

Extended Warranty Insurance

(For Consumer Durables)

UIN: IRDAN123RP0005V01202021

Whereas the **Insured** has made to Cholamandalam MS General Insurance Co Ltd (herein after called the “Insurer” or ‘Company”), a proposal which is hereby agreed to be the basis of this insurance **Policy** and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations , to indemnify the **Insured Beneficiary** in excess of the amount of the **Deductible** and subject always to the **Sum insured** against such loss as is herein provided.

Any word or expression to which a specific meaning has been attached in any part of this **Policy/Certificate of Insurance** or of the Schedule shall bear such meaning wherever it may appear.

1. Scope of cover

The **Insurer** will indemnify the **Insured Beneficiary** against the repair or replacement costs in respect of **the Insured Asset**, caused by a **Breakdown** arising out of manufacturing defects during the **Cover Period**, provided that the liability of the **Insurer** in respect of any one **Insured Asset** in any one **Cover Period** will not individually or in the aggregate exceed the **Sum Insured** set against such item in the Schedule.

The policy provides cover for Extended Warranty which commences on the immediate next day of the last day of **Manufacturer’s Original Warranty** and shall run for the **Cover period** as specified in the **Certificate of insurance** covering cost of parts and labour in respect of **Insured Asset** for their **Breakdown** arising out of manufacturing defects to the extent provided by the Manufacturer’s Original warranty for Electrical / Electronic / Mechanical Products manufactured in India or is legally imported in India & sold through Official Channels supported by an invoice & Manufacturer’s Original Warranty/Guarantee.

The **Insured Asset** has been purchased by **Insured Beneficiary** within 12 months prior to the date on which the **Insured Asset** has been proposed for Insurance and the manufacturing warranty period of the **Insured Asset** is still in force on the date it has been proposed for Insurance and subject to nil repair/no loss or damage during this period

2. Limit of Liability

Insurer’s liability

Insurer’s Liability for any one repair/replacement shall in no event exceed the sum insured stated in the schedule subject to the ‘Basis of claim settlement’.

Aggregate

The total of all benefits paid or payable during the **Cover Period**, by way of repair and/or replacement, towards any Insured Asset mentioned in the Schedule shall not exceed the sum insured.

3. Definitions

- 3.1 Insured** means the Organization/Entity/Group Manager named in the Master Policy.
- 3.2 Insured Beneficiary** shall mean members of the group covered under the Master Policy and/or referred as YOU elsewhere in the document
- 3.3 Master Policy** means the Group Policy issued to the Group Manager/Insured containing the terms and conditions of the insurance coverage and under which Certificates of Insurance will be issued to the members of the group.
- 3.4 Certificate of Insurance** means the Certificate issued to the Insured Beneficiary which will contain details such as the Master Policy Number, name and address of the Insured Beneficiary, the Cover period, Description of the Insured Asset, other important terms and conditions of the coverage.
- 3.5 Policy Period** refers to group Master policy period, within which Certificates of Insurance are issued to members of the group.
- 3.6 Consumer Durable** is any new product of Consumer Electronics and/or Domestic Appliances covered under this Certificate of Insurance. Refurbished, Assembled or second hand products are outside the scope of this policy.
- 3.7 Cover Period** means the period as specified in the Certificate of Insurance under which the Insured Asset owned by the Insured Beneficiary is insured and covered as per Terms and Conditions of the Master Policy. The Cover Period starts on the expiry of the Manufacturer's Original Warranty Period and shall end on the specified date mentioned in the Certificate of Insurance issued to the Insured Beneficiary.
- 3.8 Group:** The definition of a group as per the provisions of group guidelines issued by Authority vide circular015/IRDA/Life/Circular/GI Guidelines/2005 dated 14th July 2005 and further amendments, circulars/guidelines/regulations, if any Issued/that may be issued, from time to time.
- 3.9 Breakdown** means any inherent mechanical and / or electrical defects and / or failure of a product that cause it to not function in its intended manner.
- 3.10 Normal 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
- 3.11 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)
- 3.12 Insurer** means Cholamandalam MS General Insurance Co Ltd herein after referred as Insurer in the **Schedule** and/or WE/US/OURS/Company elsewhere.
- 3.13 Insured Asset(s)** means Any Consumer Durable product(s) that has been insured by the Insured Beneficiary under the Certificate of Insurance.
- 3.14 Party/ Parties** means Insurer and Insured/Insured Beneficiary shall individually be referred to as "Party" and collectively as "Parties".
- 3.15 Deductible** means the amount which shall be borne by the Insured in respect of each and every claim made under this Policy. The Insurer's liability to make any payment under the Policy is in excess of the "**Deductible**".
- 3.16 Premium** means the sum of money that the Insured paid to Insurer under this Policy in return for the Cover, entitlements and benefits set out in this Policy.
- 3.17 Sum Insured** of each Insured Asset must be equal to the original purchase price mentioned in the Invoice of that asset and is the maximum amount for any one claim or in the aggregate during the Cover period that the insurer is liable to pay.
- 3.18 Manufacturer' Original Warranty**
It means the original item warranty coverage provided by the Manufacturer from date of purchase of the Insured Asset by the Insured

