

CHOLA CYBER CARE POLICY
UIN: IRDAN123RPMS0152V01202425

WHEREAS the Policyholder/Proposer 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 You during the Period of Insurance mentioned in the Policy Schedule/Certificate of Insurance and for the covers, terms and conditions mentioned other than those specifically excluded, and within the limits stated thereto, provided that the liability of the Company shall in no case exceed the Limit of Liability set against such items in the Policy Schedule/Certificate of Insurance for each claim and not exceeding in the aggregate Limit of Liability specified in the Policy Schedule/Certificate of Insurance.

OPERATION OF COVER

Any insured event concerning (other than a third-party claim; see separate requirements below) must be first discovered by You during the policy period and reported to us during the Period of Insurance or within 72 hours of expiry or termination of the Period of Insurance (or within such shorter timeframe as specified below).

Any third-party claim must first be made against You during the policy period and reported to us during the Period of Insurance or within 72 hours of expiry or termination of the policy period.

Any insured events arising from the same original cause will be deemed to be one insured event, such insured event will be deemed to be first discovered or to have first occurred upon first discovery or occurrence of the first insured event of the series, and a single deductible and single limit of liability will apply in respect of the series covered. This applies to insured events discovered during the Period of Insurance and reported to us during the Period of Insurance or within 72 hours of expiry or termination of the Period of Insurance.

A. WHAT IS COVERED

Subject to the applicable limit of liability, deductible, conditions and exclusions:

SECTION 1 THEFT OF FUNDS

We will indemnify You for any direct and pure financial loss that You sustain and are not compensated for by the issuing bank, financial institution or mobile wallet company:

a. as a result of a theft of funds due to unauthorized access to Your bank account, credit or debit card or mobile wallet(s) perpetrated by a third party wholly or partially through Your personal device or smart home device or otherwise by digital or electronic means, and/or

b. as a consequence of You being a victim of phishing or email spoofing, provided that:

i. You report to the issuing bank, financial institution or mobile wallet company within [72 Hours] of discovery of the theft of funds or You lodge a police report detailing the theft of funds within [72 Hours] of discovery by You,

and

ii. You provide evidence that the issuing bank, financial institution or the mobile wallet company is not reimbursing You for the full amount of the theft of funds, You having used best efforts to obtain reimbursement from same.

- c. We will indemnify You for any reasonable and necessary costs incurred by You for prosecution of a criminal case against the third party for committing the theft of funds or the phishing or email spoofing against You.

SECTION 2. IDENTITY THEFT

- a. We will indemnify You for any direct and pure financial losses including lost wages resulting from an identity theft, provided that:
- i. You have reported to us and the local police within 7 days after discovery of the identity theft, and
 - ii. in the case of lost wages, You can provide a confirmation from Your employer that the lost wages are not otherwise being repaid
- b. We will indemnify You for the reasonable and necessary costs incurred by You for credit monitoring services and identity monitoring.
- c. We will indemnify You for any reasonable and necessary costs incurred by You for prosecution of a criminal case against a third party for committing identity theft against You.
- d. We will pay to or on behalf of You, all reasonable fees, costs and expenses of psychological assistance and treatment resulting from an identity theft.

SECTION 3. DATA RESTORATION / MALWARE DECONTAMINATION

We reimburse You for any reasonable and necessary costs incurred by the involvement of an IT expert after a cyber incident to restore Your data from Your data backup or to decontaminate or clean Your personal device(s) from malware, to the closest possible condition in which they were immediately before the cyber incident occurred and to the extent such restoration is technically feasible..

