

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

**GROUP DOMESTIC TRIP INSURANCE**

CHOTGDP20053V011920

Policy Wordings

We issue this Group insurance policy to the Proposer based on the information provided by the Proposer in the proposal form and premium paid by the Proposer. This insurance is subject to the following terms and conditions. The method of coverage and the Benefit Limits that has been opted is indicated in the Policy Schedule/Policy Certificate. The term **Passenger** in this document refers to the individual group members who will be treated as Beneficiaries and the term **Proposer /Policy Holder/ Group Manager / Group Organizer** in this document refers to Person/ Organisation who has signed the proposal form and in whose name the policy is issued. Also the term **Insurer/ Us/ Our/ Company** in this document refers to **Cholamandalam MS General Insurance Company Limited**.

Master policy will be issued in the name of Group Manager and individual certificate may be issued to the beneficiaries.

The terms defined below and at other junctures in the Policy Wording have the meanings ascribed to them wherever they appear in the Policy and where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same:

1. **Assistance Service Provider** means the person or organization named in the Schedule who has been appointed by the Insurer to provide administrative services on its behalf of and at its direction.
2. **Claims Team** means the Claims administration team within Chola MS General Insurance Company
3. **Commencement Date** means the commencement date of this Policy as specified in the Policy Schedule/Certificate.
4. **Condition Precedent** means a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
5. **Disclosure to information norm:** The Policy shall be void and all premium paid thereon shall be forfeited to the Company, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
6. **Endorsement** means written evidence of change to the insurance Policy including but not limited to increase or decrease in the policy period, extent and nature of the cover agreed by the Company in writing.
7. **Force Majeure** shall mean cases of Flight Delay/Flight Cancellation, resulting from events due to weather condition, air traffic control, Mechanical/Engine failures, Bird Hits, acts of terrorism, acts of nature, strikes, insurrection, riots, explosion, wars, civil war, political instability, hostilities, Governmental regulations, Notice to Airmen (NOTAM), orders affecting the aircraft or flight, demands or requirements, shortages of critical manpower, parts or materials, strike, labour unrest, slowdown or interruption of work at the Airport or on the Scheduled Aircraft, meteorological conditions which are beyond reasonable control of the Operating Airlines which affects its ability to operate flights on Schedule.
8. **Group:** A group should consist of persons who assemble together with a commonality of purpose or engaging in a common economic activity like employees of a Company. It includes non employer-employee groups like employee welfare associations, co-operative society's. Group

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policies being taken by Government bodies for certain identifiable groups, credit/debit card/kisan credit card holders insured through the card issuance company, customers of a particular business, professional associations, borrowers/depositors of a bank, customers of a bank or aggregators, or members of any similar group being administered by a group administration wherein Insurance is being provided as an add-on benefit.

9. **Insured Event** means any event specifically mentioned as covered under this Policy and shall mean and include Flight Cancellation, Flight Delay and Loss of Checked-in-Baggage.
10. **Master Policy Schedule/Policy Schedule** means schedule attached to and forming part of this Policy, mentioning the details of the Proposer / Group Manager, the Sum Insured, Period and limits to which benefits under the policy would be payable.
11. **Notification of claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.
12. **Passenger** is a fare paying person or traveller who travels on a **Scheduled Aircraft** other than the pilot or crew and in whose name this policy is issued.
13. **Policy Period** means the period between the inception date and earlier of
 - i. The expiry date specified in the Policy Schedule / Certificate
 - ii. The date of cancellation of this Policy by either Policyholder or Passenger in accordance with General Condition no. 6.3.19 below
14. **Policy Certificate / Certificate of Insurance** means that portion of the Policy which sets out Your personal details, the type and plan of insurance cover in force, the Policy duration and Sum Insured etc. Any Annexure or Endorsement to the Schedule shall also be a part of the Certificate.
15. **Policy** means your statements in the proposal/enrolment form (which are the basis of this policy), this policy wording (including endorsements, if any) and the Policy Schedule/Certificate (as the same may be amended from time to time)
16. **Proposal Form / Enrolment Form** is the form in which the details of the Passenger is obtained for underwriting this policy. This also includes information obtained over phone or on the internet and stored on any electronic media and forms basis of issuance of the policy
17. **Scheduled Aircraft** means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorisation for civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, on regular or chartered flights operated by such carrier.
18. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

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- This Insurance is available to **Passengers** who hold an air ticket for the purpose of Domestic Travel within the boundaries of India.

