

Eye Wear 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

Preamble

In consideration of Your (Insured/ Insured beneficiary/Group Administrator) having paid the premium for the policy period as stated in the Schedule or for any further period of insurance for which We may accept the payment for renewal of this Policy, We will indemnify You in respect of Loss or Damage to the interests insured by any accidental and fortuitous causes, unless specifically excluded, during the Period of Insurance provided that all the terms, conditions and exceptions of this Policy in so far as they relate to anything to be done or to be complied with by You have been met.

This policy is evidence of the contract between You and Universal Sampo General Insurance Company Limited (We/Us/Our/Company). The information furnished by You in the proposal form and the declaration signed by You thus 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. **Accidental Damage** means damage or breakage of Eye wear items insured that occurs suddenly as result of a sudden, unforeseen and involuntary event caused by external and visible and violent means
2. **Certificate of insurance** Means the certificate issued to You under the Group/Master Policy, which contains details such as the Group/Master Policy number, name and Your address, description of the items covered and other details.
3. **Cosmetic Repair** means to improvise the look and feel of the spectacle, which is in working condition, like replacing the frame without any damage, antiglare coating and the similar likes.
4. **Deductible / Excess** means an amount / a percentage of overall admissible claims that will be deducted from each and every claim
5. **Eyewear** - Spectacles, Lenses & Sunglasses
6. **Group:** A group should consist of persons who assemble together with a commonality of purpose or engaging in a common economic activity like employees of a company. It includes non employer–employee groups, like members of employee welfare associations, holders of credit/debit cards issued by a specific company, customers of a particular business where insurance may also be offered as an add on benefit, borrowers of a bank/ financial companies/ co-operative societies, professional associations or societies
7. **Group/Master Policy** means the policy issued to the Insured, containing the terms and conditions of the coverage available under the Policy, and under which, Certificate(s) of Insurance shall be issued.
8. **Group Administrator**
Means the Organization/Entity/Group Manager as named in the Policy Schedule who has concluded this Policy Contract with Us on a Group insurance basis
9. **Insured**

Means the name of the insured, as contained in the Schedule/Certificate of Insurance

10. Insured Beneficiary

It Means members covered under the Group/Master Policy

11. Market Value: represents the Replacement Value of the interest insured at time of damage or loss. This value is net off allowance for betterment, wear and tear and/or depreciation, for the use of the interest covered has been put upto

12. Proof of purchase is the original purchase receipt/ bill/ invoice provided at the point of sale. It provides details of the items purchased and provides proof of ownership

13. Policy Period

It means the period commencing on the commencement date of the Policy and terminating on the expiry date of the Policy, both days inclusive, as specified in the Schedule/ Certificate of Insurance. It is the duration for which the Policy is valid and the Insured is liable to make a claim subject to the terms and conditions as specified under this Policy.

14. Policy: Policy wording, the Schedule/ Certificate of Insurance, the Proposal form and Endorsement / Memoranda and additional benefits provided/enhanced if any

15. Reinstatement Value – means to indemnify insured with the proposed item to its original position which was prior to the loss or damage.

16. Replacement Value means the value of replacing the insured items as new at the time of damage with Eyewear of same and/or similar specifications.

17. Schedule: The document which describes You, the cover that applies, the Period of Insurance and other details of Your policy

18. Sum Insured: It means the monetary amount shown against each item under the Schedule/ Certificate of Insurance which shall be Our maximum liability

19. Spectacles means the prescriptive vision corrective glasses/ prescriptive vision corrective sunglasses/Sunglasses / clear lens glasses or non-prescription glasses, with the frames purchased as per Your original purchase receipt/bill/ invoice and as specified in the Policy Schedule/ Certificate of Insurance

20. Accessories means spectacles chain / cord, lens cleaner, lens cleaner solution, spectacle cases, sun clips / flip ups etc.

21. Sports Glasses comprises of frames and lenses that are designed to be shatterproof and to take an impact to protect the eye or surrounding area of eye that would otherwise strike the eyes or the surrounding area. Sports glass often feature polycarbonate lenses and the arms that rest on the ears are often made from rubber that will prevent the glass from moving and are specifically designed for sports activities like swimming, diving, racing, etc.

22. Total Loss/ BER (Beyond Economic Repair)

Your asset/item will be deemed a Total loss/ BER (Beyond Economic Repair) if the eyewear is damaged beyond repair or the cost of repair is more than 75% of Sum Insured, insurer will indemnify to the extent of Sum Insured.

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

24. We/Us/Our/Company: Universal Sampo General Insurance Company Limited

25. You/Your: The person (s) named as Insured in the Schedule/Certificate of Insurance

Scope of Cover

In consideration of payment of premium by You, it is hereby agreed and declared that notwithstanding anything to the contrary as contained in the Policy, the Company hereby undertakes to indemnify You from loss or damage caused to any of the items purchased under this cover

We shall indemnify loss or damage to Spectacles, Lenses & Sunglasses. Basis of Sum Insured would be the Replacement Value of such items, as mentioned in the Schedule/ Certificate of Insurance.

