

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550 E: customercare@cholams.murugappa.com;;

website: www.cholainsurance.com IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

CHOLA ASSET SHIELD POLICY

UIN: IRDAN123RP0002V01202223

Whereas the Insured named in the Policy Schedule attached hereto has made a proposal and declaration to Chola MS General Insurance company Limited (hereinafter referred to as the 'Company') which shall be the basis of this contract and be deemed to be incorporated herein for the Insurance herein after contained and has paid the premium stated therein subject to the terms, conditions, provisions, exclusions contained herein or endorsed or otherwise expressed herein.

Now this Policy witnesses that subject to the terms, exceptions, limitations and conditions contained herein or endorsed here on the Company will indemnify the Insured the Insured in excess of the amount of the Deductible and subject to the Sum Insured against such loss as is herein provided.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured specified in the Policy Schedule.

This document has 5 Sections

- A. Definitions
- B. Details of the Coverage and Coverage Specific Exclusions
- C. Details of the General Exclusions
- D. Basis of Loss Settlement
- E. General Conditions

A. Definitions

Accidental Damage An accident that causes physical damage to the Household / Insured Asset(s), which is caused suddenly by an outside force and is not expected and not deliberate.

Accidental Loss Means Accidentally leaving Your Household / Insured Asset(s) in a location whereby You are permanently not able to use or locate it.

Age of Household Asset - Age of the Household / Insured Asset as on the day it is assessed, calculated from the invoice date

Authorized Repair Shop - These repair shops are recommended by Us, for carrying out Household / Insured Asset repair.

Deductible - This is the part of the claim that is to be paid by you. You can find the amount stated in the policy schedule. We are liable to pay the remaining part of the claim. This will apply separately for each and every claim

Depreciation The reduction in the value of the insured Household / Insured Asset(s) with its age. This is stated in the policy schedule.

Household /Insured Asset(s) - Any electronic, electrical, mechanical or physical asset(s) meant for personal use and as described in the Policy Schedule. The Insured Asset is classified as – "Moveable, Immovable and Portable"

- **Moveable Property** – Any property that is moveable on its own by its own power. Example- electric vehicle, bicycle and e-bikes
- **Immoveable Property** – Property which is static in nature and confined to a particular location. Example – Fridge, Air conditioner, TV etc.
- **Portable Property** – Portable Property means property you can carry. Example – Mobile phones, ipad, laptops etc.,

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Liquid Damage - any loss or damage resulting from ingress of any type of liquid or water

Mechanical & Electrical Breakdown - Means direct loss to a Household / Insured Asset(s) caused by, resulting from, or consisting of:

- a. Failure of pressure or vacuum equipment;
- b. Mechanical or electrical failure including arcing; or
- c. Rupture, bursting, bulging, implosion or steam explosion
- d. Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining, reclining, heating, and vibrating), motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications (Applicable for Furniture)

Policy / Policy Document - Includes without limitation, the Policy schedule, proposal form, policy endorsements, Policy wording containing terms and conditions including the list of Authorized Repair Shops as published on the Website from time to time.

Policy Period Policy Period refers to Period of 12 months from the date of payment of premium.

Policy Schedule This includes the premium amount, insured Household / Insured Asset(s) detail, Policy Period, Depreciation Schedule, Deductible, Limit of liability along with the Owner Details.

Sum Insured This is the maximum amount we can pay you for any one claim subject to the limit of liability as mentioned in the policy schedule. For a New Household/Insured Asset, the Sum Insured would be Invoice value and for an older Household/Insured Asset, it would be the prevailing market Purchase price of the same/ similar make-model/type/configuration less Depreciation Corresponding to the age of the Household/Insured Asset

Theft - Theft as defined in Section 378 of Indian Penal Code shall mean whoever, intending to take dishonestly any movable property out of the possession of any person without that person's consent, moves that property in order to such taking, is said to commit theft.

Total Loss/ BER (Beyond Economic Repair) - Your asset will be deemed a Total loss/ BER (Beyond Economic Repair) when We consider it uneconomical to repair the insured asset or when the repair costs exceed the sum insured minus the applicable depreciation

You/Your/Insured/Beneficiary - The legal & rightful owner / User / Insured / Beneficiary of any one, or all of the Household/ Insured Assets mentioned in the policy, for which, Insurance cover is bought after payment of the premium

Us/Our or Company - This means Chola MS General Insurance Ltd., with whom, Your Household/ Insured Asset(s) is Insured

B. Details of the Coverage and Specific Exclusions

This policy will cover damage / loss to the Insured Household/ Insured Asset arising on account of the following:

- Theft
- Accidental Damage
- Liquid Damage
- Mechanical & Electrical Breakdown
- Accidental Loss Cover

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B.1. Theft**Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against attempted theft subject to the Definitions, limitations, exclusions, terms and conditions of this Policy.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Loss" Cover unless separately covered and Premium Paid.

