

EVENT CANCELLATION INSURANCE POLICY

POLICY WORDINGS

In consideration of the payment of premium and based on the information contained in the Proposal and all other documents accompanying it, Universal Sampo General Insurance Company Ltd. (hereinafter referred to as the Insurer) agrees, subject to all the terms and conditions of the *policy*, to provide coverage as follows:

A. Insuring Clauses

Subject always to the terms, conditions, limitations and exclusions contained herein or endorsed hereon, We agree to indemnify *Your*:

- a. *Ascertained net loss* resulting from *cancellation, abandonment or interruption* of the event:
 - i. resulting from circumstances which are unforeseen, unavoidable and beyond *Your* control where the event cannot go ahead at any time in the future.
 - ii. all necessary *additional expenses* incurred by *You* to avoid or reduce a loss under this section provided such expenses do not exceed the sum of the original loss.
 - b. *Additional expenses* incurred from *postponement or relocation* of the event:
 - i. Either to enable the event to take place on the event date; or
 - ii. To enable the event to take place at a future date.
- up to but not exceeding the *limit of indemnity* shown in the *schedule*.

B. Policy Definitions

1. *You / Your* means the person or persons, firm, organisation or company listed on the schedule as the Insured
2. *Adverse Weather Conditions* mean any weather related conditions that:
 - I. Pose a threat to the life or limb of the public attending the event
 - II. Cause the venue to become inaccessible or unusable.
 - III. Pose a threat to the life or limb of the *participants* due to take part of the event.
3. *We / Us / Our* means *Universal Sampo General Insurance Company Limited*
4. *Policy* means the following documents:
 - I. this document,
 - II. the proposal form,
 - III. the *schedule*,
 - IV. any certificate of insurance
 - V. any endorsements
1. *Schedule* means the schedule attaching to and forming part of this policy, including any schedule substituted for the original schedule.
2. *Limit of indemnity* means the amount stated in the *schedule* which shall be *Our* maximum Limit of indemnity under this *policy* in respect of each and every claim or series of *claims* attributable to one event for which this *policy* provides coverage,

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3. *Deductible* means the amount shown as such in the *schedule*, which shall be *Your* responsibility in respect of each *claim* or each request for indemnity under the *policy*
4. *Additional Expenses* means any necessary extra expenses sustained by *You*:
 - I. following a *postponement* or *relocation*, over and above the expenses which would have been incurred by *You* if the event had not been postponed or relocated, or
 - II. reasonable additional costs incurred to reduce or prevent a *cancellation*, *abandonment*, *interruption*, *postponement* or *relocation* that has occurred or appears likely to occur.
additional expenses shall not include lost earnings or *net profit*
5. *Event* or *Event(s)* means the event(s) or performance(s) as described in the *schedule*
6. *Ascertained Net Loss* means such sums as represent:
 - I. Expenses which have been irrevocably expended and are directly attributable to the promoting, staging and / or organising of the event less any savings *You* are able to effect to mitigate such loss, and
 - II. the reduction in *net profit* (when insured and the figure of *gross revenue* is stated in the *schedule*) which *You* can satisfactorily prove would have been earned had the event(s) taken place, taking into account trends and special circumstances which would have affected such *net profit*, less any savings the *You* are able to effect to mitigate such loss
7. *Gross Revenue* means all monies paid or payable to *You* from every source arising out of the event(s)
8. *Expenses* means the total of all costs and charges which would have been incurred by *You* in organizing, running and providing services for the event(s) had a loss not occurred.
9. *Net Profit* means *gross revenue* less expenses.
10. *Cancellation* means the necessary cancellation, withdrawal or curtailment of the event(s)
11. *Abandonment* or *abandoned* means the inability to complete any or all of the event(s) once commenced.
12. *Postponement* or *postponed* means the unavoidable deferment of any or all of the event(s) to another time
13. *Interruption* or *interrupted* means the *Your* inability to keep open the whole or any part of the event(s) after opening, followed by the reopening thereof.
14. *Relocation* or *relocated* means the unavoidable removal of the event(s) to another *Location*.
15. *Location* means the place(s) stated in the *schedule* where the event(s) is due to take place.
16. *Participant* means any party who performs or would perform any essential function needed for the successful fulfillment of the event(s), including but not limited to any key performer, speaker, team, player, performing groups, exhibitors or guests

17. *Pollutants* means any type of matter, substance or ecologically harmful contaminant including, but not limited to oil, smoke, vapour, soot, fumes, fungi, acids, alkalis, chemicals and waste.
18. *Biological agents* means any
 - i. Bacteria
 - ii. Mildew, mould or other fungi
 - iii. Mycotoxins, spores, or other products of any of the foregoing
 - iv. Viruses or other pathogens (whether or not a micro-organism)
19. *Employee* means any person, other than *Your* director or partner, who is or has been under a contract of employment or apprenticeship or any work experience or similar scheme with *You*, solely in connection with *Your* business. This definition does not include sub-contractors.
20. *Major peril* means Fire, Lightning, Earthquake, Landslip, Flood and/or Inundation
21. *National Mourning* means a period of countrywide mourning so as to commemorate a tragic event.