The **Policy** provides cover for the following contingencies upto the maximum limit as mentioned in the **Policy Schedule / Certificate**. The Sum Insured limits shown against the respective covers will be our maximum liability for the **Insured Events** occurring during the specific trip for which the Air Ticket has been purchased.

Commencement of risk cover under the policy is subject to receipt of premium by Us.

1. Flight Cancellation
2. Flight Delay
3. Loss of Checked-in Baggage

a. Cover:

In the event of cancellation of the Scheduled Aircraft by the Operating Airlines, in which the fare paying passenger is booked to travel during the **Policy Period**, the policy will pay a fixed benefit as mentioned in the **Policy Schedule/Certificate**, provided the cancellation is done within 72 hours of the Scheduled Departure time due to any reasons including but not limited to **Force Majeure** as defined in the Policy.

b. Specific Conditions:

- a) The liability of the Insurer to make payment shall not arise until liability is admitted by the Operating Airlines.
- b) The Insurer's maximum liability will not exceed the Sum Insured applicable for the cover as mentioned in the Policy Certificate.

b. Claim Procedure applicable to Flight Cancellation:

It is a condition precedent to the Insurer's liability that upon the happening of an event that gives rise to or may give rise to a claim, the **Passenger** shall:

- a) give immediate notice to the **Assistance Service Provider** and provide with all information and documentation that they may reasonably required in relation to the validity of the claim.
- b) any document mentioned in the Claim Documentation of this policy.

a. Cover:

In the event of delay of the Scheduled Aircraft due to any reasons including but not limited to **Force Majeure** as defined in the Policy, in which the fare paying passenger is booked to travel during the **Policy Period**, the policy will pay a fixed benefit as mentioned in the **Policy Schedule/Certificate** based on the hours of Delay of Flight and as per below conditions:

- a) 61 minutes – 119 minutes from the scheduled time of Flight Departure - Benefit of ₹ 5,00/- will be paid

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- b) 120 Minutes or more from the scheduled time of Flight Departure - Benefit of ₹ 1,000/- will be paid

b. Claim Procedure applicable for Trip Delay:

It is a condition precedent to the Insurer's liability that upon the happening of an event that gives rise to or may give rise to a claim, the **Passenger** shall:

- a) give immediate notice to the **Assistance Service Provider** and provide with all information and documentation that they may reasonably required in relation to the validity of the claim.
- b) furnish all documents mentioned in the Claim Documentation of this policy.

a. Cover:

In the event of permanent or total loss of the **Passenger's** Checked-in Baggage, by the Operating Airlines on which the Passenger was travelling during the **Policy Period**, the insurer will pay a fixed benefit as mentioned in the **Policy Schedule/Certificate** towards the loss of **Checked-in-Baggage** provided that:

- a) the **Passenger** provides with the written proof from the appropriate authority of the Operating Airlines confirming the loss of **Checked-in-Baggage** to the **Assistance Service Provider**.

b. Specific Conditions:

- a. The liability of the Insurer to make payment shall not arise until liability is admitted by the Operating Airlines.
- b. Should the lost **Checked-in-Baggage** be traced and delivered to the Passenger, the Passenger shall return to the **Company** the entire amount paid hereunder.

c. Specific Exclusions:

The Insurer shall not be liable for any claim under this Cover that is caused by or is attributable to or arises out of or is howsoever connected to any of the following:

- a) any loss due to complete/partial damage for the Checked-in-Baggage;
- b) any partial loss of the items in the Checked-in-Baggage;
- c) any loss arising from any delay, detention or confiscation by customs officials, police or other public authorities;
- d) any exclusion mentioned in the General Exclusions of this policy.

d. Claim Procedure applicable under Loss of Checked-In-Baggage:

It is a condition precedent to the Insurer's liability that the Passenger shall immediately:

- a) Give immediate notice of a claim to the **Assistance Service Provider** and expeditiously give or arrange to provide with any and all information and documentation in respect of the claim and/or the Insurer's liability for it that may be requested by the Insurer.
- b) Additionally, the **Passenger** shall obtain a Property Irregularity Report from the appropriate authority of the Operating Airlines and submit it to the Insurer.
- c) The **Passenger** shall report the loss to the appropriate authority of the **Operating Airlines** depending upon the place of loss and get his/her complaint registered.
- d) any document mentioned in the Claim Documentation of this policy.

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The **Company** will not pay for any claim in respect of any Passenger directly or indirectly for, caused by, arising from or in any way attributable to:

- consequential losses of any kind or actual or alleged legal liability
- breach of Government Regulations
- any events/incidences that happened before the policy inception would not be covered. All events should fall within the policy duration. However, this exclusion shall not apply to 'Flight Cancellation' to the extent of cover described under Coverage 3.1 of the Policy.

