

COCO ASSET PROTECT - NAVI GENERAL INSURANCE

POLICY WORDINGS

This is Your COCO Asset Protect - Navi General Insurance policy, which has been issued by us, relying on the Information disclosed by you or anyone authorized on your behalf in the Proposal for this Policy or its preceding Policy/Policies of which this is a Renewal. The terms set out in this Policy and its Schedule will be the basis for any claim under this Policy.

DEFINITIONS

1. Accident: A sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. Act of God: An Accident or Event resulting from natural causes, without human intervention, and one that could not have been prevented by reasonable foresight or care. For the purpose of this Policy Act of God includes Lightning, Earthquake, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood & Inundation.
3. Agreed Value: This is the value agreed at the time of issuance of policy and remains fixed during the period of insurance and is paid in the event of Total loss/Theft.
4. Burglary: An Act involving the unauthorized entry to or exit from Your Home/premises or attempted thereat by unexpected, forcible, visible and violent means, with the intent to commit an Act of Theft.
5. 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.
6. Depreciation: - The reduction in value of property insured due to Ageing, Use, Wear & Tear or Obsolescence.
7. Family: You, Your Spouse, Children and any other persons who resides with You without paying a commercial rent.
8. Jewellery: Personal Ornaments containing Gemstones, Silver, Gold, Platinum or other Precious Metals.
9. Manufacturer Warranty: The Original Warranty/Guarantee provided by the Manufacturer in respect of a product.
10. Market Value: It represents the replacement value of the property insured by new less deduction for any advancement, wear and tear and/or depreciation.
11. Mechanical/Electrical/Electronic breakdown: Means the Mechanical, Electrical and/or Electronic Defects and / or Failure of a product that cause it not to function in its intended manner.
12. Misplacement: Unintentionally leaving the property insured at a place whereby You have permanently lost it.
13. Period of Insurance: The period between the commencement date and the expiry date shown in the Schedule, both days inclusive.
14. Policy: The Policy provides the details of insurance provided, exclusions and other terms and conditions. It comprises of Policy wording, Schedule and any annexure attached to it, Proposal form and Endorsements.
15. Property Insured: Any Physical Asset as described in the schedule.

16. Proposal: - Application form in written or electronic form furnishing all material information to us by You or any person or entity authorised by You for issuance of policy.
17. Proposer: Individual/ Entity who has applied for insurance.
18. Replacement value: It represents the cost of replacement of the property insured by new.
19. Schedule: This is part of Your policy. The document states the Property Insured, the period of Insurance, specific terms and conditions and the Sum insured.
20. Sum Insured: It means the amount shown against each item in the Schedule which is our maximum liability that We shall pay during period of insurance.
21. Theft: An act of directly or indirectly and illegally permanently depriving You and/or Your Family of the possession of the property insured by any person by violent or forceful means or otherwise.
22. Valuables: Bullion, stamp, coin or medal collections, curios, painting, work of arts, sculptures, articles of gold, silver or other precious metals and stones, fur and items of similar nature.
23. We/Our/Us: Navi General Insurance Limited.
24. You/Your: The person(s) named as Insured in the Schedule

SCOPE OF COVER

We will pay You for loss or damage to the property insured during the period of insurance by any fortuitous cause or as mentioned in the policy schedule/endorsement maximum up to the sum insured mentioned in the schedule. We will not pay you if loss or damage is specifically excluded from the scope of this policy and/or you have not complied with the provisions, terms & conditions and limitations of the policy.

