

EVENT CANCELLATION INSURANCE POLICY
POLICY WORDINGS

REGISTERED & CORP OFFICE:

**Universal Sampo General Insurance Company Limited:
8th Floor & 9th Floor (South Side), Commerz International Business Park, Oberoi Garden
City, Off Western Express Highway, Goregaon East, Mumbai 400063.**

Contact US:

24/7 Customer Care: Toll free Nos: 1800 - 22- 4030 or 1800-200-4030

Email: contactus@universalsampo.com

Website: www.universalsampo.com

IRDAI Registration Number:134

CIN: U66010MH2007PLC166770

In consideration of Your having paid the premium, We will indemnify You in respect of loss or damage to Your assets mentioned in the Schedule caused by one or more of events as mentioned under the item “What We Cover” during the Policy Period provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.

This Policy is an evidence of the contract between You and Universal Sampo General Insurance Company Limited. The information furnished by You in the Proposal Form and the declaration signed by You forms the basis of this contract.

The Policy, the Schedule and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning wherever it may appear.

DEFINITION

1. **You/Your :** The person (s) named as Insured in the Schedule
2. **We/Us/Our :** Universal Sampo General Insurance Company Limited
3. **Proposal:** The application form You sign for this insurance and/or any other information You give to Us or which is given to Us on Your behalf.
4. **Policy:** Policy wording, the Schedule, the Proposal form and Endorsement / Memoranda, if any.
5. **Schedule:** The document which describes You, the cover that applies the Period of Insurance and other details of Your Policy.
6. **Limit of Liability:** It means the amount stated in the Schedule which shall be Our maximum liability under this Policy for any one claim .
7. **Period of Insurance:** The time period for which the contract of insurance is valid as shown in the Policy Schedule.
8. **Excess/Deductible** The amount stated in the Schedule, which shall be borne by You first in respect of each and every claim made under this Policy.
9. **Sum Insured:** Sum Insured is the amount set out in the Schedule against each Section covered in the Policy which represents our Limit of Liability in respect of the coverage granted.
10. **Event:** A significant occurrence or happening/a social gathering or activity on the specified date(s) at a particular venue/location.
11. **Ascertained Net:** Ascertained Net Loss means such sums in excess of any deductible stated in the Schedule, representing
 - 11.1 that part of the Expenses which have been irrevocably expended in connection with the Insured Event(s), less such part of the Gross Revenue received or receivable less any savings the Insured is able to effect to mitigate such loss and

- 11.2** the reduction in Profit (when Profit is insured and stated in the Schedule) which the Insured can satisfactorily prove would have been earned had the Insured Event(s) taken place.
- 12. Gross Revenue:** Gross Revenue means all monies which would have been paid or payable to the Insured from every source arising out of the Insured Event(s) had a loss not occurred.
- 13. Expenses:** Expenses means the total of all costs and charges which would have been incurred by the Insured in organizing, running and providing services for the Insured Event(s) had a loss not occurred.
- 14. Profit(when insured):** Profit(when insured) means the amount by which Gross Revenue exceeds Expenses.
- 15. Cancellation:** Cancellation or cancelled means the inability to proceed with any or all of the Insured Event(s) prior to commencement.
- 16. Abandonment:** Abandonment or Abandoned means the inability to complete any or all of the Insured Event(s) once commenced.
- 17. Postponement:** Postponement or Postponed means the unavoidable deferment of any or all of the Insured Event(s) to another time.
- 18. Interruption:** Interruption or interrupted means the inability of the Insured to keep open the whole or any part of the Insured Event(s) after opening, followed by the reopening thereof.
- 19. Relocation:** Relocation or Relocated means the unavoidable change of venue of the Insured Event(s) to another Venue/location.
- 20. Participant:** Participant means any party who performs or would perform any essential function needed for the successful fulfillment of the Insured Event(s).
- 21. Venue:** Venue means the address(es) stated in the Schedule where the Insured Event(s) is to be held.
- 22. Bodily injury:** Death or any bodily or mental injury or disease.
- 23. Computer Virus:** A piece of executable code not written or owned by **you** which is introduced without **your** permission or knowledge and propagates itself through **your** computer system or network.
- 24. Defence Costs:** Reasonable costs incurred with **our** prior written agreement to investigate, settle or defend a claim against **you**.
- 25. Employee:** Any person working for **you** in connection with **your** business who is:
- employed by **you** under a contract of service or apprenticeship;
 - hired to or borrowed by **you**;
 - self-employed and working on a labour only basis under **your** control or supervision;
 - engaged by labour only sub-contractors;
 - a labour master or a person supplied by him;
 - engaged under a work experience or training scheme;
 - a voluntary helper.

