

**ONLINE TRANSACTION PROTECTION INSURANCE**  
**UIN NO. IRDAN123RP0044V01202122**

WHEREAS the Insured described in the Schedule hereto by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to Cholamandalam MS General Insurance Co. Ltd. (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium as consideration for such insurance.

Now this policy witnesseth that subject to the terms, exceptions, limitations and conditions contained herein or endorsed hereof the Company agrees to cover the **Insured Beneficiary** during the **Cover period** mentioned in the **Certificate of Insurance** and for the covers, terms and Conditions mentioned in this contract other than those specifically excluded, and within the limits stated in the **Certificate of Insurance** thereto, provided that the liability of the Company shall in no case exceed the Limit Of Liability set against such items in the **Certificate of Insurance** thereto for each claim and not exceeding in the aggregate **Limit Of Liability** specified in the **Certificate of Insurance**.

**SECTION-1: COVERAGE**

**E-PAYMENT TRANSACTIONS**

1.1 We will indemnify **You** for Theft of Funds suffered by **You** as a result of a **Cyber Incident** or **Hacking** of Your **Bank account, Credit/Debit card** and/ or **Mobile wallets** by a **Third Party** not exceeding a limit of INR equivalent of INR 150,000 (AOA:AOY 1:1) and subject to: a. The **Theft of Funds** occurring during the Policy period,

b. Discovery of **Theft of Funds** no later than 90 days from the date of occurrence.

c. You reporting to the issuing Bank or the **Mobile wallet** company within 72 hours of discovery of the **Theft of Funds**,

d. You lodging a First Information Report (FIR) detailing the unauthorized **Theft of Funds** within 72 hours upon discovery by **You**

e. **You** providing evidence that the issuing bank and/or the **Mobile wallet** company is not reimbursing **You** for the **Theft of Funds** and a copy of FIR.

1.2 **We** will provide **You** coverage for **Legal Costs** within the limit of INR 150,000 in consultation with us to pursue a legal action, at our discretion, against Your Bank and/or **Mobile wallet** company for non-reimbursement of funds due to a **Theft of Funds** event as set forth in Section 1.1.

1.3 In addition to the General Conditions the following Conditions shall apply to Section 1.1 and Section 1.2:

a. **You** must take due care and reasonable precautions to safeguard Your personal information, Bank accounts and/or **Credit/Debit cards** and internet communications.

b. For **Theft of Funds** incurred while **You** are travelling outside of India, the following additional conditions shall be applicable:

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- i. A copy of FIR and/or police acknowledgement receipt confirming **Theft of Funds** should be dated within 5 days of first arrival into India.
- ii. A copy of Your passport will be required as proof of travel.
- iii. Travel duration should not exceed 2 months for a single trip outside of India (i.e. last departure from India to be no more than 2 months from latest date of arrival into India)

## SECTION-2: DEFINITIONS

2.1. **Bank Account** means any bank account details including personal e-Banking login name, passwords or bank account number that are issued by banks including payment banks registered and operating in India, which is regulated and approved by the Reserve Bank of India (RBI).

2.2. **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, important terms and conditions of the coverage. For full terms and conditions, the Insured Beneficiary shall refer to the Master Policy.

2.3 **Cover Period** means the period as specified in the Certificate of Insurance under which the Insuring Clauses covered for the Insured Beneficiary is insured and covered as per Terms and Conditions of the Master Policy. This cover period will be for maximum twelve months, as per plan selected, from date of issuance of certificate, provided always that premium is received in advance in compliance with SEC-64B of Insurance Act

2.4. **Computer System** means any computer, laptop, mobile telephone or tablet owned by You

2.5. **Credit card** is a card issued by a bank which enables the cardholder to borrow funds to pay for a purchase or a transaction on the condition that the cardholder will pay back the original, borrowed amount, which is issued by a bank registered and operating in India, which is regulated and approved by the Reserve Bank of India (RBI).