EXCLUSIONS

Exclusions specific to the policy which cannot be waived

We shall not be liable in respect of

1. Loss or Damage caused by any process of cleaning, dyeing or bleaching, restoring, servicing, wear & tear, preventative maintenance, repairing or renovation or deterioration arising from moth, vermin, insects or mildew or any other gradually operating cause.
2. Loss or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock or share certificates, travel tickets, travellers' cheques, business books or documents.
3. a) Loss or damage whether directly or indirectly arising from War, Warlike operations, Act of Foreign Enemy, Hostilities (whether war be declared or not), Civil war, Rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Delay, Capture, Confiscation, Arrests, Restraints and Detainment by the order of any Government authority.
b) Any loss or damage directly or indirectly arising from Nuclear Weapons/Material/Radiations.
4. Consequential loss or legal liability of any kind.
5. Any Unexplained Loss/Damage/Disappearance of the property insured.
6. Loss or damage to the property insured due to unlawful act or illegal activities including criminal acts or intentional or fraudulent act by You or Your representative including family member, domestic help or staff member.
7. Loss or damage to the property insured due to misuse, reckless, abusive, wilful or intentional conduct associated with handling and use of the property insured.

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8. Any latent / inherent defect or Recall Campaign in the event of mass failure of the insured Item(s) or any use other than in accordance with manufacturer's recommendation or use of any accessory which has not been approved by the manufacturer with the property insured.
9. Any Pre-existing conditions, damages or cosmetic loss or damage including but not limited to peeling of paint, improper storage, scratches and dents that do not otherwise affect the functionality of the covered item.
10. Property insured with a Unique Identification Number that has been altered, defaced or removed, or has been modified to alter its functionality or capability without the written permission of manufacturer.
11. Any Liquid and stain damage to paintings, clothing, and home furnishing items.
12. Theft from any vehicle except vehicle of fully enclosed type having all the doors, windows and any other openings securely locked and properly fastened.
13. Loss damage directly or indirectly caused by, consisting of, or arising from: a) any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility, b) any corruption, destruction, distortion, erasure or other loss or damage to data, software, or any kind of programming or instruction set, c) loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business d) Malfunctioning or deterioration in the performance of property insured by unauthorized software/virus, software updates.
14. Loss or damage covered under Manufacturer warranty.
15. Loss or Damage to property insured whilst in the custody of any person other than You, Your Family or Your employee.
16. Loss or damage to property insured due to moisture where there is no physical ingress of water and loss or damage due to heating/smoke unless there is an actual fire.
17. Terrorism Damage Exclusion Warranty: Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of 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 the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the insured.

In the event, any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
18. Loss or damage caused by Mechanical or Electrical derangement of any item unless caused by accidental external means.

Exclusions specific to the policy which can be waived on additional premium

19. Loss or damage due to Riot, Strike or Malicious Act, to the property insured.

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20. Loss or damage to Battery internal or external to the property insured.
21. Jewellery and Valuables kept in bank locker or any other locker.
22. Any loss of property insured owing to a theft or burglary from the insured premises if left unoccupied for more than 30 days.
23. Pair and Set: - Unless specifically stated, where any item insured consists of articles in pair or set, our liability in that respect shall be restricted to the intrinsic value of any particular part or parts which may be lost or damaged without any reference to special value which such article may have as part of such pair or set.
24. Any loss or damage due to Misplacement of property insured.
25. Loss or damage caused by Electrical, Mechanical and Electronic breakdown of property insured.

GENERAL CONDITIONS

Conditions Precedent/During the Contract

1. **Reasonable Care:** - You shall take all reasonable steps to safeguard the property insured against any fortuitous loss.
2. **Duty of Disclosure:** - This Policy shall be void and all premium paid hereon shall be forfeited to Us in the event of misrepresentation, mis description or non-disclosure of any material fact.
3. **Condition precedent:** - This Policy requires fulfilment of the terms and conditions of this Policy and payment of premium. This is a precondition to any liability under the Policy.
4. **Cancellation:** - We may at any time cancel this Policy, by giving 15 days' notice in writing to You at your last known address on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation.

In the event of cancellation on the grounds of misrepresentation, fraud, non-disclosure of material facts, policy shall stand cancelled ab-initio and there will be no refund of premium.