C. Exclusions

We will not pay for any *claim* or *claims* resulting in *cancellation, abandonment, interruption, postponement* or *relocation* of the *event* which results directly or indirectly from

1. *Adverse weather conditions* unless specifically endorsed on the *policy*
2. non-appearance any *participant* scheduled to perform or appear at an *event* unless specifically endorsed on this *policy*
3. operation of a *major peril* which results in the non-availability of the proposed site or venue of the *event*, unless specifically endorsed on this *policy*.
4. breach of contract of any kind
5. any work being carried out by builders or other contractors which renders the *location* or its facilities unusable
6. any communicable disease or threat or fear of communicable disease (whether actual or perceived) which leads to:
 - i. the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency.
 - ii. any travel advisory or warning being issued by a national or international body or agency
7. any action taken in controlling, preventing, suppressing (including any fear or threat thereof, whether actual or perceived) or in any way relating to:
 - i. influenza A (HN51) (also known as “avian flu” or “bird flu”); or
 - ii. influenza A (H1N1) (also known as ‘swine flu’); or
 - iii. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or
 - iv. any mutation, variant, strain, virus, complex or syndrome that is related to I, ii and iii. above;

This insurance also excludes loss directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of I, ii and iii above.
8. withdrawal or lack of financial support of any kind, financial failure of the *event*, any administrative proceedings (voluntary or involuntary) including insolvency or receivership. or financial default by any party, lack of or inadequate receipts or sales and exchange rate fluctuations

9. lack of audience or public support, or loss of public image
10. any dishonest, fraudulent, criminal or malicious act committed by *You* or *Your* Directors, Officers, Employees, Agents or Representatives
11. Strike or lockout by *You* and/ or *Your* employees
12. *National mourning* unless such *national mourning* is declared by the Central Government, and the event is taking place in India, following the death of an important national or international leader within 7 days of the commencement of the event or during the event
13. Discharge, dispersal, seepage, migration, release or escape of any *pollutants* or *biological agents*
14. Circumstances which existed prior to the inception of the *policy* and which threatened to result in a covered loss, if *You* knew or should have known of such circumstances and failed to make them known to *Us* in writing prior to the inception of the *policy*
15. *Your* lack of care, diligence or prudent behaviour, the result of which would increase the risk, and/or likelihood of a loss, hereunder
16. Any alterations to or variance of the event without *Our* prior written approval
17. *Your* failing to:
 - i. observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction
 - ii. make all necessary arrangements for the successful fulfilment of the event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and / or rehearsal time) in a prudent and timely manner
 - iii. ensure that all necessary contractual arrangements were made and confirmed in writing with *You* and that all necessary authorisations, (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licences, permits, visas, copyright and patents) be obtained in a timely manner and valid for the period of the event(s)
18. actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
19. civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order
20. any order for repatriation, internment, imprisonment, deportation or the refusal of permit to enter any country where the event(s) is to be held
21. actual, threatened, feared or perceived use of any biological, chemical, radioactive, or nuclear agent, material, device or weapon
22. nuclear reaction, nuclear radiation or radioactive contamination
23. Terrorism:
 - i. any act of terrorism and / or the threat thereof (whether actual or perceived) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
 - ii. any loss resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism or fear thereof.

For the purpose of this exclusion, Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purpose including intention to influence any government and/or to put the public, or any section of the public, in fear.

D. Policy Conditions

1. False or Fraudulent Acts

If *You* or anyone acting on *Your* behalf is in any way fraudulent in obtaining any benefit under this *policy*, We will deny liability in respect of such *claim*.

2. Subrogation:

If We grant indemnity under this policy in respect of any claim then We shall be subrogated to any and all rights of recovery accruing to *You* in respect of such *claim* regardless of whether or not any payment has been made or *You* have been compensated in full for *Your* loss. *You* must give all such assistance in the exercise of rights of recovery as We may reasonably require. *You* must refrain from doing anything that might prejudice *Our* actual or potential rights of recovery against any party.

3. Assignment

Neither this *policy* nor the rights it creates may be assigned without *Our* prior written agreement by way of endorsement to this *policy*

4. Arbitration

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.

5. Territory

Only an event taking place at a Location within India will be covered under this *policy*

6. Observance of Policy Terms

The due observance and fulfilment of the terms, provisions and conditions of this *policy* insofar as they relate to anything to be done or not to be done by *You* shall be conditions precedent to *Our* liability under this policy.

7. Other Insurance

If in respect of any claim under this *policy*, *You* are entitled to indemnity under any other policy of insurance, then We will not be liable to pay or contribute under this policy more than its rateable proportion of any compensation, costs, charges and expenses.

