

NAVI TWO-WHEELER OWN-DAMAGE ONLY INSURANCE- ADD ON COVERS

POLICY WORDINGS

DEFINITIONS:

- i. Accident or Accidental - means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- ii. Constructive Total Loss - A vehicle will be a Constructive Total Loss (CTL), where the aggregate cost of retrieval and/or repair of the vehicle subject to terms and conditions of the policy exceeds 75% of the IDV.
- iii. Policy Period - The period stated in the schedule during which the policy is valid and operative.
- iv. We, Us, Our, Ourselves- means NAVI GENERAL INSURANCE LTD.
- v. You, Your, Yourself - means or refers to the person or persons or entity described as Insured.

01 - Zero Dep Cover (UIN: IRDAN155RP0003V01201920/A0021V01201920)

This cover is applicable if it is shown on Your schedule.

What is Covered:

We will reimburse You the amount of depreciation deducted on replacement of any damaged part/s and paint under an own damage claim admissible under Section- I of the Policy subject to any deductible and limitation on number of claims mentioned in the policy schedule.

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

02- New Vehicle for Old Vehicle (UIN: IRDAN155RP0003V01201920/A0018V01201920)

This cover is applicable if it shown on your schedule.

What is covered:

We will pay the difference between the amount receivable under section 1(Own Damage) of the policy and the invoice price of the new vehicle of same make and model in the event of valid and admissible Total Loss/ Constructive total loss (CTL) or Theft claim under the policy.

If exactly same make/model/variant is discontinued our liability will be limited to the shortfall with respect to the last available invoice price of the insured vehicle immediately before discontinuation.

Invoice price: means Ex-showroom price of the vehicle and includes registration charges, all taxes including road tax as mentioned in the invoice but excluding cost of insurance.

Special conditions applicable to this benefit:

- You are the first registered owner of the vehicle. This condition is waived for employer to employee transfer cases where there is no change in actual user of the vehicle.
- Cover is not applicable for imported vehicles i.e. where invoice is not generated in India.
- Cost of any non-built in electrical/electronic and non-electrical/electronic accessories including bi-fuel kit forming part of the invoice but not insured under section 1 (Own Damage) of the policy will not be covered.
- The finance company/bank who has financed the vehicle gives his consent for settlement of claim under this coverage.
- The company reserves the right to either pay or provide you brand new vehicle of same specification.

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

03 – NCB (No Claim Bonus) Protector (UIN: IRDAN155RP0003V01201920/A0017V01201920)

This cover is applicable if it is shown on Your schedule.

What is Covered

If Your vehicle is insured with us then We will allow you the same No claim bonus, as shown on Your schedule at the time of renewal with Us provided-

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- Vehicle is claim free at least for preceding 2 consecutive years at the inception of the policy with us.
- Only 1 own damage claim is reported with us during the policy period and that claim is not a Total Loss (TL)/Constructive Total Loss (CTL)/Theft
- The renewal of policy is done with Us within 90 days of expiry of the policy.

Special conditions applicable to this benefit in addition to the general conditions:

- Theft of accessories/parts will not be counted as claim under this benefit.
- In case of Theft of entire motor vehicle if a new motor vehicle is purchased and insured with Us within 90 days of the final settlement of theft claim, in which case, we will allow same No claim bonus on New Motor vehicle as is shown in the schedule.

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

04-Consumable Expenses (UIN: IRDAN155RP0003V01201920/A0016V01201920)

This cover is applicable if it is shown on your schedule.

What is covered

We will cover cost of consumables required to be replaced/ replenished arising from an accident to the insured vehicle subject to valid and admissible claim under section I (own damage) of the policy.

Consumable shall include Oil/lubricants, filters, coolant, fasteners, bearings, and items of similar nature excluding fuel.

What is not covered

1. Any consumable not associated with admissible Own Damage claim under section I (Own Damage) of the policy.
2. Any consumables that are related to wear and tear and not directly related to claim.