26. National/State Mourning: Period declared by a nation's government which includes the days marking the death or funeral of President/Prime Minister /Chief Minister/Governor or a National leader from that country or elsewhere.

27. Salvage: The amount that is assessed which the damaged asset will fetch in the open market. The amount is deducted from the claim amount.

28. Terrorism: An act of terrorism means an unlawful act, including but not limited to the use of force or violence &/or the threat thereof, of any person or group(s) of persons, whether acting above or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including die intention to influence any government &/or to put the public, or any section of the public in fear.

COVERAGE

SECTION I- CANCELLATION AND ABANDONMENT

What We Cover	What We Exclude
<p>We will pay</p> <p>(a)Your Ascertained Net Loss should any Insured Event(s) specified in the Schedule be necessarily Cancelled ,Abandoned, Postponed, Interrupted or Relocated ,in whole or part ,which necessary Cancellation, Abandonment, Post-ponment, Interruption or Relocation is the sole and direct result of any cause not otherwise excluded which occurs during the Period of Insurance and is entirely beyond Your control, or the control of Your employees or agents or the event organizer, sponsors or financial supporters</p> <p>(b) All reasonable and necessary additional expenses incurred by You to avoid or reduce a loss under this section provided such expenses do not exceed the amount of loss thereby avoided or reduced.</p> <p>(c)Any claim for damages for which You are legally liable under contract to pay for failing to vacate the Venue at the termination date agreed with the owners or management of the venue location ,as a sole and direct result of a cause not otherwise excluded which occurs during the period of the Insured Event ,which is entirely beyond Your control or the control of Your employees or agents or the event organizer, sponsors or finanacial supporters.</p>	<p>We will not pay for the loss/damage directly or indirectly arising out of, contributed to by, or resulting from :</p> <p>(a)any contractual breach by You.</p> <p>(b)non-availability of the Venue as a result of any work being carried out there by contractors making it unusable in whole or in part (other than as a result of an emergency occurring after the inception of this Policy).</p> <p>(c)any act of Terrorism including any threat or fear of an act of terrorism (whether actual or perceived).</p> <p>[Note: 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 act of terrorism].</p> <p>If We allege that by reason of this exclusion any loss is not covered by this insurance, the burden of proving the contrary shall be upon You.</p> <p>(d) national, or religious mourning, whether declared or not, unless the death or the funeral occurs in the same country in which the Insured Event is scheduled to take place and the date of such death or funeral coincides with the date of the insured event.</p>

	<p>(e) any failure ,withdrawal or inadequacy of necessary finance ,any financial failure of or financial default by anyone.</p> <p>(f)lack of or inadequate receipts or sales; inadequate, withdrawal of or no response or support from anyone; lack of or inadequate attendance or insufficient interest prior to attendance.</p> <p>(g) industrial action or labour disputes whether actual or threatened .</p> <p>(h) Pandemic</p> <p>(i)Severe Acute Respiratory Syndrome(SARS) and /or Atypical Pneumonia and /or any other contagious disease or the threat or fear thereof(whether actual or perceived).</p> <p>If We allege that by reason of exclusions (h) and (i), any loss is not covered by this insurance, the burden of proving the contrary shall be upon You.</p> <p>(j)Your lack of care , diligence or prudent behavior, the result of which would increase the risk, and/or likelihood of a loss, hereunder.</p> <p>(k) alterations to or variance of the insured event without Our prior written approval.</p> <p>(l) adverse weather in respect of any outdoor event or Insured Event held under canvas or in a temporary structure unless agreed explicitly in writing by Us.</p> <p>(m) expenses which have not been declared to and agreed by Us.</p> <p>(n) Your failure to:</p> <p>(i) observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction.</p> <p>(ii)make all necessary arrangements for the successful fulfillment of the insured event(s)(which for the avoidance of doubt shall include ,but not to be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time)in a prudent and timely manner.</p> <p>(iii)ensure that all necessary contractual arrangements were made and that all necessary authorizations,(which for the avoidance of doubt</p>
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	<p>shall include ,but not to 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 Insured Event(s)</p> <p>(o) fine/penalty imposed by the statutory authority/civic authority for breach/non-compliance of any statutory requirement by You.</p> <p>(p)any fraud, misrepresentation or concealment by You.</p> <p>(q)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.</p> <p>(r)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.</p> <p>(s)any order for repatriation, internment, imprisonment, deportation or the refusal of permit to enter any country where the Insured Event(s) is to be held.</p> <p>(t) (i) ionizing radiations or contamination by Radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel, (ii)the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</p> <p>(u)pollution or contamination unless it is discovered during the Period of Insurance and is a direct cause of a loss under this policy.</p> <p>(v)non-appearance of the key performer, speaker, player, team, performing group etc.</p> <p>(w)the insured perils covered under the Policy provided Our liability does not exceed 5% of Sum Insured under this Section or Rs 10,000/- whichever is higher in respect of each and every loss.</p>
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SECTION II- LEGAL LIABILITY