SECTION 4. CYBER BULLYING, CYBER STALKING AND LOSS OF REPUTATION

- a. We will indemnify You for any reasonable and necessary costs incurred by You for civil proceedings against a third party for committing cyber bullying or cyber stalking against You.
- b. In case of an evident and significant loss of reputation caused by cyber bullying or cyber stalking, we will indemnify You for any reasonable and necessary costs and expenses for an expert to manage and restore Your reputation by e.g. removing, demanding removal or demanding rectification of compromising or defamating material or content.
- c. We will indemnify You for all direct reasonable fees, costs and expenses for a necessary relocation of school (e.g. registration fees, school supplies, books and uniforms) due to a significant and ongoing cyber bullying or cyber stalking, provided that the change of school was recommended by an expert, in the course of psychological assistance and treatment or by relevant authorities. Otherwise, we will not indemnify You for any family expenses (e.g., lost wages, childcare, eldercare) or for expenses arising from a change of location.
- d. We will indemnify You – subject to the applicable sublimit stated in the Schedule –for all reasonable fees, costs and expenses of psychological assistance and treatment resulting from cyber bullying or cyber stalking.

SECTION 5. CYBER EXTORTION.

We will provide professional assistance from an expert for advice and support on how to best respond to a cyber-extortion threat. We will also reimburse You for any ransom You pay (where legally permissible and subject to our prior written consent).

If so requested by us, You must notify any relevant law enforcement authorities of the cyber extortion.

Without prejudice to the exclusion contained at section 13 of “What is not covered”, the amount of any payment of crypto currency under this coverage section will be determined by us at its value at the close of business on the date the transfer of crypto currency occurred as a result of the fraud event or was made in response to the cyber extortion event.

SECTION 6. ONLINE SHOPPING

We will reimburse You for Your direct and pure financial loss due to transactions on the internet via payment card or mobile wallet that You have been dishonestly induced to enter by a third party by electronic means to make a purchase of goods or services which are not delivered or rendered; provided that:

- i. You can show that You have made reasonable attempts to seek a recovery or refund from the third party and/or seller of the goods and services to indemnify You for Your financial loss; and
- ii. the fraud event is reported by You to Your card issuer, payment service provider, financial institution or other relevant entity within (48 hours) of discovery by You; and
- iii. Your card issuer, payment service provider, financial institution or other relevant entity refuses in writing to reimburse You for transactions made by You as a result of the fraud.

SECTION 7. ONLINE SALES

We will reimburse You for Your direct and pure financial loss resulting from You selling goods online on a non-commercially basis to a dishonest or fraudulent third party buyer, where You have lost physical control of the goods without receiving due payment for such goods; provided that You can show that You have made reasonable attempts to seek payment or recover the delivered goods from the third party buyer or other relevant parties to indemnify You for Your financial loss, including involvement of the police.

SECTION 8. SOCIAL MEDIA AND MEDIA LIABILITY

- a. We will pay any sums for which You are legally liable arising from a third party claim for any unintentional:
 - i. defamation,
 - ii. breach of copyright, title, slogan, trademark, trade name, service mark, service name or domain name, or
 - iii. breach or interference of privacy rights,resulting from Your online media activities including media activities in social media.
- b. We will also reimburse Your legal costs incurred by You resulting from the third party claim covered under this coverage section.

SECTION 9. NETWORK SECURITY LIABILITY

a. We will pay any sums for which You are legally liable arising from a third party claim for a cyber incident on Your personal devices that You failed to prevent and which has caused damage, alteration, destruction or theft of data or a DoS attack on third parties' computer systems.

b. We will also reimburse Your legal costs incurred by You resulting from the third party claim covered under this coverage section

SECTION 10. PRIVACY BREACH AND DATA BREACH LIABILITY

a. We will pay any sums for which You are legally liable arising from a third party claim for a data breach relating to confidential information or personal data of a third party transmitted, stored or otherwise processed on Your personal devices.

b. We will also reimburse Your legal costs incurred by You resulting from the third party claim covered under this coverage section.

SECTION 11. PRIVACY BREACH AND DATA BREACH BY THIRD PARTY

We will reimburse Your legal costs incurred by You for claims for damages filed by You against a third party for data breach relating to Your confidential information or personal data, provided the third party has communicated in writing to You or has acknowledged publicly by electronic or print media the occurrence of a data breach of Your confidential information or personal data.