In the event policy is cancelled on grounds of non-cooperation by You, the premium shall be computed in accordance with company's short period scales for the period policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

You may also give a 15 days' notice in writing to Us for the cancellation of this Policy, in which case We shall retain the premium for the period this Policy has been in force at the short period scales. However, if You have made any claim on this policy before the cancellation date then no refund of premium will be given.

SHORT PERIOD SCALE (FOR RETENTION OF PREMIUM)

Table A: One Year Policy

Policies for a period of less than 12 months shall be issued/retained at the rates set out hereunder:

For period not exceeding 15 days	10% of the Annual Policy Rate
For period not exceeding 1 month	15% of the Annual Policy Rate
For period not exceeding 2 months	30% of the Annual Policy Rate
For period not exceeding 3 months	40% of the Annual Policy Rate
For period not exceeding 4 months	50% of the Annual Policy Rate
For period not exceeding 5 months	60% of the Annual Policy Rate

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Registered Office: Navi General Insurance Limited

402, 403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (E), Mumbai – 400099

Corporate Office: Salarpuria Business Centre, 4th B Cross Road, 5th Block, Koramangala Industrial Layout, Bengaluru, Karnataka – 560095

Toll-free number: 1800 123 0004 | Website: www.naviinsurance.com | Email: insurance.help@navi.com

CIN: U66000MH2016PLC283275 | IRDAI Registration Number: 155

For period not exceeding 6 months	70% of the Annual Policy Rate
For period not exceeding 7 months	75% of the Annual Policy Rate
For period not exceeding 8 months	80% of the Annual Policy Rate
For period not exceeding 9 months	85% of the Annual Policy Rate
For period exceeding 9 months	The full Annual Policy Rate

Table B: Long Term Policy

Policies for a period of above 12 months shall be retained at the rates set out hereunder:

Month	2 Year Policy	3 Year Policy
Up to 6	42%	32%
7 – 12	64%	46%
13 – 18	95%	61%
19 – 24	100%	76%
25 – 30		97%
31 – 36		100%

5. Geographical Territory: The Geographical Limit of this Policy shall be Worldwide unless limited by endorsement.
6. Jurisdiction Clause: It is hereby declared and agreed that in case of any claim arising in respect of the property hereby insured, the same shall be settled and paid in India and further that all legal proceedings in respect of any such claim shall be instituted in a competent court in India only and claim would be paid in Indian Rupee only.
7. Transfer: This policy is not transferable to another person/entity in case ownership in the property is transferred during the period of insurance.

Conditions When a Claim Arises

8. Claim Procedure:

A) In the event of any circumstances likely to give rise to a claim You must:

- (i) Intimate us as soon as reasonably possible, but in any event within 7 days of the date of the incident.
- (ii) In the event of Burglary/Theft/Misplacement, lodge complaint with the local police immediately.
- (iii) Take all reasonable steps to recover property insured which has been lost and protect / safeguard damaged property from further loss or damage.
- (iv) Provide all proofs, certificates, evidence, assistance or information which We may reasonably require.

B) The documents normally required to be submitted in the event of a claim are: -

- Duly completed Claim form
- Copy of FIR (in case of Burglary/ Theft)

- Estimate of loss / repairs
- Invoice/ Bills/Receipts
- Final Report (in case of Burglary/ Theft)
- Any other details/documents called for a specific loss

C) Claim Payment:

All admissible claims under this policy shall be settled by Us within 30 working days from the date of receipt of all requisite claim/ investigation papers.

D) Basis of Indemnity

(i) Total Loss / Constructive Total Loss:

In the event of Total loss / Constructive Total Loss, we will pay Agreed value/ Market Value/ Replacement value as the case may be as mentioned in the schedule. Appropriate depreciation/deductible/salvage value, where applicable and as mentioned in the schedule will be deducted. We reserve the right to replace your property covered by a property of same make/model/specification/age. Our maximum liability to pay will not exceed the sum insured during the period of insurance.

Your property Insured will be deemed a Constructive Total loss when the aggregate cost of retrieval and / or repair exceeds the sum insured less applicable depreciation, if any as per terms and conditions of the policy.