05 - Engine Protector (UIN: IRDAN155RP0003V01201920/A0019V01201920)

This cover is applicable if it is shown on your schedule.

What is covered:

We will pay You repair and replacement expenses for loss or damage to internal parts of the Engine, Gear box or Transmission including lubricating oils/consumables* used in the respective assembly provided loss or damage is due to ingress of water in the engine or due to leakage of lubricating oil and/or coolant from Engine/respective assembly caused by accidental external impact.

*Consumable means material, which is used up and needs continuous replenishment such as engine oil, gear box oil etc. but excluding fuel.

What is not covered:

- 1) Any consequential loss, wear and tear, mechanical & electrical failure and parts falling under warranty.
- 2) Loss or damage due to corrosion of engine or parts thereof due to delay in intimation.
- 3) Depreciation unless Depreciation Reimbursement cover is opted by You.

Special Condition: Claim under this cover will be admissible only if

1. In case of water damage, there is evidence of vehicle being submerged or stopped in a water-logged area.
2. Vehicle is transported/towed to garage within 2 (Two) days of water receding from the water-logged area.
3. You have taken all reasonable steps, safeguards and precautions to avoid any loss or damage and prevent aggravation of loss once the loss or damage to the vehicle is sustained and noticed by You.
4. Vehicle is repaired in company's authorised garage.

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

06. Roadside Assistance (UIN: IRDAN155RP0003V01201920/A0020V01201920)

This cover is applicable if it is shown on Your schedule. We will provide you the following emergency assistance services during the Policy Period through our network garages or service providers, provided that the services will be provided on best effort basis in an area where we have our presence through our network garages or through the network of our service providers.

We shall be liable for only up to four assistance services claim during the Policy Period.

Following are the services that are offered:

1. Repair and Towing Assistance Service for Flat Tyre

In the event insured Vehicle is immobilized due to a flat tyre, you will get the assistance of a vehicle technician to replace the flat tyre with the spare Stepney tyre of the Vehicle at the location of breakdown. In case the spare tyre is not available in the insured Vehicle, the flat tyre will be taken to the nearest flat tyre repair shop for repairs & re-attached to the Vehicle. All incidental charges for transporting the tyre to the repair shop and its repair cost shall be borne by you.

2. Repair on the spot

In the event insured Vehicle breaks down due to a minor mechanical / electrical fault making it immobile and immediate repair on the spot is deemed possible, you will get the assistance of a vehicle technician for repairing the breakdown at the location of breakdown. Cost of Material & Spare Parts, if required, to repair the vehicle on the spot and any other incidental conveyance to obtain such material & spare parts will be borne by you.

3. Fuel Support (Emergency Fuel Delivery)

In the event insured Vehicle runs out of fuel and hence is immobilized, you will get the assistance of emergency fuel (up to 5 litres on a chargeable basis) at the location of breakdown.

4. Spare Key Retrieval / Service for Keys Locked Inside

If the keys of the insured vehicle are broken, lost or misplaced, and in case you need and request to arrange for another set from your place of residence the same will be arranged after receiving the requisite authorizations from you with regards to the person designated to hand over the same to you provided the distance between the two locations are less than 50 kms. You may be requested to submit an identity proof at the time of delivery of the keys. However, if the distance between the two locations (residence & place where the keys are required) are more than 50 kms the keys will be sent by courier. Alternatively, in case the keys are lost the vehicle shall be towed to a nearest safe place.