2.6 **Cyber Incident** means the introduction of malicious codes, programmes or digital instructions of a malicious nature, including but not limited to malware, trojans, virus, worms or cryptoware received through SMS, File transfer, downloaded programs from Internet or any other digital means.

2.7 **Data** is information processed or stored by a Computer System. This information will be in the form of but not limited to text documents, images, audio clips, software programs, or other types of data.

2.8 **Debit card** is a payment card that deducts money directly from a consumer's savings account to pay for a purchase or a transaction, which is issued by a bank registered and operating in India, which is regulated and approved by the Reserve Bank of India (RBI).

2.9 **Deductible** means the amount which shall be borne by the Insured Beneficiary in respect of each and every claim made under this Certificate of Insurance. The Insurer's liability to make any payment under the Certificate of Insurance is in excess of the "Deductible".

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**2.10 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

**2.11 Hacking** means unauthorized access by a Third party using improper digital means including E-mail Spoofing and Phishing.

**2.12 Insured** means the Organization/Entity/Group Manager named in the Master Policy.

**2.13 Insured Beneficiary** shall mean members of the group covered under the Master Policy and/or referred as **YOU/He/She/His/her** elsewhere in the document, who is insured for the insuring clauses

**2.14 Legal Costs** means reasonable costs, expenses and/or fees for experts, investigations, court appearances, surveys, examination and/or procedures that are necessary for Your pursuit of recovery from Your Bank and/or Mobile wallet company provided always that such costs may be allowed only at **Our** discretion. This does not include your general expenses (such as salaries and overheads).

**2.15 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

**2.16 Mobile Wallets** means any online account in which You deposit or earn money which is denominated in Indian Rupees that can be spent in an online store and/or mobile application. This does not include credit bought or earned within a game, gambling site, pornography site or a subscription purchased online or digital non-fiat currencies.

**2.17 Personal Information** means Your private details (including any online authentication information) relating to Your identity that will allow You to be identified including but not limited to the following: Full name

Passport number

Mailing and/or home address

Driving license number

Telephone number(s)

Online login ID and password

Credit/Debit Card number

Bank Account number

Aadhar Card Number

The term Personal Information does not include publicly available information that is lawfully made available to the general public from any source including government records

**2.18 Phishing** means the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly money), often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication.

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2.19 **Premium** means the sum of money that the Insured paid to Insurer under this Master Policy in return for the Cover, entitlements and benefits set out in this Master Policy.

2.20 **Policy** means the Schedule and the Policy, including any applicable Endorsements.

2.21 **Policyholder** means the name of the Insured holding the Master policy named within the schedule.

2.22 **Policy Period** refers to Master Policy period, within which Certificates of Insurances are issued to members of the group. It will be valid for one year and renewable for each subsequent year as per discretion from both the Policyholder and Company with respect to Terms and Conditions

2.23 **Theft of Funds** means any unauthorized digital or electronic transaction of money or official national currency owned by you or held by a financial institution in an electronic form on behalf of you. Branded, digital or virtual currencies are not considered money or official national currency.

2.24 **Third Party** means any natural or legal person and/or legal entity, except You and Your family

2.25 **Unauthorized Access** means improper access by a Third party using usual means but without the consent of You.

2.26 **e-mail spoofing** means any forgery or wrongful manipulation of an email header so that the message appears totally real to have originated from the actual source.

2.27. **You/Your:** Insured Beneficiary who is a permanent resident of India.

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2.28. **We/Us/Our:** Chola MS GIC Ltd or Company

### SECTION-3: EXCLUSIONS

This Policy shall not provide cover for any claims arising directly or indirectly out of any of the following:

3.1 **Retroactive Date** - Any **E-PAYMENT TRANSACTIONS** loss occurring prior to the retroactive date.

3.2 **Dishonest or Improper Conduct** - Any criminal, dishonest, deliberate, or malicious conduct of You.