(ii) Partial Loss:

In the event of partial loss of or damage to any property Insured, We will pay the cost and expense of repair to restore it to its condition immediately prior to the event that gave rise to the claim under the policy. Depreciation/Deductible/Salvage value where applicable and as mentioned in the schedule will be deducted. Our maximum liability to pay will not exceed the sum insured during the period of insurance.

9. Condition of Average: Unless specifically stated in the policy schedule, If the sum insured is less than the amount required to be insured as per provisions hereinabove, We will pay only such proportion as the sum insured bears to the amount required to be insured. Every property if more than one shall be subject to this condition separately.
10. Contribution: If at the time of the happening of any loss or damage covered in this Policy there shall be subsisting any other insurance of any nature whatsoever covering the same, whether effected by You or not, then We shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
11. Subrogation: Unless specifically stated in the policy schedule, You and any claimant under this Policy shall at our expense do and concur in doing and permit to be done all such acts and things that may be necessary or reasonably required by Us for the purpose of enforcing any right and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated upon We paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after Your indemnification by Us.

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12. **Fraud:** If any claim under this Policy shall be in any respect fraudulent or if any fraudulent means or devices are used You to obtain any benefit under this Policy, all benefits and rights under the Policy shall be forfeited.
13. **Arbitration:** Should any dispute arise between You and Us on the quantum of amount payable, liability being otherwise admitted by us, such dispute will be referred to Arbitration proceedings in accordance with Arbitration and Conciliation Act of 1996 as amended from time to time. Further the making of an award by Arbitrator(s) shall be a condition precedent to any right of action or suit by You against Us.
14. **Disclaimer:** 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.

Conditions for renewal of the contract

15. **Renewal Notice:** - The Company is not bound to accept any renewal premium or give notice that renewal is due. Under normal circumstances, renewal will not be refused except on the grounds of moral hazard, misrepresentation or fraud of the Insured.

ENDORSEMENT

1. Reinstatement of Sum Insured

The insurance cover will be maintained to the full extent of the respective sums insured at all times during the period of insurance of this policy in consideration of which, upon the settlement of any loss under this policy, pro-rata premium at the policy rate for the unexpired period for the amount of such loss paid (not exceeding the respective sum insured) shall be payable by You to Us. The additional premium referred to above shall be deducted from the net claim amount payable under the policy. Provided that Our liability will be limited to twice the respective Sum Insured during the entire period of insurance in respect of any loss or damage.

Subject otherwise to the terms, conditions, limitations and exceptions of the Policy.

2. Screen Damage (For Items with Digital Screen)

It is understood and agreed that We shall pay under this policy in respect of loss or damage to the screen and display of the property insured resulting from an accident during the period of insurance and not as mentioned under scope of cover.

Subject otherwise to the terms, conditions, limitations and exceptions of the Policy.

3. Liquid Damage

It is understood and agreed that We shall pay under this policy only in respect of loss or damage to the property insured resulting from ingress of any type of liquid or water during the period of insurance and not as mentioned under scope of cover.

Subject otherwise to the terms, conditions, limitations and exceptions of the Policy.

4. Accidental Damage

It is understood and agreed that We shall pay under this policy only in respect of loss or damage to the property insured resulting from an accident including Screen/Liquid damages during the period of insurance and not as mentioned under scope of cover.

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Subject otherwise to the terms, conditions, limitations and exceptions of the Policy.

5. Burglary & Theft

It is understood and agreed that We shall pay under this policy in respect of loss or damage to the property insured due to an act of Burglary & Theft and not as mentioned under scope of cover.

Subject otherwise to the terms, conditions, limitations and exceptions of the Policy.

6. Fire & Act of God Perils

It is understood and agreed that We shall pay under this policy in respect of loss or damage to the property insured caused by Fire, lightening and Act of God Perils during the period of insurance and not as mentioned under scope of cover.

Subject otherwise to the terms, conditions, limitations and exceptions of the Policy.

