schedule or the completion of the kilometers as specified in the Schedule whichever is earlier.
24. Any claims for repair/replacement of parts covered under the Manufacturer's Warranty Period.
25. Continued use of the Insured vehicle in spite of knowing that the defect exists, will make warranty void.
26. Fraudulent act committed by the vehicle owner or driver or the dealer.
27. Theft of vehicle/Equipments and/or parts or accessories.
28. Mechanical and electrical breakdown caused by overloading, strain, over running, freezing, excessive pressure, short circuiting, heating.
29. Routine maintenance service jobs, including cleaning, polishing, minor adjustments, engine adjustment/ tuning, oil/fluid changes, carbon cleaning, AC servicing, wheel alignment, wheel balancing, tyre rotation, calibration /reconditioning of diesel Equipments including nozzles, injector and fuel pumps etc.
30. Parts subjected to normal wear and tear, ageing, corrosion, including spark plugs, glow plugs, axle/drive shaft boots, shock absorbers, wheel bearings, horns, front struts, suspension ball joints/tie rod, tie rod end, drain plug with seal, pollen filter, lock cylinder lubricant, fuel filter, oil filters, rubber seals, brake pads, brake linings, brake disc, clutch plates, pressure plates, fly wheels/fly wheel ring, friction discs, battery, tyres and tubes, all type of cables including clutch and accelerator, bulbs, fuses,

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belts, all type of hoses, tyres, oil seals, batteries, glasses, lenses, all mountings, oxygen sensors, drive chains, air cleaner elements, motor brushes and bushes, step rubbers, rubber tubes, belts, filters, wiper blades and other items as specified in the manufacturers maintenance schedule.

31. All consumables including engine oils, gear oil, brake oil, power steering oil, coolant, AC gas oil, AC gas, grease, battery electrolyte, windshield washer fluid, radiator coolant other than when required to be changed /replaced consequent to repair /replacement of a part falling under a warranty claim.
32. Perforation of sheet metal parts and rusting of catalytic converter and silencer.
33. Damage to engine parts and fuel injection as a result of use of poor quality/contaminated/improper fuel, coolant or lubricant oil to the fuel systems including fuel pump, injector, nozzles, water pump, turbocharge and other parts as well.
34. Damage to engine, transmission assembly, turbocharger, differential assembly or their internal parts due to hydrostatic lock, ingress of water or leakage of lubrication or oil starvation.
35. Body or paintwork including any loss due to accidental damages as well as paint related manufacturing defects.
36. For damages which have a causal connection with
 - a. Interferences made to the speedometer/odometer/hour meter, or if there was a change to the corresponding mileage which was not indicated
 - b. The fact that the warranty requiring damage is not reported before the repair and the motor vehicle is not made available for the investigation, necessary information to assess the damage is not provided and instructions to minimize the repair expenses are not followed.
37. Defects to non-covered part are not insured also if the operability of a covered part is impaired and this part is not defective.

CONDITIONS:

The 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. **Non-compliance of these conditions/warranties in the context of circumstances of a loss can make the claim void or voidable.**

1. Due observance

The due observance and fulfillment of the terms, conditions and endorsement 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.

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2. Right to inspect

The Company / Administrator shall have at all times free and full access to examine the vehicle or any part thereof or any driver or employee of the insured.

3. Reasonable Care

The Insured shall:

- a) Take all reasonable steps to safeguard the Insured Vehicle/Equipment.
- b) Take all reasonable steps to prevent a claim from arising under this Policy.

4. Contribution

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

5. Subrogation

The Insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any civil or criminal 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.

6. Fraud

If the Insured or any claimant under this Policy shall make or advance any claim knowing the same to be false or fraudulent as regards amount or otherwise, this Policy shall be void and all claims or payments hereunder shall be forfeited.

7. Substitution

This policy does not permit any substitution of insured vehicle.