1. Scope of Cover:

The entire scope of cover applies when the person is booked to travel as a fare paying **Passenger** in a **Scheduled Aircraft**.

2. Duty of Disclosure

The **policy** shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or on non-disclosure of any material, particular in the proposal/enrolment form, personal statement, declaration or other connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the **Passenger** or any one acting on his behalf to obtain any benefit under this **Policy**.

3. Observance of Terms & Conditions

It is a condition precedent to our liability that the **Passenger** in so far as they require anything to be done, shall comply in all respects with the terms and conditions of this **Policy**.

4. Change of Address / Contact details

It is in the **Passenger's** interest to intimate us if there is any change in residential address and phone numbers.

5. 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/Certificate**.

b. Any and all notices and declarations for the attention of the Policy holder or any or all of the Passengers shall be in writing and shall be sent to the **Policy holder's/Passenger's** address as specified in the Schedule/Certificate.

6. Transfer

Transferring of interest in this Policy to anyone else is not allowed

7. Nomination

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

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The details of nomination provided by the **Passenger** will be acknowledged by the **Company** in the Policy/Certificate issued by the Company. The **Passenger** is entitled to modify the nomination at any time and the Company upon request shall make the necessary endorsement in the Policy.

8. Fraud

If the **Policy holder** or **Passenger(s)** or his dependents shall:

- a. Make or advance any claim knowing the same to be false or fraudulent in amount or otherwise, and/or
 - b. Do/ omit to act in manner abetting fraud against Us,
- this Policy shall be null and void ab initio in relation to that Passenger/Policy Holder . All claims or payments due shall be forfeited and all payments made by us shall be repaid in full by the policy holder or the Passenger who shall be jointly and severally liable for the same.

9. Governing Law

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

10. Entire Contract

The **Policy** constitutes the complete contract of insurance. Only the Insurer may alter the terms and conditions of this Policy. Any alteration that may be made by the **Insurer** shall be evidenced by a duly signed and sealed **endorsement** on the **Policy**.

11. Assignment:

The policy can be assigned subject to applicable laws.

12. Claim Procedure:**12.a. Claim Notification:**

In the event of happening of the **Insured Events** giving rise to a claim, it is a condition precedent to our liability that the Passenger shall immediately:

- a. Give notice of the claim to the Assistance Service Provider immediately and not later than 30 days from the date of occurrence of the **Insured Event**.
- b. Expeditiously give or arrange to provide with any and all information and documentation in respect of the claim and/or our liability for it that may be requested by the **Assistance Service Provider**.

12.b. Document Submission Procedure:

1. The Passenger shall obtain and furnish the Claim documents as listed below to the Assistance Service Provider immediately and not later than 30 days from the date of occurrence of the Insured Event.
2. We shall be under no obligation to pay or arrange to make payment for any claim until and unless it is satisfied as to the validity and quantum of the claim.
3. Except in cases where a fraud is suspected, ordinarily no document not listed in the policy terms and conditions shall be deemed 'necessary'.
4. We shall only make payment to You or your Nominee.

12.c. Claim Documentation:

- Duly filled in and signed Claim form
- Bank details along with the cancelled cheque for claim payment through NEFT

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Cover	Claim Documents
Flight Cancellation	<ol style="list-style-type: none"> 1. Copy of the Air Ticket 2. Written Proof from the appropriate authority of the Operating Airlines with the reason for Flight Cancellation
Flight Delay	<ol style="list-style-type: none"> 1. Copy of the Air Ticket 2. Written Proof from the appropriate authority of the Operating Airlines with the reason for Flight Delay
Loss of Checked-in-Baggage	<ol style="list-style-type: none"> 1. Copies of baggage tags wherever applicable, 2. Copies of correspondence with the Scheduled Aircraft about the loss of checked baggage, along with details of compensation received from the Scheduled Aircraft (if any), 3. Property Irregularity Report (obtained from airline), 4. Further, the Passenger has to provide an undertaking in writing stating that in the event if the baggage is traced and returned to him / her, he / she will be refunding the entire claim amount settled under this policy.