- 3.19 Repair Facility** means “**Authorized service centre (ASC)**” authorised by the Consumer Durable Manufacturer for repairs of Insured Asset and/or
“**Service centre**” means repair centres identified by Certificate of Insurance holder and approved by Insurer for repairs of Insured Asset.
- 3.20 Beyond Economic Repair (BER)** means Where the cost of repair is equal to or more than 90% of the Sum Insured of Insured Asset as defined above other than Mobile/tablets and for Mobiles /tablets if the cost of repair is equal to or more than 75% of the sum insured.
- 3.21 Carry -In Basis** means portable Product that has to be carried / transported to the designated repair centre by you at your cost.
- 3.22 In-home Basis** means the repair technician will visit the premises where the Product has been installed to provide the repair service.

4. Exclusions

The Insurance does not apply to any liability arising out of the following:

- 4.1** Policy Deductible
- 4.2** Where Manufacturer's Original Warranty clause or any extensions is still valid
- 4.3** There is no coverage for Insured Asset which have been tampered with; modified or damaged as a result of accident; liquid damage; impact damage; proper care/maintenance and/or usage not in accordance with the Manual of Operations or similar instructions/Guidelines issued by the manufacturer.
- 4.4** Modification, alteration of Insured Asset and repair work carried out by unauthorized agents/Service centers
- 4.5** Replacement of consumables item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software unless the total product is replaced
- 4.6** Accessories that were not part of original equipment supply and consumables
- 4.7** Defects, faults that were not part of manufacturer's warranty
- 4.8** Inconsequential aspects such as loss of data, noises, vibrations, oil seepage and sensations that do not render loss of use of Insured Asset.
- 4.9** Normal wear and tear, corrosion, rusting, denting, scratching, blockage, dust, peeling
- 4.10** Mechanical and electrical breakdown due to faults in electrical line /plug points to which Insured Asset is connected to, overloading, strain, overturning, freezing, excessive pressure, short circuiting, heating of the Insured Asset.
- 4.11** The wilful acts or wilful gross negligence or fraudulent acts of the Insured and/or the Insured Beneficiary and/or Insured Beneficiary's family and/or Insured Beneficiary's employees
- 4.12** Third party legal liability of any kind
- 4.13** Consequential loss of any kind
- 4.14** Cost of transportation from and to repairer workshop except as provided under claims settlement.
- 4.15** Failure of parts that are subject to recall by respective manufacturer
- 4.16** Cost of repairing, restoration, reconfiguration of embedded software
- 4.17** Cost of maintenance of Insured Asset
- 4.18** The cost of installing any optional attachment to the Insured Appliance.
- 4.19** Where the Insured Appliance is subject to commercial, rental or profit generating purposes unless specifically agreed
- 4.20** Where original serial number is tampered with
- 4.21** Change of ownership of Insured Asset

- 4.22 Loss or damage 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, lightening; riots, strike, malicious damage, terrorism, animal/insect damage, entry of foreign bodies, battery leakage, abuse, misuse .
- 4.23 Ionizing, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear assembly or nuclear component thereof
- 4.24 War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requesting of or damage to property by or under the order of any government or public local authority
- 4.25 The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- 4.26 Known defects, loss or damage that arises before inception of the policy/ Cover Period
- 4.27 Products purchased outside India except products legally imported into India and purchased in India through Official channels
- 4.28 Refurbished, Assembled or second hand products whether Manufactured in India or abroad
- 4.29 Any loss or damage that arises when the policy/certificate of insurance is not in force due to any reason whatsoever.