3.3 **Bodily Injury**-Any physical injury, sickness, disease, or death; and if arising out of the foregoing, nervous shock, emotional distress, mental anguish or mental injury, other than mental anguish or mental injury

3.4 **Property Damage**- Any loss or destruction of tangible property, or loss of use thereof, or physical theft, including wear and tear, other than damage or theft in respect of Insured event c) under Online Shopping.

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**3.5 Any activities carried out by You for business or professional purposes**, whether in your capacity as an employee or self-employed practitioner.

**3.6 War** - War, hostilities or warlike activities (whether war is declared or not), invasion, civil uprisings, riot, rebellion, insurrection, illegal strikes, decrees of government, state or public authorities.

**3.7 Terrorism** means any acts 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, including cyber terrorism.

**3.8 Non-Fiat Currency** - Any loss payment made in Non-Fiat currencies including but not limited to Bitcoins.

**3.9 Outage/ Disturbance Loss** - Any failure, interruption, degradation or outage of infrastructure or related services of the following third-party providers: telecommunication, internet service, satellite, cable, electricity, gas or water providers.

**3.10 Illegal Use of Data** - Any use of illegal data and/or illicit material which you are not authorized to use.

**3.11 Insolvency** - The insolvency, liquidation, bankruptcy of an issuing bank or **Mobile Wallet** provider.

**3.12 Proprietary information** of Personal Data means Sensitive Personal Data, which is a personal data revealing, related to, or constituting, as may be applicable: (i) passwords; (ii) financial data; (iii) health data; (iv) official identifier; (v) sex life; (vi) sexual orientation; (vii) biometric data; (viii) genetic data; (ix) transgender status; (x) intersex status; (xi) caste or tribe (x) political ideology (xi) religious belief and any information as included in Personal Data Protection legislation in India

**3.13 Others** - The coverage in Section 1.1 and Section 1.2 shall not apply if at least one of the following exclusions are fulfilled:

- a. **Theft of Funds** due to physical loss or theft of Your Computer system,
- b. Withdrawal of funds via ATM made through Your Bank account and/or Credit/Debit cards by a Third party
- c. **Theft of Funds** following physical theft or loss of **Credit/Debit card**,
- d. Any loss or damage emanates from Criminal and/or fraudulent act of the insured,
- e. Circumstances or incidents that existed prior to inception of the Policy.

### 3.14 SPECIFIC MATTER EXCLUSION

Notwithstanding any provision to the contrary, this policy/insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, any action taken or failure to take action in controlling, preventing, suppressing or in any way responding to such whether actual/ alleged/ threat or perceived of:

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- Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
- Coronavirus (COVID-19) including any mutation or variation thereof; or
- Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority.

If the insurer alleges that, by reason of this exclusion, any amount is not covered by this policy/insurance, the burden of proving the contrary shall rest on the insured

## SECTION-4: CONDITIONS

### 4.1 Reporting a Claim

Every notice and communication to the Company required by this **Master Policy / Certificate of Insurance** shall be in writing.

This **Certificate of Insurance** shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact.

The **Insured Beneficiary** shall take all reasonable steps to safeguard his/her Computer system against Cyber incident The **Insured Beneficiary** shall exercise reasonable care to prevent all Cyber incidents and shall comply with all statutory or other regulations.

**You** must report as soon as is reasonably practicable during the **Policy Period** or the **Discover Period** (if applicable):

a) to **Us** any actual, **E-PAYMENT TRANSACTIONS** loss which may give rise to payment under this **Policy**

If **You** report a claim or facts that might give rise to a claim to **Us**, then **You** must give **Us** such information and co-operation as it may reasonably require including but not limited to:

- (i) Submission of fully completed and signed claim form,
  - (ii) Copy of FIR lodged with police authorities / cyber cell,
  - (iii) Copies of legal notice received from any affected person/entity,
  - (iv) Copies of summons received from any court in respect of a suit filed by an affected party/entity,
  - (v) Copies of correspondence with **Bank** and/or **Mobile Wallet Company** with regard to **Theft of funds**;
  - (vi) Legal notice served on any **Bank** and/or **Mobile Wallet** company for **Theft of funds**,
  - (vii) Copies of invoices for expenses incurred on all costs legal and incidental cost including that of IT consultant, being claimed under this policy
  - (viii) Copies of invoices for expenses incurred due to involvement of a specialist service provider or advisor,
  - (ix) Details/invoices of costs incurred for filing of a claim for damages against a third-party perpetrator in connection with a cyber incident governed by this **Policy**,
  - (x) Proof to show ownership of **Your Computer system**, and
  - (xi) Proof to show that the **Personal data** is the propriety information belonging to **You**.
- Reimbursement will only be in INR.

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### (xii) Documents required for Claim processing:

- Claim form,
- Detailed note on the event leading to the loss,
- Any Legal notice / summon received from the aggrieved party,
- Defence initiated from your end, if so what are the grounds,
- KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,
- What are the preventive measures initiated to avoid recurrence,
- Any other Document
- Turn Around Time for claims settlement is 7 Days from receipt of Award / Last Document

### 4.2 Discovery Period

In the event this Master Policy and/or **Certificate of Insurance** is neither renewed, for reasons other than for non-payment of the premium, nor replaced with another Personal Cyber Insurance (or similar insurance), the **Policyholder** shall automatically be entitled, without any payment of any additional Premium, to a **Discovery Period** of 90 days after the date of expiry in Master Policy and Insured Beneficiary **under a Certificate of Insurance** shall automatically be entitled, without any payment of any additional Premium, to a **Discovery Period** of 90 days after the date of expiry of the Certificate. No incident during this Discovery Period will be covered and it is only a seamless facility to report an incident, covered under the policy /Certificate of Insurance, to Us.

### 4.3 Other Insurance:

If **Legal defence costs** or any other amounts insured under this Policy /Certificate of Insurance are also potentially insured under any other insurance policy or policies, then **You** must advise the **Us** within a reasonable time of making a Claim under this Policy and provide the **Us** with details of the other insurance.

**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.

### 4.4 Claims condition

- a) All costs incurred are subject to prior written consent by **Us**, which shall not be unreasonably withheld or delayed.
- b) All claims will be paid in Indian National Rupee (INR). If **You** have suffered a loss which is in a foreign currency, the amount will be converted into INR at cash rate of exchange published on the website of the RBI or, if it has ceased to be currency, at a currency conversion website selected by **Us**, on the date of the loss.

### 4.5 Fraudulent Claims

If **You** shall give any notice for any Loss under this policy knowing such notice or claim to be false or fraudulent as regards amounts or otherwise, such Loss shall be excluded from cover under the



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Certificate Of Insurance, and **We** shall have the right, in its sole and absolute discretion, to avoid its obligations under or void this Certificate of Insurance in its entirety, and in such case, all Losses under the Certificate of Insurance shall be forfeited and all premium deemed fully earned and non-refundable.

#### 4.6 Limit of Liability

**Our** liability to pay or indemnify under this Policy /Certificate of Insurance for each and every Loss and for all Loss in the aggregate shall not exceed the Limit of Liability during the policy period.

Each sublimit of liability specified in the Schedule is part of the Limit of Liability and is the maximum **We** shall pay for the Insuring clause during the policy period.

In the event of the sub limit in respect of an Insuring clause being completely exhausted on payment of a claim, No further liability shall attach to **Us** in respect of the Insuring clause to which the sub limit applies.

**Our** liability to pay or to indemnify for each and every loss and for all losses in aggregate for specialist IT service provider fees shall not exceed the amount specified in the policy schedule / during the Policy period/ **Cover Period of Certificate of Insurance**.

#### 4.7 Subrogation & Recovery

If **We** make any payment under this **Certificate of Insurance** , it shall be subrogated to the extent of such payment to all of the **Your** rights of recovery and shall be entitled to pursue and enforce such rights in the **Your** name, even if **You** are compensated for such Loss.