B.2. Accidental Damage**Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against any physical damage resulting from Accidental Damage subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Mechanical or Electrical Breakdown" / "Liquid Damage" / "Theft" Cover unless separately covered and Premium Paid.

B.3. Liquid Damage**Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against any loss or damage resulting from ingress of any type of liquid or water subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Damage" / "Mechanical or Electrical Breakdown" Cover unless separately covered and Premium Paid.

B.4. Mechanical & Electrical Break Down**Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against any loss or damage resulting from "Mechanical & Electrical Breakdown" that stops the functioning of Your Household / Insured Asset(s) fully or partially subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

Specific Exclusions Applicable for this Cover (Can't be waived):

1. Household/ Insured Asset malfunctioning or deterioration in the Household/Insured Asset's performance by unauthorized software/ virus, software updates, minor adjustments, checking and maintenance will not be covered.
2. Loss or damage that is covered under Manufacturers, Supplier or Dealer's Warranty or Recall Campaign in the event of mass failure of the Household / Insured Asset.
3. Improper storage or transportation of the Household/ Insured Asset.
4. Improper handling, dismantling, fitting adjustment, repair alteration or modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers or use of such handset/laptop contrary to the directives of the makers/manufacturers and/or these agents, will not be covered.

Specific Exclusions Applicable for this Cover (can be waived in lieu of additional premium)

Any loss falling under "Accidental Damage" / "Liquid Damage" Cover unless separately covered and Premium Paid.

B.5. Accidental Loss Cover**Scope of Cover:**

Under this Section, Your Household / Insured Asset(s) is insured against any Accidental Loss subject to the definitions, limitations, exclusions, terms and conditions of this Policy.

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C. What you are not covered for (General Exclusions)**Standard Exclusions:**

1. Any Household/ Insured Asset(s) not specifically mentioned in the Policy Schedule
2. Deductible –
 - a. Moveable property – Flat excess of Rs.100/- for each and every claim.
 - b. Immovable property – 1% of sum insured subject to a maximum of Rs.2500/- for each and every claim.
 - c. Portable property – 1% of SI sub to min of Rs.1000/- for each and every claim
3. Any non-disclosure (partial or full)/fraudulent disclosure, misrepresentations of information/facts can make your claim invalid.
4. Any consequential loss or damage including but not limited to Bodily Injury/illness/harmful effect due to usage of /inability to use the Household / Insured Asset.
5. Any claim caused due to contributory negligence will be invalid. Always take ordinary and reasonable precautions for the safety of your belongings.
6. Loss or damage resulting out of misuse or abuse, unlawful act or illegal activities including criminal acts or intentional or fraudulent act with an objective to gain undue benefit or economical gain.
7. Loss or damage due to war, War like operations (whether War declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or, usurped power or resulting from Seizure or detention or attachment of asset in light of any direction issued by a judicial / quasi-judicial / police or any other Government Agency or Public Authority including Financers/Banks.
8. This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, unless specifically agreed by us and mentioned in the Policy Schedule.

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

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

Specific Exclusions (Can't be waived):

9. Loss or Damage caused due to Intentional overloading or strain, over-running or excessive pressure, excessive charging is not covered.
10. Any loss or damage to the insured Household / Insured Asset which exists prior to commencement of the Policy period.
11. Any loss or damage which is covered under the terms of the maintenance agreement of the insured Household / Insured Asset.
12. Expenses which are regular in nature and required to maintain the Household/ Insured Asset in Proper condition as recommended by the Manufacturer are not covered.
13. Any loss whatsoever to third party including without limitation to persons and/or property arising due to usage of the Household/ Insured Asset isn't covered.
14. Wear and tear i.e. gradual deterioration associated with normal use and age of the asset, cosmetic damages including but not limited to peeling of paint, minor scratches not affecting the functioning of the Household/ Insured Asset is not covered.