SECTION 12. SMART HOME COVER

We reimburse You for any reasonable and necessary costs incurred by the involvement of an IT expert after a cyber incident to decontaminate and restore Your smart home devices, to the closest possible condition in which they were immediately before the cyber incident.

B. WHAT IS NOT COVERED

We will not cover any claim by You under this policy arising directly or indirectly from the following:

1. insured events or circumstances that could reasonably lead to an insured event which are known by You prior to the inception of this policy.
2. any action or omission of You or any misbehaviour of You which is intentional, malicious, dishonest, deliberate or reckless;
3. any action or omission in Your capacity as employee or self-employed person as well as any professional or business capacity.
4. war or cyber operation (whether war be declared or not). Discharge of a nuclear weapon will be deemed to arise from war even if accidental. Notwithstanding our burden of proof, which shall remain unchanged by this exclusion clause, for determining attribution of a cyber operation to a sovereign state, You and we will consider any available, objectively reasonable evidence. This may include formal or official attribution by the government of the sovereign state in which the computer systems affected by the cyber operation are physically located to another sovereign state or those acting at its direction or under its control.
5. failure, interruption, degradation or outage of infrastructure (e.g. any communication equipment, air conditioning, power supply installations, standalone generators, frequency inverter units, transformers and any other facilities that are used to maintain the functioning of electronic facilities that support computer systems and data) or related services of the following third party providers that are not under Your control: telecommunication (including the internet), internet service (including internet service providers responsible for the provision of services and technical equipment for accessing and use/operation of the internet; domain name system service providers; other internet and external network service providers responsible for internet exchanges; network providers; and cable network, satellite and radio communication network operators), satellite, cable, electricity, gas or water providers.
6. loss of or damage to tangible property and any consequential losses resulting therefrom, including the loss of use of tangible property.
7. investment or trading losses including without limitation any inability to sell, transfer or otherwise dispose of securities.
8. bodily injury, psychological harm, trauma, illness or death. This exclusion shall not apply to anxiety or mental stress as set forth in Coverage Section "Identity Theft" and Coverage Section "Cyber Bullying, Cyber Stalking and Loss of Reputation"
9. misappropriation, theft, infringement or disclosure of any intellectual property (such as patents, trademarks, copyrights). This exclusion shall not apply to Coverage Section "Social Media and Media Liability". However, theft, infringement, misuse or abuse of patents will always remain excluded.
10. third party claims made by Your family members, any person residing with You, made from Your account or any joint account holder with You..
11. contractual liability which exceeds legal liability which would otherwise arise.

12. any costs of betterment of Your personal device or Your smart home devices to the insured event, unless unavoidable.
13. any loss of or damage to cryptocurrencies (e.g. Bitcoin, Ethereum, Ripple, IOTA). This exclusion shall not apply to Coverage Section "Cyber Extortion" with regards to any ransom payments.
14. Gambling.

C. HOW TO MAKE A CLAIM

1. Reporting.

You must report as soon as is reasonably practicable to us or to the incident response provider any actual insured event, which may give rise to coverage under this policy.

2. Assistance and Cooperation. You shall:

- a. take all reasonable and necessary measures to minimise the duration and effect of any insured event,
 - b. cooperate with us or the incident response provider (including preserving any software and data)
 - c. provide all documents and information and render all assistance as reasonably requested by us or the incident response provider, and
 - d. assist in the conduct of lawsuits, in making settlements, and in enforcing any right of contribution or indemnity against any person or organization that may be liable to You because of acts, errors, or omissions covered under this policy.
3. Claims against You. You must not, without our prior written consent, admit liability for, pay, settle or prejudice any third party claim. You must assist us in investigating, defending and settling the third party claim, and assist any lawyer or other expert we appoint on Your behalf to defend the third party claim. You must pay the deductible to any third party we require to comply with any settlement. If we have directly indemnified any third party, You must immediately reimburse us for the amount of the applicable deductible.