7. Extended Warranty (After expiry of Manufacturer Warranty)

It is understood and agreed that We shall pay under this policy only in respect of loss or damage to the property insured due to mechanical, electrical and electronic breakdown arising out of Manufacturing defects or faulty workmanship to the extent provided under Manufacturer's Warranty supported by an invoice. This extension shall commence on the expiry of the manufacturer's warranty period and continues for the period of cover mentioned in this policy, giving a seamless protection for extended period.

Subject otherwise to the terms, conditions, limitations and exceptions of the Policy.

8. Deletion of Exclusion:

It is understood and agreed that exclusion # stands deleted and hence covered under the scope of the policy.

Subject otherwise to the terms, conditions, limitations and exceptions of the Policy.

GRIEVANCE REDRESSAL

At Navi General Insurance, we want your relationship with insurance to soar beyond what you've experienced yet. To understand, appreciate, and enjoy insurance—we're here for you. You can connect with us on the following channels.

- a. Call us on our Toll Free **1800 123 0004** for any queries that you may have!
- b. Email your queries to mycare@navi.com.
- c. For Senior Citizens, we have a special cell and our Senior Citizen Customers can email us at seniorcare@navi.com for priority resolution.
- d. Visit our website www.naviinsurance.com to register your policy related requests.
- e. Please walk into any of our branches or partner locations
- f. You can also dispatch your letters to us at:

Navi General Insurance Limited

Corporate Office: Salarpuria Business Centre,

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Registered Office: Navi General Insurance Limited

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4th B Cross Road, 5th Block,
Koramangala Industrial Layout,
Bengaluru, Karnataka – 560095

We request you to please mention your complete details: Full Name, Policy Number and Contact Details in all your communications, to enable our customer experience expert to connect with you and provide you with the quickest possible solution.

We'll make sure to acknowledge your service request within 3 working days—and try and resolve it to your satisfaction within 15 working days. That's a promise!

Escalation

Level 1: While we attempt to give you best-in-class and prompt resolution for any concerns—sometimes it may not be perfect. If you felt that you weren't offered a perfect resolution, please feel free to share your feedback to our Customer Experience team at Manager.CustomerExperience@navi.com.

Level 2:

If you still are not happy about the resolution provided, then you may please write to our Head Customer Experience and Redressal Manager at Head.CustomerExperience@navi.com or contact GRO at **022-40018100**.

Level 3:

If you are not happy with the resolution, you may approach IRDAI by calling on the Toll-Free no. **155255 (or) 1800 4254 732**. You can also register an online complaint on the website <http://igms.irda.gov.in>.

If your concern remains unresolved till one month from the date of registering your complaint, you may please approach the Insurance Ombudsman for redressal. To know who your Insurance Ombudsman is, simply refer to the Ombudsman list overleaf.

Contact details of Insurance Ombudsman are available at our website www.naviinsurance.com

OMBUDSMAN AND ADDRESSES: Refer the below link <http://ecoi.co.in/ombudsman.html>

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

S. No.	Contact Details	Jurisdiction of Office
1.	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@ecoi.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu
2.	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@ecoi.co.in	Karnataka

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3.	BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	States of Madhya Pradesh and Chattisgarh
4.	BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	State of Orissa
5.	CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh
6.	CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry)
7.	DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481 / 23213504 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	State of Delhi
8.	GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura

9.	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 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry
10.	JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	State of Rajasthan
11.	ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry
12.	KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124340 Fax: 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands
13.	LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar
14.	MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane

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15.	<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 - 2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>States 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, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>
16.	<p>PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>States of Bihar and Jharkhand</p>
17.	<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No. 195 to 198, N. C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 41312555 Email: bimalokpal.pune@ecoi.co.in</p>	<p>States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region</p>

IRDAI Regulation No 17: This Policy is subject to regulation 17 of IRDAI (Protection of Policyholder's Interests) Regulation 2017 or any amendment thereof from time to time.