5. Emergency Towing Assistance

a) In case of Break-down:

In the event insured Vehicle suffers an immobilizing break down due to a mechanical or electrical fault which cannot be repaired on the spot, you will get the assistance in towing the vehicle to the nearest garage, using the best available towing mechanism, within a radius of 100 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at the vendor's actual rates.

b) In case of an Accident:

In the event insured Vehicle suffers an immobilizing break down due to an accident, you will get the assistance in towing the vehicle to the nearest garage, using the appropriate towing mechanism within a radius of 100 Kms. from the location of the breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you to the vendor at the vendor's actual rates.

c) Towing in case of incorrect Fuelling - In the event of the Insured vehicle being immobilized due to incorrect fuelling, you will get assistance in making the arrangement for vehicle to be towed to nearest garage using the

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appropriate towing mechanism within a radius of 100 km's from the location of breakdown. In case the towing distance exceeds the mentioned limit, you will be informed of the expected additional costs, which will need to be paid by you.

6. Breakdown support over phone

In the event insured vehicle is immobilized due to a breakdown you will be assisted over phone and try to resolve the problem then & there.

7. Facilitate finding closest dealer

In case of specific request received from you about providing the contact details of the nearest dealer the same will be provided to you.

8. Customer conference calling:

For seamless & speedy services, a conference call (wherever required) between the insured, the assistance provider and ourselves will be arranged. You will be kept updated on the progress of intervention.

9. Concierge Services:

a) SMS Relays/Emergency Message Service

In the event of breakdown or accident to your insured vehicle under our policy your urgent messages will be relayed to a person of your choice.

b) Continuation / Return Journey (Taxi Support)

In the event the insured vehicle is immobilized, outside the municipal/corporation limits of your home city, and the vehicle cannot be repaired the same day, we shall, make arrangement for a hired car/ taxi on your request. All expenses will be borne by you.

c) Hotel Accommodation:

In the event insured vehicle is immobilized and cannot be repaired the same day, you will get the assistance in organizing for Hotel accommodation near the location of the event. You will have to bear the cost of stay and you will be informed of the amount to be paid in advance directly to the Hotel and we will pay the amount if opted and shown in the policy schedule.

d) Ambulance Arrangement:

In the event the insured vehicle is immobilized, outside the Municipal / corporation limits of your home city, you will get assistance and arrangement for an ambulance, if required. You will have to bear the cost related to this service and will be paid directly to vendor.

e) Medical Co-ordination:

In case of specific request received from you about providing the contact details of the name, address, telephone number of physician, hospitals, clinic, dentist and dental clinics the same shall be provided. However, the quality of medical services of the referred service providers cannot be guaranteed.

Important Note: You will not be required to pay for labour cost and round-trip conveyance costs of the service provider except cost of material/spare parts and conveyance/transportation cost to obtain them if required, to repair the Vehicle and any other cost specifically mentioned in the above services.

We will make our best effort to provide you various services within 3 hours of reporting. Further, If your insured vehicle is immobilized due to breakdown, and is eligible for services, but as a rare chance, you do not get the eligible assistance as mentioned above, you will be reimbursed the costs incurred for towing the insured Vehicle to the nearest garage not exceeding Rs.2000/- per event for towing or Rs.250/- per event for other services. To qualify for reimbursement, you must have called the toll-free number and obtained an authorization, prior to availing external service and must provide necessary documents justifying the event and the actual costs borne.

Geographical territory:

These services are available on National highways, state highways and motorable roads of cities within mainland India.

Limitations:

- 1 The Services will be provided on a best effort basis, subject to regulations in force locally.
- 2 The services would not be provided under following conditions:

Acts of God (including exceptional adverse weather conditions), earthquake, fire (not caused by the negligence of either party), war (declared or undeclared), invasion, rebellion, revolt, riot (other than among employees of either party), civil commotion, civil war, acts of terrorism, nuclear fission, strike, act(s) of omission/ commission by any concerned, Government(s), or government agencies, judicial or quasi-judicial authorities.
- 3 Loss of or damage to luggage or other personal effects that might occur during the services performance.
- 4 Vehicles should not be used for the purpose of racing, rallying, motor-sports, or in any instance where the Vehicle is not being used /driven in accordance with applicable laws and regulations.
- 5 Not covered events: Any service not-covered here, if provided shall be at your own expense.
- 6 Load carried in the vehicle such as boats, motor vehicles, gliders, or animals (horses, cattle...), merchandise, perishable goods, research and scientific equipment, building equipment, furniture, etc. shall not be transported.
7. This Emergency service is available when the Covered Vehicles suffers a breakdown while riding. It is not available for routine repairs/services at user's home or other location.
8. We/Vendor will not be accountable, responsible or liable for consequential damages arising out of repair on the spot/ towing or any other roadside assistance services.