5. Premiums and Rates

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

6. Territorial Limits and covering Laws

This **Policy/Certificate of Insurance** applies only to **Insured Assets** which are purchased in India, covering insured events arising during **Cover Period** within India, repaired within India. OUR liability shall be to make payment within India and in Indian Rupees only

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

7. General Provisions

7.1 Payment of Premium

The Insured shall pay the full premium due in Indian Rupee (INR) in advance before commencement of cover under this policy.

7.2 Due Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this **Policy/Certificate of Insurance** insofar as they relate to anything to be done or complied with by the **Insured /Insured beneficiary** shall be a condition precedent to any liability of the Insurer under this **Policy/Certificate of insurance**.

7.3 Reasonable Care

The Insured Beneficiary shall:

- (i) Take all reasonable steps to safeguard the Insured Asset against any insured event
- (ii) Take all reasonable steps to prevent a claim from arising under this Policy/Certificate of Insurance

7.4 Duties and Obligations after occurrence of an Event

Save as more specifically provided for elsewhere in the Policy, it is a condition precedent to the Insurer's liability under this **Policy/Certificate of insurance** that, upon the happening of any event giving rise to or likely to give rise to a claim under this **Policy/Certificate of Insurance**:

1. The **Insured or Insured Beneficiary** shall immediately and in any event within 14 days give written notice of the same to the address shown in the Policy Schedule/**Certificate of insurance** for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
2. The **Insured/Insured Beneficiary** shall not abandon the Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Insurer or any of its representatives and appointees, and
3. The **Insured /Insured Beneficiary** shall within 28 days deliver to the Insurer its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the Insurer, and
4. The **Insured/ Insured Beneficiary** shall expeditiously provide the Insurer and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
5. The **Insured/Insured Beneficiary** shall allow the Insurer and its representatives and appointees to inspect the Insured Asset or any other material items, as per 'the Right to Inspect' Clause.
6. **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.

7.5 Insured's Representations

By acceptance of this policy, the **Insured/Insured Beneficiary** agrees that all statements contained in the application for this **Policy/Certificate of insurance** and on the Declarations Page attached hereto are correct. This **Policy/Certificate of Insurance** is issued relying upon the truth of such statements and includes all agreements between the **Insured /Insured Beneficiary** and the Insurer.

7.6 Right to Inspect

If required by the Insurer, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a claim under the **Policy/Certificate of Insurance** be permitted at all reasonable times to examine into the circumstances of such loss. The **Insured/Insured Beneficiary** shall, on being required so to do by the Insurer, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Insurer so far as they relate to such claims or will in any way assist the Insurer to ascertain in the correctness thereof or the liability of the Insurer under the **Policy/Certificate of insurance**

7.7 Subrogation

The **Insured/Insured Beneficiary** and any claimant under this **Policy/Certificate of Insurance** 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/Certificate of insurance** whether such acts and things shall be or become necessary or required before or after the **Insured/Insured Beneficiary** indemnification by the Company.

7.8 Contribution

If, at the time of any claim, there is or would be, but for the existence of this **Policy/Certificate of insurance**, any other policy of indemnity or Certificate of insurance in favour of or effected by or on behalf of the Insured Beneficiary 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.

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.

7.9 No Benefit to Bailee

The insurance afforded by this **Policy / Certificate of Insurance** shall not inure directly or indirectly to the benefit of any carrier or other Bailee for Loss to service covered by a Service Contract.

7.10 Changes/ Amendments

No waiver or change of the terms of this **Policy/Certificate 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/Certificate of Insurance**.