**You** shall provide **Us** with all reasonable assistance and shall do everything that may be necessary to secure any rights including the execution of documents necessary for **Us** to bring suit in the **Your** name.

#### 4.8 Sanctions

**We** shall not be deemed to provide cover and the Insurer shall not be liable to pay any Loss or Claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such Loss or Claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United States of America and/or any other applicable national economic or trade sanction law or regulations.

#### 4.9 Assignment

**You** shall not be entitled to assign **Certificate of Insurance** nor any interest or right under the **Certificate of Insurance** without prior written consent from **Us**.

#### 4.10 Governing Law

Any interpretation of this Policy / **Certificate of Insurance** relating to its construction, validity or operation shall be made in accordance with the laws of Republic of India and in accordance with the English text as it appears in this policy/ **Certificate of Insurance**.



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### 4.11 Territorial Scope

Where legally permissible by the law of this Policy / **Certificate of Insurance** and the jurisdiction in which the payment is to be made and subject to all terms and conditions of this Policy/ **Certificate of Insurance**, this Policy/ **Certificate of Insurance** shall apply to any Loss incurred or Claims made as mentioned in the Schedule

### 4.12 Jurisdiction

This Policy as well as Certificate of Insurance are subject to the exclusive jurisdiction of the Courts of India.

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

### 4.15 REASONABLE CARE

The Insured beneficiary shall:

- i) take all reasonable steps to safeguard the Computer System and Network against any insured event ii) take all reasonable steps to prevent a claim from arising under this Policy and if arise then take all necessary and sufficient steps to mitigate the loss

### 4.16 INSURED'S REPRESENTATIONS

By acceptance of this policy/ Certificate of insurance, the Insured Beneficiary agrees that all statements contained in the proposal form for this **Policy/ Certificate of insurance** and any Declarations 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 and the Insurer.

IN WITNESS WHEREOF, the Insurer has caused this policy to be executed and attested and, if required by the law of India, this policy shall not be valid unless countersigned by a duly authorized representative of the Insurer.

Signed by its Authorized Representative

### GRIEVANCE REDRESSAL

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

WEBSITE: [www.cholainsurance.com](http://www.cholainsurance.com)

Toll free: 1800 208 9100

E-MAIL: [customercare@cholams.murugappa.com](mailto:customercare@cholams.murugappa.com)

## Online Transaction Protection Insurance

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](mailto: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](mailto: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](mailto: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](mailto:customercare@cholams.murugappa.com)  
Web site: [www.cholainsurance.com](http://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: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Tel.: 079 - 25501201
		Relief Road, Tilak Marg,		Tel.: 079 - 25501202
		Ahmedabad - 380 001. Gujarat		

Online Transaction Protection Insurance

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: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Tel.: 0674 - 2596455
				Tel: 0674 - 2596429
		Bhubaneshwar - 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		

### Online Transaction Protection Insurance

		M.G.Road, Ernakulam Kochi – 682011		
12	KOLKATA	7 <sup>th</sup> 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, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow – 226001	Email: bimalokpal.lucknow@cioins.co.in	Tel.: 0522 - 4002082 Tel: 0522 - 3500613
14	MUMBAI	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz West, Mumbai - 400 054.	Email: bimalokpal.mumbai@cioins.co.in	Tel.: 022-69038800 Tel.: 022-69038833
15	NOIDA	Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Noida-201301 Dist: GB Nagar, Uttar Pradesh	Email: bimalokpal.noida@cioins.co.in	Tel.: 0120-2514252 Tel.: 0120-2514253
16	PATNA	2nd Floor, North Wing, Lalit Bhawan, Bailey Road, Patna - 800 001	Email: bimalokpal.patna@cioins.co.in	Tel.: 0612-2547068
17	PUNE	3 <sup>rd</sup> Floor, Jeevan Darshan, LIC of India Bldg, N.C. Kelkar Road, Narayan Peth, Pune- 411 030.	Email: bimalokpal.pune@cioins.co.in	Tel: 020-24471175