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15. Loss or damage to fittings/fixtures/accessories/Consumables which forms the part of original Household/ Insured Asset as supplied by the manufacturer unless damaged or lost along with the Household / Insured Asset and at the same time.
16. Loss of/damage to data and contents including pictures, software, downloads, apps, music or any other content is not covered by this policy.
17. Cost of replacement of Battery/SIM Card/Memory Card/Consumables unless damaged at the same time. This can be due to an accidental external impact or liquid damage including Internal leakage of the battery or damage caused due to overcharging, or caused due to use of unauthorized charger in violation to manufacturer's guidelines leading to damage to power board or mother board
18. Any financial loss caused to you as a result of cyber-attack or fraud while the Household/ Insured Asset was in use.

D. BASIS OF LOSS SETTLEMENT

- a. In the event of "Theft" and / or "Accidental Loss" of the Household / Insured Asset(s) stated in the Policy Schedule, we will compensate You on one of the following basis, whichever is of lower value:
 1. Pay the Sum Insured minus applicable depreciation as per age of the Household/ Insured Asset at the time of loss; or
 2. Replace Your Asset with another one of make-model/type/configuration and age similar to the Insured Household/ Insured Asset and as may be available from the market.
- b. In the event of loss or damage to the the Household / Insured Asset(s) stated in the Policy Schedule due to "Accidental Damage" and / or "Liquid Damage" and/or "Mechanical & Electrical Breakdown Cover", we will compensate You on one of the following basis, whichever is of lower value:
 1. Pay the Realistic and Economical Cost of Repair of the asset assessed by the Claims Analyst; or
 2. Get the Asset repaired at Authorized Repair Shop; or
 3. Pay the Sum Insured minus applicable depreciation as per age of the Household / Insured Asset at the time of loss; or
 4. Replace Your Asset with another one of make-model/type/configuration and age similar to the Insured Household / Insured Asset and as may be available from the market.

The liability of the Company in any one Policy Period shall in no case exceed the Sum Insured or limit of liability as shown in the Schedule for any one loss.

E. General Conditions

Conditions precedent/ during to the contract

1. **Reasonable Care:** The Insured Beneficiary shall:
 - a. Take all reasonable steps to safeguard the Insured Asset against any Covered Insured Event.
 - b. Take all reasonable steps to prevent a claim from arising under this Policy.
2. **Jurisdiction:** The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with the law of India. In case of any claim arising in respect of the Household/ Insured Asset hereby insured, the same shall be settled and paid in India and further that all legal proceedings in respect of any such claim shall be instituted in a competent court of India only and claim would be paid in INR only.
3. **Free look Period:** You are provided for Free Look period as shown in policy schedule which is applicable from the date of receipt of policy document (either electronic copy or physical copy). This is the time you can take to review the terms and conditions of the Policy and if You have any objections to any of the terms and conditions, You have the option of cancelling the Policy stating the reasons for cancellation. If you have not made any claim during the Free look period, you shall be entitled to refund of full premium. You can't avail the Free look period cancellation in case you have made a claim.
4. You must take all reasonable steps to prevent Theft, Accidental damage, Liquid Damage, Mechanical & Electrical Breakdown, Accidental Loss.
5. **Policy Cancellation:**
 1. The insured can cancel the policy at any time during the term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.
 2. The company shall refund proportion premium for unexpired policy period, if the term of the policy is up

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to one year and there is no claim(s) made during the policy period.

Conditions applicable when a claim arises
Your Duties and Obligations after Occurrence of an Insured Event are as below.

Upon the happening of any event giving rise to a claim, the insured shall contact us within 48 hours and notify the claim.

Any claim which is notified after 48 hours of the happening of the loss or damage, provided, we may, condone the delay in notification of claim on merits based on the reason for delay furnished by You to Us in writing.

You shall not abandon the Household / Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees

You shall allow the Company and its representatives and appointees to inspect the Household / Insured Asset or any other material items.

On receipt of complete documents / information/ Survey Report, We shall within a period of 30 days offer a settlement of the claim to the Insured. If We, for any reasons, decide to reject a claim under the Policy, We shall do so within a period of 30 days from the receipt of the complete documents / information/ Survey Report or the additional survey report, as the case may be.

Upon acceptance of an offer of settlement by You, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by Us.

Documents required for Claim processing:

- a. Claim form,
- b. FIR/FR,
- c. Proof in support of Cause of Loss/Operation of Insured peril,
- d. Books of Accounts,
- e. Stock Register,
- f. Repair / Reinstatement Bills,
- g. Proof of Reinstatement,
- h. KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,
- i. Any other Document,
- j. **Turn Around Time** for claims settlement is 21 working days.