What We Cover	What We Exclude
<p>We will pay You</p> <p>(a) the amount which you shall become legally liable to pay as compensation in respect of claims made against you for Third Party bodily injury or damage to Property arising out of accidents occurring during the Period of Insurance in the course of and at the Insured Event for which indemnity is provided by this insurance.</p> <p>(b) Your Defence Costs incurred in any civil proceedings alleging breach of an employer's statutory duty resulting in bodily injury which may lead to a claim covered under this Section.</p> <p>(c) Your Defence Costs incurred with Our prior written consent to defend criminal action against You for any breach of statute or regulation directly relating to any actual or potential claim covered under this section.</p> <p>In no event, We will be liable for more than the Sum Insured pertaining to this Section and the defence costs as referred to in (b) and (c) will form part of and will not be in addition to the Sum Insured for this Section.</p> <p>.</p>	<p>We will not pay any costs in respect of any actual or alleged liability arising directly or indirectly out of:</p> <p>(a) loss of or damage to property owned by you;</p> <p>(b) damage to property in your care custody or control or the custody of any person under contract of service with you, other than buildings ,machinery, plant, fixtures and fittings for which You are legally liable while at the Insured Event.</p> <p>(c) transmission of any communicable disease.</p> <p>(d) bodily injury or illness arising out of or directly or indirectly contributed to by Human Immune Deficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or any related virus, complex or syndrome or any sexually transmitted disease.</p> <p>(e) goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by You other than food and drink supplied in the course of the insured event and then only up to the Sum Insured stated in the Schedule.</p> <p>(f) the ownership, occupation, possession or use of any aircraft, watercraft, vessel, mechanically Propelled vehicle, mechanical driven ride, animal or building not situate at the premises shown in the Schedule.</p> <p>(g) any contract unless You would have been liable by law if the contract had not existed.</p> <p>(h) wrongful specification or professional advice by you where rendered to a third party for a fee.</p>

	<p>(i) circumstances of which You were aware or ought objectively to have been aware before the period of insurance.</p> <p>(j) the erection, installation or dismantling of any structure that exceeds five metres in height unless agreed by Us with regard to your liability to any employee.</p> <p>(k) pollution or contamination unless You can prove that:</p> <p>(i) the pollution or contamination is caused by a sudden, identifiable, unintended and unexpected discharge immediately following an accident occurring during the period of insurance; and</p> <p>(ii) the accident is discovered by You within 72 hours after the start of the accident and reported to Us in writing no more than 30 days later: and</p> <p>(iii) the accident did not result from Your intentional and willful violation of any statute rule, ordinance or regulation.</p> <p>(l) any act or omission You, or any Employee or agent of Yours, deliberately or recklessly commit, condone or ignore.</p> <p>(m) death or bodily injury resulting from the use or application of any treatment, therapy or cosmetic.</p> <p>(n) any actual or alleged sexual molestation, corporal punishment, physical or mental abuse, assault or battery or any act or omission in respect of the prevention or suppression of such sexual molestation, corporal punishment, physical or mental abuse, assault or battery.</p> <p>(o) a refusal or failure to employ, promote or fairly compensate any person, or from supervision or failure to supervise, coercion, reassignment, discipline, defamation, harassment, intimidation, creation of a hostile work environment, humiliation or discrimination of any person.</p> <p>(p) any act, error or omission in respect of the provision of Employee benefits of any kind by You.</p> <p>(q) the ownership, possession or use of any</p>
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	<p>Inflatable play equipment including but not limited to bouncy castles, slides or rides.</p> <p>(r) any act of Terrorism</p> <p>This insurance also excludes loss of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppression in any way relating to any act of Terrorism.</p> <p>If We allege that by reason of this exclusion any loss is not covered by this insurance or a reduced limit of cover applies under the employers' liability cover the burden of proving the contrary shall be upon You.</p> <p>(s) any Workers Compensation or similar legislation.</p> <p>(t) transmission of a computer virus.</p> <p>(u) the ownership, possession or use of fireworks or sparklers.</p> <p>(v) any amount which You are legally liable to pay following any judgement or award given or made outside the courts of the country shown in the Schedule. This exclusion also applies to the enforcement of any such award or judgement in any of the courts of such countries.</p> <p>(w) fines, penalties or punitive or exemplary damages.</p> <p>(x) accidents occurring during the Period of Insurance in the course of and at the Insured Event for which indemnity is provided by this insurance if Our liability does not exceed 0.5% of the indemnity limit selected by You for this Section or Rs 5000/- whichever is higher in respect of each and every loss.</p>
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General Conditions:

1. False or Fraudulent Acts

Any fraud, misstatement or concealment in the information provided or in the making of a claim or otherwise, howsoever, shall render all claims thereunder forfeited.

2. Due Diligence

You shall at all times do and concur in doing all things necessary to avoid or diminish a loss covered under this Insurance.

3. Definitions

This Insurance and Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Insurance or Schedule shall bear such meaning wherever it may appear.

4. Compliance with Terms

You shall observe and fulfil the terms and conditions contained herein or endorsed hereon.

5. Permission for other Insurance

It is understood and agreed that no other insurance shall be effected by You to protect the interest insured hereunder without Our prior written approval. In the event that such other insurance is effected, We reserve the right to amend the terms and conditions of this Insurance.

6. Under-Insurance

You shall maintain insurance adequate to cover the full value of a total loss of Expenses (and Profit if insured) for each Insured Event, without any allowance for recoveries, savings or waivers. Should You fail to do so then We will not be liable for a greater proportion of any loss covered hereunder than the Limit of Liability bears to the full value of a total loss of Expenses (and Profit if insured) for the relevant Insured Event.

7. Premium and Expenses

The premium and any expense incurred in the formulation of a claim hereunder shall not be recoverable items.

8. No Return of Premium

The premium being prepaid and this Insurance non-cancellable there can be no return of premium unless otherwise stated in the Schedule.

9. Maintenance of Records

You shall maintain adequate records in connection with the subject matter insured hereunder.

10. Salvage and Recoveries

Salvage: The amount that is assessed which the damaged asset will fetch in the open market. The amount is deducted from the claim amount.

All salvage, recoveries and payments due to You will be applied as if recovered or received prior to settlement of the loss and all necessary adjustments will be made by the parties involved.

11. Subrogation

We reserve the right to pursue an action for recovery from any party, whether before or after payment of a loss, at their sole discretion and in Your name or otherwise. In the event of any payment under this insurance, We shall be subrogated to the extent of such payment to all Your rights of recovery and the You shall execute all papers required and shall do everything that may be necessary to secure such things.

12. Condition for Legal Action

No suit shall be brought upon this Insurance unless You have complied with all the provisions of this insurance and have commenced suit within twelve months after the loss occurs.

13. Assignment

This Insurance may not be assigned in whole or in part without Our prior written consent.

14. Loss Payee

If the Loss Payee is other than You, all claim payments due under the terms and conditions of this Insurance shall be made payable to the party(s) detailed in the Schedule as Loss Payee(s). Payment of such losses by Us to the Loss Payee(s) shall be a sufficient and complete discharge of all of Our obligations to You and Loss Payee(s) in connection with said loss(es).

15. Claims 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
- Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)
 - The Surveyor shall be appointed within 24 hours from the intimation.
 - The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.
 - The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted.
 - The Insurance Company to obtain survey report within 15 days from the date of appointment.
 - Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.
 - Escalation Matrix

Level 1 - contactclaims@universalsampo.com

Level 2 - grievance@universalsompo.com
Level 3 - gro@universalsompo.com

16. 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. (This clause does not apply to policies bought by individuals)

17. Geographical Limits

The Geographical Limit of this Policy and jurisdiction shall be India. All claims under this Policy shall be settled in Indian Rupees only.

18. Disclaimer Clause

If We shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

19. Below Warranty will be applied in case multiple policies involving Bank or other lending or financing entity

Warranted that in case there is more than one insurance policy issued to the customer/policyholder covering the same risk, contribution clause stands deleted. 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

20. Cancellation

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

In such case of cancellation, the Company will refund proportional premium for unexpired policy period and there is no claim(s) made during the policy period

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.

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 <http://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 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
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 Chhattisgarh.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 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, Puducherry Town 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.	Delhi & Following Districts of Haryana - Gurugram, Faridabad , Sonapat & Bahadurgarh

<p>Tel.: 011 – 23237539 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,</p>

	<p>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 Buddha 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, Kanooj, 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>
<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</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>