7.11 Assignment by Insured

Transfer/Assignment of interest under this policy /Certificate of Insurance is not permitted and **Policy/Certificate of insurance** will get terminated immediately, unless specifically agreed.

7.12 Fraud

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

7.13 Group /Business Volume Based Discount

Group discount will be applicable on the group size at inception of the policy. There shall not be any midterm revision of the Group Discount.

Business Volume based Discount will be applicable on the volume of business at inception of the policy. There shall not be any midterm revision of the Business Volume Discount.

7.14 Policy Cancellation

- i. 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.
- ii. The company shall –
 - a. refund proportion premium for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.
 - b. refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

7.15 Basis of Claim Settlement

- a. The Sum Insured in respect of each Insured Asset must equal the original purchase price of the Insured Asset.
- b. The Sum Insured shall stand reduced by the amount of loss that has been claimed by Insured Beneficiary and cannot be reinstated.
- c. In the event of a loss, the basis of loss settlement shall be as follows:

Where an Insured Asset can reasonably be repaired or reinstated at a cost less than the replacement cost, the Insurer will indemnify the Insured Beneficiary in respect of the cost of parts and Labour for the **Insured Asset** and **in-home service charges** not exceeding Rs.500/- per claim (wherever applicable) on non-portable products namely Washing machine and Refrigerator provided the overall benefit should not exceed the sum Insured for the product covered by this policy d. No depreciation shall be deducted for partial loss

e. In the case of a total loss or Beyond Economical Repairs, the Insurer shall indemnify the Insured Beneficiary in respect of the restoration or replacement costs up to the Sum Insured set against the Insured Asset except Mobile Phone/Tablet in the Schedule, subject to a depreciation of 10% per annum from the date of purchase of the product as stated in the invoice.

f. In the case of a total loss or Beyond Economical Repairs of an Insured Mobile Phone/Tablet, the Insurer shall indemnify the Insured Beneficiary in respect of the restoration or replacement costs up to the Sum Insured set against the Insured Asset in the Schedule, subject to a depreciation of 25% per annum from the date of purchase of the product as stated in the invoice. g. No average clause is applicable

h. Claims subsequent to the payment of partial loss claim(s) shall be considered as a Beyond Economical Repair if the cost of repairs exceeds the remaining SI after payment of the partial loss claim.

i. The Company may at its Option repair, reinstate or replace the Insured Asset damaged or destroyed, or any part thereof instead of paying the amount of loss or damage.

j. The Company shall be entitled to retain any defective part replaced under the Policy.

k. In the event of a total loss /BER settlement of claim or exhaustion of sum insured due to payment of partial loss claims, the Certificate of Insurance shall cease immediately and the Insured shall not be entitled to any refund of premium.

Validity of Certificate of Insurance:

Subject to provision relating to cancellation, the coverage under the Certificate of Insurance is not renewable and will terminate on the earliest of the following occurrence:

- a. The expiry date of Cover Period as mentioned in the Certificate of Insurance
- b. In case of loss/damage, any claim paid up to the Sum Insured as mentioned in the Certificate of Insurance
- c. The date that the Insured Beneficiary is no longer member of the group of the Insured subject to the provisions of the Cancellation clause
- d. The effective date of cancellation of Certificate of Insurance by the Company or Insured or Insured Beneficiary, as the case may be, in accordance with these terms and conditions of the Policy subject to the provisions of the Cancellation clause

7.16 Notice

- a) Any and all notices and declarations for the attention of the Insurer shall be submitted in writing and shall be delivered to the address specified in the Policy Schedule/Certificate of Insurance
- b) Any and all notices and declarations for the attention of the Insured /Insured Beneficiary shall be posted to the Insured/ Insured Beneficiary address stated in the Policy Schedule/Certificate of insurance.

8. 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.

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

Cholamandalam MS General Insurance company Limited
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
				Tel: 0674 - 2596429
		Bhubaneswar - 751 009.		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.		
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
		S. V. Road, Santacruz West,		Tel.: 022-69038833
		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		
		Dist: GB Nagar, Uttar Pradesh		
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
		LIC of India Bldg,		
		N.C. Kelkar Road, Narayan Peth,		
		Pune- 411 030.		