3. Documents required:

- a) Submission of fully completed and signed Claim form
- b) Copy of FIR/Complaint lodged with Police Authorities / cyber cell
- c) Copies of legal notice received from any Person/entity
- d) Copies of summons received from any court in respect of a suit filed by a party/entity
- e) Copies of correspondence with financial institutions with regard to any Loss
- f) Legal notice served on any Financial Institution and or case filed against Financial Institution for IT Theft Loss
- g) Copies of legal notice served on any Third Party for any Data breach or privacy breach
- h) Copies of criminal case filed against third party
- i) Copies of invoices for expenses covered under the policy for which indemnity is sought
- j) Proof to show that the Personal Data is the propriety information belonging to the Insured.
- k) Proof to show that Loss is incurred by the Insured.
- l) KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc.,
- m) Any other Document
- n) Turn Around Time for claims settlement is 21 working days

D. GENERAL CONDITIONS

1. Our liability. We will not be liable for the deductible applicable to each and every insured event or third party claim. Our liability will be in excess of any deductible and subject to the limit of liability for each and every insured event or third party claim as well as the aggregate limit of liability as stated in the Policy Schedule/Certificate of Insurance.

2. Representation and Warranty. In issuing this policy we have relied upon Your statements, representations and information as being true and accurate. If Your statements, representations or information contain misrepresentations which were made deliberately or recklessly and which materially affect our acceptance of the risk or the hazard assumed, we shall not be liable for a loss or claim based upon, arising from, or in consequence of, any such misrepresentation. We are not obliged to return any of the premiums paid in such circumstances.
3. Preconditions. We are only obliged to indemnify You in accordance with this policy if You:
 - a. make sure Your personal devices or smart home devices are used and maintained as recommended by the manufacturer or supplier, and
 - b. prevent and mitigate loss or damages covered under this policy by:
 - i. Providing, maintaining and updating the operational system of Your personal devices and smart home devices within 14 days after an official security patch has been issued for installation,
 - ii. Deployment of appropriate system, device and data security measures (e.g. antimalware solutions)
 - iii. Usage/change of appropriate passwords, and
 - iv. Maintaining and updating at appropriate intervals data backup of Your data, at least every 14 days.

However, we shall not refuse payment to You if You prove that Your non-compliance with the above preconditions was neither intentional nor grossly negligent. Equally we shall not refuse the payment to You if You prove the insured event was not caused or aggravated by the non-compliance with the above preconditions.

4. Payment under more than one section. Any cover affecting more than one section of cover will be subject to the highest applicable deductible.
5. Subrogation. If any payment is made under this policy, we will be subrogated (i.e. entitled to seek recovery of costs from any third party) to the extent of such payment up to all Your rights of recovery from any third party. You must do all that is necessary to assist us in exercising and must not prejudice such rights. Any monies recovered will be applied firstly to any costs and expenses made to obtain the recovery, secondly to any payments made by us, and thirdly to any other payments made by You.
6. Other Insurance. If You can benefit from other insurance for the same insured event, this policy will apply in excess over this other policy except insurance written specifically to cover as excess over the applicable limit of liability in this policy.
7. **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.
8. Termination:
 - a. The insured can cancel the policy at any time during the term by informing the Company. In case the insured cancels the policy, he/she is not required to give reasons for cancellation.
The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the insured.
 - b. The company shall –
 - i. Refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
 - ii. 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
9. Notices. Notices must be in writing and sent by email, registered post or hand to the addresses stated in the schedule or any other agreed addresses. You may give notice by telephone but must send a written notice as soon as practical afterwards.
10. Assignment. You must not assign any legal rights or interests in this policy without our prior written consent.
11. Variations. Variations to this policy must be agreed by the named insured and us in writing.