- 8. 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 will refund proportionate premium for unexpired policy period, provided there is no claim (s) made during the policy period.**

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9. Transfer of Ownership

On the sale of the vehicle during the policy period, the 'Chola Motor Warranty Insurance' Policy shall be transferred to the subsequent owner for the remaining period and subject to the terms, conditions and exclusions as specified in the Policy. The new insured should pay premium from the date of transfer till the date of expiry of the policy on Company's short period scales. The premium from the date of transfer of the policy to the date of expiry will be refunded on pro-rata basis to the existing insured subject to no admissible claim under the policy. On the date of transfer if it is found from the odometer reading that 15000 kilometers had already been utilized from the date of inception, then the policy will be cancelled immediately and there will be no refund of premium and no transfer of policy.

10. Notification

- a. Any and all notices and declarations for the attention of the Insurer shall be in writing and shall be delivered to the Insurer's address as specified in the Policy Schedule.
- b. Any and all notices and declarations for the attention of the Policy holder or any or all of the insured Persons shall be in writing and shall be sent to the Policy holder's/Primary Insured's address as specified in the Policy Schedule.

Customer can call our customer services Executive @1800 208 5544 or mail to customercare@cholams.murgappa.com or directly walk-in to any of our branch offices for intimation of claim.

11. Governing Law

The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with Indian law.

12. Territorial Limits

This Policy covers insured events arising during the Policy Period within India. The Company's liability to make any payment shall be to make payment within India and in Indian Rupees only.

13. Renewal Notice

The Company shall not be bound for any renewal premium nor give notice that such is due. There is no renewal for this policy.

14. Changes/ Amendments

No waiver or change of the terms of this Policy of insurance shall be made except when done so in writing, signed by authorized representatives of both the parties. Written changes must be attached to and form a part of this Policy of Insurance.

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15. Premiums and Rates

Premium charges of each Policy shall be determined in accordance to the Insurer's rates and rules effective and applicable as at the time issuing the Policy of Insurance.

16. Duties and obligations of insured after occurrence of loss

Upon happening of any event giving rise or likely to give rise to a claim under the policy

1. The Insured should immediately and in any event within 14 days give written notice of any incident that may give rise to claim under the policy to the address shown in the Policy Schedule or Call our Call Centre @ 1800 208 5544. A written statement of claim will be required and a claim form will be provided.
2. The written statement, Completed claim form detailing the damage or failure that had occurred, supporting documents (estimates, repair bills) alongwith particulars of other insurances covering the same risk must be delivered to us within 28 days from the date of such incident.
3. The Insured should expeditiously provide the Insurer and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
4. The Insured should allow the Insurer and its representatives and appointees to inspect the Insured Vehicle or any other material items.

17. Basis of Claim Settlement

The basis of claim settlement shall be as follows in the event of loss:-

1. Where the defective component of the Insured Vehicle can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Vehicle to its state immediately prior to the happening of the insured event. Depreciation on parts will not be applicable.
2. The Company shall be entitled to retain any defective part replaced under the Policy.
3. If the defective vehicle components requires to be replaced, the Company will indemnify the insured in respect of the expenses necessarily incurred for replacement of vehicle's components. Depreciation will not be applicable.
4. The liability of the Company in respect of any Vehicle components in any one Policy Period shall not exceed the limits of liability as per policy schedule.

18. Protection of Policy Holder's Interest

In the event of a claim, if the same is found admissible under the policy, we will make an offer of settlement or convey the rejection of the claim within 30(thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, claim proceeds shall be paid within 7(seven) days of your / Insured person's acceptance of our offer.

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Warranty:

1. In the event of any breakdown, the vehicle shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the vehicle be driven before the necessary repairs are effected, there shall be no liability of the company for any extension of the damage or any further damage to the vehicle.

MECHANISM FOR COMPLAINTS / GRIEVANCE REDRESSAL

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

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.

1. 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.
- 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 whose address is given below 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>.

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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.
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

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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.
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).

Cholamandalam MS General Insurance Company Limited

Registered Office: 2nd Floor, "Dare House" No.2, NSC Bose Road, Chennai - 600 001.

Toll Free: 1800 208 5544 | Ph.: 044 4044 5400 | Fax: 044 4044 5500 |

E-mail: customercare@cholams.murugappa.com | www.cholainsurance.com

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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, Bulandshehar, 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).