A. Theft or Accidental Loss Claim

1. In case of theft/ Accidental Loss, call us at toll free Number 1800 200 5544 within 48 hours of the event giving rise to/likely to give rise to a claim so as to intimate us about such event.
2. You need to file an FIR with police and send Us the scanned copy of FIR & Police Final Investigation Report

B. Accidental Damage or Liquid Damage or Mechanical and Electrical Breakdown Claim

3. In case of loss of the insured Household / Insured Asset due to Accidental Damage/Liquid Damage/Mechanical or Electrical breakdown, call us at toll free Number 1800 200 5544 within 48 hours of the event giving rise to/ likely to give rise to a claim so as to intimate us about such event.
4. You will get the repair estimate from the nearest Authorized Repair Shop recommended by Us.
5. Post repair approval from Us, You need to send Us the scanned copy of Bills and invoices, valuation reports etc required to support and substantiate the claim amount referring the claim number.
6. Depreciation Chart as per the Asset Category and Age of the Household/ Insured Asset.

Age of the Asset insured	Applicable Depreciation		
	Asset Category Moveable	Asset Category Immovable	Asset Category Portable
Up to age 3 months	Nil	Nil	10%
More than 3 Months and up-to 6 Months	Nil	Nil	15%

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More than 6 Months and up-to 9 Months	5%	10%	20%
More than 9 Months and up-to 12 Months	5%	20%	25%
More than 12 Months and up-to 24 Months	10%	40%	50%
More than 24 Months and up-to 36 Months	15%	50%	60%
More than 36 Months and up-to 48 Months	25%	60%	65%
More than 48 Months and up-to 60 Months	35%	70%	70%
More than 60 Months	40%	75%	75%

The above depreciation will be applicable only in case of Total Loss Claims.

7. **Salvage:** After we settle the Claim, We will be entitled to take and keep possession of the damaged/ recovered Household/ Insured Asset and to deal with the same in a reasonable manner.
8. **Subrogation:** The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of 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.
9. **Contribution:** If at the time of any loss or damage, there is some other insurance policy, apart from this one, insuring the same Household / Insured Asset(s), the Company shall not be liable for more than the rateable proportion of such loss or damage.
10. **Multiple policies involving Bank or other lending or financing entity** - If at the time of any claim, in case there is more than one Insurance Policy issued to the insured covering the same risk, the insurer will not apply Contribution clause. Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with the value at risk.

Conditions for renewal of the contract

The Company is not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured.

The renewal premium shall be as per the rates approved by IRDA on the date of renewal for this product.

Mechanism for Grievance Redressal:

In case of any grievance the insured person may contact the company through

WEBSITE: www.cholainsurance.com

Toll free: 1800 208 9100

E-MAIL: customercare@cholams.murugappa.com

Courier: Manager, Grievance Cell,
Chola MS General Insurance Company Limited,
Hari Nivas Towers First Floor,
#163, Thambu Chetty Street,
Parry's Corner, Chennai - 600 001

Procedure of Grievance Redressal

- Please write to customercare@cholams.murugappa.com to register your complaint.
- On lodging the complaint, a complaint reference number will be provided. An acknowledgement will also be sent with the details of turnaround time for resolution and complaint registration details.
- In case you are not happy with the resolution provided or delay of greater than 7 working days, you may follow the below escalation matrix.

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Escalation Matrix

- In case you are dissatisfied with the response or have not received a response, you may escalate the same to our Nodal Officer -
Nodalescalation@cholams.murugappa.com (Quoting the previous Service request number)
- In case you are still unhappy with the response or have not received a response within 7 working days, you may escalate the same to our Chief Grievance Officer -
GRO@cholams.murugappa.com (Quoting the previous Service request number)
- If after having followed the above steps and your issue still remain unresolved, you may approach the Insurance Ombudsman for Redressal. Login to <https://www.cioins.co.in/Ombudsman> to get details on Insurance Ombudsman Offices.

INFORMATION ABOUT US

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HO: Dare House 2nd Floor, No. 2 NSC Bose Road, Chennai – 600 001.