12. Laws or regulations. If any provision of this policy conflicts with the laws or regulations of any jurisdiction in which this policy applies, this policy must be amended by the named insured and us to comply with such laws or regulations.
13. Severability. Any unenforceable provision of this policy will not affect any other provisions and, if practicable, will be replaced with an enforceable provision with the same or similar intent as that unenforceable provision.
14. Third party rights. No third party who is not a party to this policy shall have no right to enforce any part of this policy.
15. Law and jurisdiction. This policy will be governed by the laws as stated in the schedule. The courts as stated in the schedule will have exclusive jurisdiction for any dispute.
16. Definitions. A definition in this policy to the singular shall include the plural and vice versa.

E. DEFINITIONS

Aggregate limit of liability – the amount stated in the **schedule** which shall be the maximum amount payable by **us** under this **policy** for the total of all loss whether in respect of first party cover or **third party claims** or payment of any expenses including any payment made by **us** to the **incident response provider**.

Confidential information – any form of sensitive information not publicly available, whether or not marked as ‘confidential’.

Cyberbullying – any acts of:

- a) harassment (including repeated personal interaction despite a clear indication of disinterest)
 - b) intimidation,
 - c) defamation of character,
 - d) illegitimate invasion of privacy (including monitoring the use of the internet, email or any other form of electronic communication); or
 - e) threats of violence,
- committed against **You** over the internet.

Cyber extortion – any demand for money, crypto currency or other consideration based on (i) a credible threat by a third party against **You** to damage, disable, deny access to or disseminate content from **Your** personal device, or (ii) an offer to restore access or functionality in connection with a cyber incident on **Your** personal device.

Cyber incident – any **malicious act** or **malware** occurring on **Your** personal devices or **Your** smart home devices.

Cyber operation - the use of a computer system by, at the direction of, or under the control of a sovereign state to (i) disrupt, deny access to or, degrade functionality of a computer system, and/or (ii) copy, remove, manipulate deny access to or, destroy information in a computer system.

Cyber Stalking – the repeated use of electronic communications to harass or frighten someone.

Data – any digital information, irrespective of the way it is used, stored or displayed (such as text, figures, images, video, recordings or **software**).

Data backup is a copy of **Your** data stored outside of **Your** personal devices so that it may be used to restore **Your** original data after an insured event.

Data breach – a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of or access to, **personal data** or **confidential information**

Deductible – with respect to any one insured event, the amount (as stated in the **schedule**), which **You** must pay in case of any claim under this policy.

DoS attack – any **malicious act** causing total or partial disruption or unavailability of **personal devices or smart home devices** by an overloading stream of requests, including distributed denial-of-service attacks.

Email spoofing – any forgery or wrongful manipulation of an email so that the receiver is misled to believe that the email is real and therefore trusts its faked origin.

Expert – any person or legal entity appointed by or in consultation with **us** and/or the **incident response provider** (such as an IT, lawyer or public relations consultant).

Family – means **You**, **Your spouse**, **Your children**, **siblings**, **parents** residing in the same household, maximum up to 4 in number shall be covered under the policy.

Identity theft – the digital theft or acquisition by fraudulent means of **personal data**, which has resulted or could reasonably result in the wrongful use of such **personal data**.

Incident response provider – the legal entity stated in the **schedule**.

Insured – :

the named **insured** as set forth in the Policy **Schedule/Certificate of Insurance**; and where “Family” coverage was selected in the schedule of this policy, the named insured and:

the spouse or permanent partner of the named insured and the children of the named insured or of the spouse/permanent partner permanently residing in the same household at the time of taking out the policy.

Insured event – any **theft of funds**, **cyber incident affecting Your personal devices**, **identity theft**, **cyberbullying**, **cyber stalking**, **cyber extortion**, financial loss due to **online sale** or **online shopping** , cyber incident affecting **Your smart home devices** and/or **third-party claim**.

Legal costs – any costs, expenses and/or fees for **experts**, investigations, court appearances, surveys, examination and/or procedures that are necessary for **Your** civil, administrative and/or criminal proceedings. This does not include **Your** general expenses (such as salaries and overheads).