Our total liability to indemnify the Insured for each item shall not exceed the Sum Insured as specified against each such item in the Schedule /Certificate of Insurance

COVERAGE	EXCLUSIONS
<p>We shall cover the loss or damage to Eyewear due to any of the below events as selected by You:</p> <ul style="list-style-type: none"> • Fire and allied perils <ul style="list-style-type: none"> ○ Fire ○ Lightning ○ Explosion / Implosion ○ Aircraft damage ○ Riot, Strike and Malicious Damage ○ Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation ○ Impact damage by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by insured. ○ Bursting and/or overflowing of Water Tanks, Apparatus and Pipes ○ Subsidence and Landslide including Rock slide ○ Missile Testing operations 	<ol style="list-style-type: none"> 1. Eyewear older than a year unless agreed by the insurer 2. Damage due to mishandling or carelessness on the user's part 3. Any defects for which the manufacturer or supplier is liable 4. A claim resulting from improper handling, dismantling, fitting, adjustment, repair, alteration, or replacement carried out by anyone other than manufactures and/or the agents (retail franchisee) of manufactures 5. Overheating or due to chemical reactions. 6. Replacement of the Spectacles/lens due to a change in your prescription 7. Any damage caused by placing or using the insured items in a location or environment that is not in accordance with the manufacturer's instructions. 8. Sport glasses, accessories & any embedded valuable/jewellery along with eyewear shall not be covered unless agreed by the insurer 9. Any losses within the scope of manufacturer's warranty are excluded from the scope of cover. 10. Transferring of interest in this Policy to anyone else is not permitted 11. Loss registered due to normal wear and tear from normal usage 12. Aesthetic damages which do not affect the functioning of the item, including but not limited to dents, scratches on painted, polished, or enamelled surfaces, and broken plastic on ports and antennae 13. Any unexplained or mysterious disappearance of the Insured item

COVERAGE	EXCLUSIONS
<ul style="list-style-type: none"> ○ Leakage from Automatic Sprinkler Installations ○ Bush Fire • Accidental Damage • Burglary including theft <p><u>Limit of Liability:</u> - Our maximum liability in respect of each item shall be the Sum Insured as mentioned in the policy schedule/certificate of insurance.</p>	<ol style="list-style-type: none"> 14. Infidelity of and/or Theft by employees, servants, or household staff of the Insured 15. Damage due to moths, vermin, mildew or inherent defect, wear and tear, gradually operating cause 16. Loss due to theft of the insured item from an/any unattended vehicle 17. Loss due to theft in connivance with You or Your family 18. Loss directly or indirectly occasioned by or happening through or in consequence of war, Invasion act of foreign enemy, hostilities (whether war be declared or not), Civil war, rebellion, revolution, insurrection, Military or usurped power, Confiscation, nationalisation, or any such action 19. Loss or damage due to any action from Public Authority 20. Nuclear and nuclear group of perils 21. Any type of Cosmetic repairs, scratching, discoloration, wear and tear or gradual deterioration of the eyewear, from whatever cause. Any claim arising from willful act 22. Consequential loss of any nature 23. Terrorism cover is excluded from scope of cover unless agreed by the Insurer.

Basis Of Sum Insured

Basis of Sum Insured would be Replacement Value of such eyewear.

Jurisdiction – within India only

Coverage – India & Worldwide (As specified in policy schedule)

Depreciation :

For the purpose of claim settlement following is the depreciation chart for all the items insured as mentioned in the policy schedule/ Certificate of Insurance

Age	Depreciation %
0-3 months	10%
3-6 months	20%
6-9 months	30%
9-12 months	40%
Exceeding 12 months	50%

Above depreciation chart will be applicable for all Eyewear's unless separately as specified in the schedule / Certificate of Insurance.

Deductible/Excess:

The insured may opt for an excess on claim in which the discount will be as follows:

Excess	Discount on premium
5% of claim amount	5%
10% of claim amount	10%
15% of claim amount	15%
20% of claim amount	20%
25% of claim amount	25%

Special Conditions

1. Reinstatement of Sum Insured

In case of partial loss claim, the Sum Insured on the item will be automatically reinstated to original value by payment of additional premium. In case of total loss for any one article, the coverage for the said item will automatically cease and You will not be allowed refund of premium for the remainder of the policy period.

2. Basis of Indemnity

We may at our option reinstate, replace, or repair the property damaged or pay the amount of Loss/damage.

The basis of settlement will be as agreed at the time of insurance.