You agree to provide us prior to the inception of the *policy* and at all times during the period of insurance, details of any other policy of insurance in respect to the event

8. Procedure to be followed by You if any cancellation, abandonment, interruption, relocation or postponement of the Event seems likely to occur:

- i. Give immediate notice to *Us*
- ii. Undertake all reasonable endeavours and carry out all reasonable practical measures to avoid, mitigate, reduce or diminish the loss
- iii. Cooperate with *Us* in the investigation of such *cancellation, abandonment, interruption, relocation or postponement* by providing *Us* with relevant records and documents that We may reasonably require
- iv. Provide *Us* with a signed proof of loss with all supporting evidence of the loss
- v. Make no admission of any liability or indemnity to any other party without *Our* prior written consent
- vi. The grounds for cancellation of the policy, for the insurer, can be only on the grounds of misrepresentation, non-disclosure of material facts, fraud or non-co-operation of the insured.

9. Underinsurance

- i. If the expenses of the event covered; and/or
- ii. If the gross revenue (in the event net profit is insured under this *policy*) at the commencement of any loss is greater than the value than the Limits stated against item 5 (and if Net profit be insured in item 6) in the *schedule* to this *policy*, *You* will be considered as being *Your* own Insurer for the difference and shall bear a rateable proportion of the loss.

10. Premium

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The entire premium will be paid by *You* prior to the inception of this *policy* and it will be deemed to be fully earned. No refund of premium will be made under any circumstances

11. Maintenance of Records

You shall maintain adequate records in connection with the *event* insured under this *policy* throughout the entire period of insurance

12. Loss Payee

In the event *You* have asked *Us* to designate any party other than *You* as the loss payee, and the same has been endorsed by *Us* in the schedule to the *policy*, all *claim* payments due under the terms and conditions of this Insurance shall be made payable to such party. Payment of such losses by *Us* to such Loss Payee shall be a sufficient and complete discharge of all of *Our* obligations to *You* and Loss Payee(s) in connection with said loss(es).

13. Legal action against *Us*

No suit shall be brought upon this Insurance unless *You* have strictly complied with all the *policy* provisions and have commenced such suit within twelve months from the date of loss.

CLAIM PROCEDURE

Claim Intimation

In the event of any circumstances likely to give rise to a claim insured must follow the following.

- a) Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism / Burglary / Theft / involvement of any third party / injury or casualty / malicious act.
- b) Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.
- c) Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.
- d) While notifying your claim, please share your
 - 1) policy number under which you prefer to lodge your claim,
 - 2) date of loss,
 - 3) place of loss,
 - 4) cause of loss
 - 5) estimate of your loss.
 - 6) Details of contact person with mobile no. and e- mail ID.
- e) Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor / investigator appointed.
- f) Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.

Followed by notification of a claim, insured is expected to follow the following procedures.

- a) Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.

- b) Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.
- c) Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.
- d) Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.
- e) After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.
- f) Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.
- g) Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to responded for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".

Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)

1. Proof of Event Cancellation: This can be an official cancellation notice from the event organizer or venue.
2. Insurance Policy Document: A copy of your insurance policy that covers event cancellations.
3. Proof of Payment: Receipts, invoices, or bank statements showing payment for the event and any related expenses.
4. Communication Records: Emails, letters, or messages related to the cancellation.
5. Reason for Cancellation: Documentation explaining why the event was canceled, such as a letter from the organizer or a news article.
6. Proof of Expenses: Any costs incurred due to the cancellation, like travel or accommodation expenses.
7. Claim Form: Completed insurance claim form, if applicable

- **Escalation Matrix**

Level 1 - contactclaims@universalsompo.com

Level 2 - grievance@universalsompo.com

Level 3 - gro@universalsompo.com

GRIEVANCES

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

➤ **Step 1**

a. Contact Us

1-800-224030/1-800-2004030

b. E-mail Address: Contactus@universalsompo.com

c. Write to us Customer Service Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

d. Senior Citizen Number: 1800 267 4030

➤ **Step 2**

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- grievance@universalsompo.com

Drop in Your concern

Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

➤ **Step 3:**

In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:

Chief Grievance Redressal Officer

Universal Sampo General Insurance Company Limited

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Email : gro@universalsompo.com

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal>

➤ **Step 4.**

Bima Bharosa Portal link : <https://bimabharosa.irdai.gov.in/>

Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at <https://www.gicouncil.in/>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: <https://www.cioins.co.in/Ombudsman>

Note: Grievance may also be lodged at IRDAI <https://bimabharosa.irdai.gov.in/>

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

Email: bimalokpal.ahmedabad@cioins.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 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
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 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.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 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539	Delhi & Following Districts of Haryana - Gurugram, Faridabad , Sonapat & Bahadurgarh

<p>Email: bimalokpal.delhi@cioins.co.in</p>	
<p>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@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>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 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan</p>
<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>

<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, 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.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA 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 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>

PUNE

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.: 020-24471175

Email: bimalokpal.pune@cioins.co.in

Maharashtra,
Area of Navi Mumbai and Thane
excluding Mumbai Metropolitan
Region.