Limits of liability – as stated in the **schedule**, including any sub-limit and aggregate limit of liability.

Loss of reputation – any adverse effect on **Your** reputation due to a publication on the internet (including social media) by a **third party**.

Lost wages – any salary that was lost or not paid by **Your** employer, solely as a result of any **insured event**. Computation of lost wages for self-employed persons must be supported by, and will be based on, prior year tax returns.

Malicious act – any unauthorised or illegal act of a **third party** intending to cause harm to or to gain access to, or disclose **data** from **personal devices** or **smart home devices** through the use of any **personal device, smart home device,** computer system or computer network including the internet.

Master Policy means the Group Policy issued to the Policyholder/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.

Malware – any unauthorised or illegal **software** or code (such as viruses, spyware, computer worms, trojan horses, rootkits, ransomware, keyloggers, dialers and rogue security **software**) designed to cause harm to or to gain access to or disrupt **personal devices** or **smart home devices** or computer networks

Mobile wallet – means any online account in which **You** deposit or earn money which is denominated in a specific currency that can be spent in a (online) store.

Online media activities – any text, images, videos or sound distributed via **Your** website, social media presence or e-mail.

Personal data – any information relating either directly or indirectly, in to a natural person who is either identified or identifiable (e.g. by reference to identifiers such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural or social identity of that natural person) as defined in and protected by applicable data protection laws.

Personal devices – any devices (computers, laptops, tablets, mobile phones, etc.) which are privately owned or leased by You, used for the purpose of creating, accessing, processing, protecting, monitoring, storing, retrieving, displaying or transmitting **data**. Personal devices does not include any **smart home devices** or computer systems used in vehicles.

Phishing – the attempt to obtain sensitive information such as usernames, passwords, and credit card details often for malicious reasons, by masquerading as a trustworthy entity in an electronic communication, in text or machine-readable optical form (e.g. QR code).

Period of Insurance– the duration of this **policy** as stated in the **Policy Schedule/Certificate of Insurance**.

Policy Schedule / Certificate of Insurance means schedule attached to and forming part of this Policy mentioning the Insured's details, the Sum Insured, Period of Insurance and limits to which benefits under the Policy would be payable.

Premium – the amount payable by **You** as stated in the **Policy Schedule/Certificate of Insurance**.

Proposer / Policyholder – The name stated in the Master Policy / Policy Schedule

Psychological assistance and treatment – the involvement of an accredited psychiatrist, psychologist or counsellor chosen by **You** at **Your** own discretion with the prior written consent of **us**, not to be unreasonable withheld or delayed, to treat **You** for stress, anxiety or such similar medical conditions.

Ransom – any money, cryptocurrency or other digital currency demanded by a **third party** in the course of a **cyber extortion**.

Smart home devices – any devices or IoT components used by **You** in **Your** household in order to operate or control smart home enabled devices such as cameras, air conditioning, lighting, alarming systems or fire protection systems.

Software – any digital standard, customised or individual developed program, or application held or run by a **personal device** that comprises a set of instructions that are capable, when incorporated in a machine readable medium, of causing a machine with information processing capabilities to indicate, perform or achieve a particular function, task or result.

Theft of funds – any unauthorized electronic transfer of money, assets or any other funds.

Third party – any person or legal entity other than the **insured** as stated in the **schedule**.

Third party claim – any written demand or assertion for compensation or damages by a **third party** against **You**.

War – armed conflict involving physical force (i) by a sovereign state against another sovereign state, or (ii) as part of a civil war, rebellion, revolution, insurrection, military action or usurpation of power

We/Us/Our/Insurer – means Cholamandalam General Insurance Company Limited

You/ Your – the **Insured**.

Your personal devices – any **personal devices** owned, leased or licensed, and directly controlled by **You**.

GRIEVANCES

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.

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
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		
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				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.		