Toll Free : 1800 208 9100

SMS: "CHOLA" TO 56677 *(Premium SMS charges apply)

Email –customercare@cholams.murugappa.com

Web site: www.cholainsurance.com

Sl.No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
1	AHMEDABAD	Jeevan Prakash, 6th Floor, Near S.V.College	Email: bimalokpal.ahmedabad@cioins.co.in	Tel.: 079 - 25501201
		Relief Road, Tilak Marg,		Tel.: 079 - 25501202
		Ahmedabad - 380 001. Gujarat		
2	BENGALURU	Jeevan Soudha Building, PID No. 57-27-N-19	Email: bimalokpal.bengaluru@cioins.co.in	Tel.: 080 - 26652048
		Ground Floor, 19/19, 24th Main Road,		Tel.: 080 - 26652049
		1st Phase, JP Nagar,		
		Bengaluru - 560 078.		
3	BHOPAL	LIC of India Zonal Office Bldg,	Email: bimalokpal.bhopal@cioins.co.in	Tel.: 0755 - 2769201
		1st Floor, South Wing, Jeevan Shiksha,		Tel.: 0755 - 2769202
		Opp. Gayatri Mandir		Tel: 0755 - 2769203
		60-B, Hoshangabad Road, Bhopal - 462011		
4	BHUBANESHWAR	62, Forest park,	Email: bimalokpal.bhubaneswar@cioins.co.in	Tel.: 0674 - 2596455
		Bhubaneswar - 751 009.		Tel: 0674 - 2596429
				Tel: 0674 - 2596003
				Tel: 0674 - 2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor, LIC of India Bldg,	Email: bimalokpal.chandigarh@cioins.co.in	Tel.: 0172 - 2706468
		SCO 20-27, Sector 17-A		Tel.: 0172 - 2707468
		Chandigarh – 160017		
6	CHENNAI	Fatima Akhtar Court, 4th Floor,	Email: bimalokpal.chennai@cioins.co.in	Tel.: 044 - 24333668
		453 (Old 312), Anna Salai, Teynampet,		Tel.: 044 - 24333678
		CHENNAI -600 018.		

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7	DELHI	2/2 A, 1st Floor, Universal Insurance Building,	Email: bimalokpal.delhi@cioins.co. .in	Tel.: 011 - 23232481
		Asaf Ali Road,		Tel.: 011 - 23213504
		New Delhi - 110 002.		Tel.: 011 - 46013992
8	GUWAHATI	Jeevan Nivesh Bldg,	Email: bimalokpal.guwahati@cioins.co.in	Tel.: 0361 - 2632204
		5th Floor, Near Pan Bazar,		Tel.: 0361 - 2632205
		S.S. Road, Guwahati – 781001		Tel.: 0361 - 2631307
9	HYDERABAD	6-2-46, 1st floor, "Main Court",	Email: bimalokpal.hyderabad@cioins.co.in	Tel.: 040 - 23312122
		Lane Opp. Hyundai Showroom,		Tel.: 040 - 23376599
		A.C. Guards, Lakdi-Ka-Pool,		Tel.: 040 - 23376991
		Hyderabad - 500 004.		Tel.: 040 - 23328709
				Tel.: 040 - 23325325
10	JAIPUR	Jeevan Nidhi - II, Ground Floor,	Email: bimalokpal.jaipur@cioins.co. .in	Tel.: 0141 - 2740363
		Bhawani Singh Road, Ambedkar Circle		
		Jaipur - 302 005.		
11	KOCHI	10th Floor, LIC Bldg, Jeevan Prakash	Email: bimalokpal.ernakulam@cioins.co.in	Tel.: 0484 - 2358759
		Opp Maharaj College Ground		
		M.G.Road, Ernakulam		
		Kochi - 682011		
12	KOLKATA	7 th Floor of Hindustan Building (Annex), 4, CR Avenue, Kolkata-700 072,	Email: bimalokpal.kolkata@cioins.co.in	Tel.: 033 - 22124339
				Tel.: 033 - 22124341
13	LUCKNOW	Jeevan Bhawan, Phase-II,	Email: bimalokpal.lucknow@cioins.co.in	Tel.: 0522 - 4002082
		6th Floor, Nawal Kishore Road, Hazratganj, Lucknow - 226001		Tel.: 0522 - 3500613
14	MUMBAI	3rd Floor, Jeevan Seva Annexe,	Email: bimalokpal.mumbai@cioins.co.in	Tel.: 022-69038800
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		Mumbai - 400 054.		
15	NOIDA	Bhagwan Sahai Palace	Email: bimalokpal.noida@cioins.co.in	Tel.: 0120-2514252
		4th Floor, Main Road,		Tel.: 0120-2514253
		Naya Bans, Sector 15, Noida-201301		
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16	PATNA	2nd Floor, North Wing, Lalit Bhawan,	Email: bimalokpal.patna@cioins.co.in	Tel.: 0612-2547068
		Bailey Road, Patna - 800 001		
17	PUNE	3 rd Floor, Jeevan Darshan,	Email: bimalokpal.pune@cioins.co.in	Tel.: 020-24471175
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