Basis of settlement shall be as below unless varied specifically in writing:

i) For Partial Loss- Reinstatement or repair cost; (Depreciation will be applicable for parts with limited life)

In case, We decide to exercise Our option of Reinstatement We shall not be bound to reinstate exactly or completely but only as the circumstances permit and in reasonably sufficient manner and in no case to expend more in Reinstatement than it would cost to reinstate such property as it was at the time of occurrence of such damage, nor more than the Sum Insured thereon.

ii) For Total Loss/BER(Beyond Economic Repair) - Market Value (i.e. the Replacement Value of the insured items as new at the time of damage less due allowance for betterment, wear and tear and/or depreciation).

iii) If the insured item shall at the time of any loss or damage be collectively of greater value than the Sum Insured thereon, then You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the loss. Every such insured item (if more than one) insured under the Policy shall be separately subject to this condition.

3. Underinsurance

The Sum Insured for each insured item must be sufficient to pay for Reinstatement/Replacement of that insured item as on the date of loss. If the Reinstatement/Replacement Value of the insured item, in totality, including additions, alterations, and new acquisitions, is more than the Sum Insured, it amounts to

underinsurance, and will thus reduce proportionate to the difference from the amount that We will pay for Your claim.

Every item of Insured Property is subject to this condition separately.

4. Pair and Sets clause

Where any insured item consists of articles in a pair or set, this Policy is not to pay more than the value of any particular part or parts which may be lost without reference to any special value which such article(s) may have as part of such pair or set nor more than a proportionate part of such pair or set.

Every policy/certificate will be subject to pair and sets clause unless specifically agreed upon by Us

General Conditions

1. Notice:

Every notice and communication to Us required by or in respect of this policy shall be in writing.

2. Reasonable care:

You must take all reasonable steps to protect the interest insured, prevent damage or accidents, and maintain the interest insured in a sound condition.

3. Cancellation

You can cancel the policy at any time during the term, by informing the Company. In case you want to cancel the policy, you are 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.

5. Fraud

If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by You or anyone acting on Your behalf to obtain any such benefits under this policy or if loss or damage be occasioned by the wilful act or with Your connivance, all benefits under this policy shall be thus forfeited.

6. Contribution

If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by You or by any other person on Your behalf covering the same property, We shall not be liable to pay or contribute more than its rateable proportion of such loss.

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

7. Subrogation:

You shall at our expense do or concur in doing or permit to be done all such acts and things that may be necessary or required or reasonably required by Us for the purpose of enforcing any rights and remedies for obtaining relief or indemnify from the other parties, to which We shall be or would become entitled or subrogated upon and/or our paying or making good any such loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after and We shall indemnify Your loss or damage

8. 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 and to Group policies where premium is paid by members)

9. 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.

10. Currency of Settlement:

All claims under this policy shall be settled in Indian Rupees only.

11. Renewal:

We agree to renew the policy on payment of the renewal premium. However, We do retain Our right not to renew the policy on any ground, more particularly on account of fraud, misrepresentation, or suppression of any material fact either at the time of taking the policy or any time during the currency of the earlier policies and on account of bad moral hazard. Renewal will be based on underwriting approval.

12. Consideration: This policy is issued subject to payment of premium in advance. No payment shall be valid unless made under our official receipt. The cover shall not be valid prior to the date and time of receipt of premium

Claims Procedures

The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings

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@universalsampo.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 respond 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)

- a. Fully completed and signed Claim form
- b. Photograph of the item/product/commodity claimed under the alleged incident.

- c. Copy of FIR lodged with Police Authorities in case of theft/Burglary/ Riot/Strike.
- d. Invoice or Proof of Purchase for the alleged product/commodity claimed with payment details.
- e. Authorized repairer/service engineer's report along with the estimated cost of repair/replacement.
- f. Letter of Indemnity from Insured duly notarized in case loss value exceeds 1 Lakh.

g. CKYC, Bank Mandate form, Cancelled cheque copy

• **Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)**

- a. The Surveyor shall be appointed within 24 hours from the intimation.
- b. The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.
- c. 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.
- d. The Insurance Company to obtain survey report within 15 days from the date of appointment.
- e. Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.

• **Escalation Matrix**

- Level 1 - contactclaims@universalsompo.com
- Level 2 - grievance@universalsompo.com
- Level 3 - gro@universalsompo.com

Contact Details:

- **Website:** www.universalsompo.com
- **Toll free:** 1 - 800 - 224030 (For MTNL/BSNL Users) or 1 - 800 – 2004030
- **E-mail:** contactus@universalsompo.com
- **Courier:** Universal Sompo General Insurance Co. Ltd, Unit No- 601 & 602 A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur Road, Airoli- 400708

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 Sompo 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/resourse-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/>

The contact details of the Insurance Ombudsman offices are as below-

Office Details	Jurisdiction of Office Union Territory, District)
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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, Ist 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, 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. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad , Sonapat & Bahadurgarh
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
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	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072.	West Bengal, Sikkim, Andaman & Nicobar Islands.

Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	
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	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.
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	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
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	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.

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.
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Information about Us

- **Universal Sampo General Insurance Company Limited**
- **Address Web:** www.universalsampo.com.
- **E-mail:** contactus@universalsampo.com
- **Customer Service:**
- **Toll Free Numbers:** 1800-200-4030/ 1800-22-4030