Procedure for Receiving Services:

Entitlement:

In order to entitle the relevant Users to the Services, the insured Vehicle must be immobilised within the Covered geographical territory. A vehicle is considered as immobilised as long as it cannot be driven as a result of a breakdown or an accident. However, the state of being out of use for maintenance or repair purposes is not considered as immobilisation.

Procedure:

- Contact us/service provider on Toll Free number mentioned in your policy immediately on any incident.
- Get the prior approval before taking any initiative or incurring any expenses.
- Comply with the solutions recommended.
- Take all reasonable measures to limit and prevent possible consequences of the Breakdown.
- Provide Us your / user beneficiary Information.

Claims Procedure (Other than Roadside Assistance):

We all take precautions to avert accidents however in the event of any unfortunate accident be rest assured of complete assistance from us.

- By calling Toll Free [18001230004](tel:18001230004) OR
- By sending an E Mail to insurance.help@navi.com OR
- For Senior Citizens, we have a special cell and our Senior Citizen Customers can email us at seniorcare@navi.com for priority resolution
- Through Customer Portal on website www.naviinsurance.com OR
- Using Mobile App OR
- Directly walk into branch

Intimation of claim to us, immediately on occurrence, will ensure prompt and effective assistance.

While registering the claim, the following information will help us serve you better:

- Your contact numbers
- Policy number
- Name of insured
- Date and time of loss
- Location of loss
- Nature and approximate extent of loss
- Place and contact details of the person at the loss location

You are advised to shift your vehicle to any of our network garage to avail “cashless” facility. Alternatively, you may shift your vehicle to any garage of your choice to avail claim as “Reimbursement”.

Apart from “Claim Form” We will require following documents depending on the nature of loss to process your claim. You may provide the same to enable us to promptly settle your claim.

For Accident/Theft Claims

- Proof of insurance – Policy copy
- Copy of Registration Book, Tax Receipt [original for verification & return]
- Copy of Motor Driving License of the person driving the vehicle at the time of accident (original for verification)
- Police Panchnama /FIR (In case of Third-Party property damage /Death / Body Injury)
- Estimate for repairs if available
- Repair Bills/Invoices and payment receipts after the job is completed

Additional documents for Theft Claims

- Original Policy document
- Original Registration Book/Certificate and Tax Payment Receipt

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- All the sets of keys/Service Booklet/Warranty Card/Original
- Purchase Invoice
- Police Panchanama/ FIR and Final Investigation Report/Non-Traceable Report.
- Acknowledged copy of letter addressed to RTO intimating theft and informing “NON-USE”
- Form 28, 29 and 30 signed by the you and Form 35 signed by the Financer/ transferred RC as applicable
- Letter of Subrogation
- NOC from the Financer if claim is to be paid to you

GRIEVANCE REDRESSAL PROCEDURE

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.

Call us on our Toll Free 1800 123 0004 for any queries that you may have!

- a. Call us on our Toll Free 1800 123 0004 (From 8 am to 8 pm) for any queries that you may have!
- b. Email your queries to insurance.help@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.
- e. Using Mobile App
- f. Please walk into any of our branches or partner locations.
- g. You can also dispatch your letters to us at:

Navi General Insurance Limited

Corporate Office: Salarpuria Business Centre,
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

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
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)

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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
15.	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	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
16.	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	States of Bihar and Jharkhand
17.	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	States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

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.