In case of a claim, you may reach the Assistance Service Provider by message on WhatsApp number << >>or to<< >>

12.d. Claim Settlement

- We shall settle claims, including its rejection, within thirty days of the receipt of last 'necessary' document.
- However, where the circumstances of a claim warrant an investigation in the opinion of the insurer, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, Insurer shall settle the claim within 45 days from the date of receipt of last necessary document.
- In case of delay in the payment, the Company shall be liable to pay penal interest at a rate which is 2% above the Bank rate prevalent at the beginning of the financial year in which the claim is reviewed.
- The Insurer's liability to make any payment towards Insured Events shall be to make payment within India and in Indian Rupees only.

13. Delay in intimation of claim

It is essential and imperative that any loss or claim under the **policy** has to be intimated to the **Assistance Service Provider** / us strictly as per the policy conditions to enable us to appoint investigator wherever deemed necessary for loss assessment. This will enable us to render prompt service by way of quick and fair settlement of claim, which is our primary motto.

Any genuine delay, beyond the **Passenger's** control will definitely not be a sole cause for rejection of the claim. However any undue delay which could have otherwise been avoided at **Passenger's** end and especially if the delay has hindered conducting investigation on time to make proper assessment, to mitigate further loss, if any may not only delay the claim settlement but also may result in claim getting rejected on merits.

14. Disclaimer of claim

It is also hereby further expressly agreed and declared that if we shall disclaim liability to the **Passenger** for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a Court of law or pending reference before

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Ombudsman, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

15. Renewal of Policy

a. We agree to renew the policy except on grounds of moral hazard, misrepresentation, fraud or non-cooperation by the **Policy Holder**.

b. This **policy** can be renewed for a period of 12 months subject to payment of premium prior to expiry of the policy and not later than 30 days grace period post the expiry of the policy. We condone the delay and renew the policy. However, no coverage shall be available during the grace period of 30 days. A **Policy** that is sought to be renewed after the **Grace period** of 30 days will be underwritten as a fresh policy at the discretion of us.

c. The claims if any occurring during the period of break in insurance shall not be payable under the renewed policy

d. The **Company** reserves its rights to revise the premium from time to time subject to approval of the Product Management Committee of the Company.

16. Product Revision:

Any revision or modification in the policy subject to the approval from the Product Management Committee of the Company shall be notified to each **Passenger/Policy Holder** at least three months prior to the date when such revision or modification comes into effect. The notice shall set out the reasons for such revision or modification.

17. Withdrawal of the Product:

This product may be withdrawn from the market after approval from the Product Management Committee of the Company, giving details of the product and the reasons for withdrawal. We will intimate the **Passenger/Policy holder** in writing about such withdrawal 3 months prior to the renewal date. The **Passenger/Policy Holder** will have the option to migrate to another policy with similar covers if available with the **company**.

18. Cancellation of Policy

This **policy** may be cancelled by us on account of misrepresentation, fraud, and non-disclosure of material facts or non cooperation of the Passenger/Policy Holder by giving 15 days written notice delivered to, or mailed to the Passenger/policy holder's last address as shown in the records. In the event of such cancellation on the grounds of misrepresentation or fraud or non disclosure of material facts, the policy shall be void, no refund of premium shall be made and no claim shall be payable under the policy.

In the event of cancellation on the grounds of non cooperation, the **company** shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation subject to no claim under the policy.

The **Passenger** may also cancel the policy at any time before commencement of the journey in which event, the Insurer shall be entitled to deduct Cancellation charge subject to no claim reported under the Policy and retaining 25% of the premium.

19. Arbitration

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The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

20. Assignment:

The policy can be assigned subject to applicable laws.

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 , Customer Care,
 Chola MS General Insurance Company Limited
 Hari Nivas Towers First Floor
 #163, Thambu Chetty Street,
 Parry's Corner, Chennai -600001

Procedure of Grievance Redressal

- Please write to customercare@cholams.murugappa.com to register your complaint.
- In Case of Senior Citizen please write to seniorcitizensupport@cholams.murugappa.com or call our Toll free @ 1800 208 9100 (for Health products)
- On lodging the complaint, a complaint reference number will be provided. An acknowledgement will also be sent with the details of turn around 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.

Office Details	Jurisdiction of Office
AHMEDABAD - Shri Kuldip Singh, Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road,	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

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Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	
BENGALURU – Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 I 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL- Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh, Chhattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
CHANDIGARH - Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI - Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI -600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry).

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DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
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@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
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 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry
JAIPUR - Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	Rajasthan.
ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA- Shri P.K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R.Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

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Policy Wordings

LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, 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.
MUMBAI - Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA - Shri Chandra Shekhar Prasad 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 I 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA- Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.
PUNE - Shri Vinay Sah 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.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.