



Policy Wordings

Service Contract Liability Insurance Policy

This Policy is a contract of insurance between You and Us which is subject to the receipt of premium as specified in the Schedule in full in respect of each Service Contract sold/offered to Your Customers during the Policy Period for repair, servicing or replacement of their Covered Asset(s), terms of the respective Service Contract Certificate, and the terms, conditions and exclusions of this Policy. Covered Asset as defined in this Policy means the mechanical, electronic, or rental equipment specified in the Schedule, which may be serviced by You under a Service Contract for the period specified in the Service Contract Certificate.

This Policy is valid for the period as specified in the Schedule.

Certain terms are used in this Policy in Initial Capital letters, which have a specific meaning as set out in the Policy. They have this meaning wherever they appear in the Policy, including the Schedule, or any subsequent endorsements. Where the context permits, references to any statutory enactment include subsequent changes to the same and references to the singular shall also include references to the plural, references to the male gender shall also include references to the female gender, and vice versa in both cases.

Insuring Clause

We will indemnify You against any actual liability under a Service Contract for a Covered Loss specified in the Schedule to a Covered Asset pursuant to a Claim made during the Service Contract Period.

Claims made in respect of a Covered Asset under the Insuring Clause shall be subject to the availability of the Limit of Liability and applicable Sub-limits, Salvage, and Deductibles specified in the Schedule, and subject always to the terms, conditions and exclusions of this Policy.

This Insuring Clause will be payable provided that:

- a. The respective Service Contract is provided to Us and attached to this Policy at inception of cover for each Service Contract.
- b. A detailed MIS of each Service Contract Certificate issued for each Covered Asset, respective Service Contract Period applicable, details of Invoice together with an acceptable unique identifier for each Covered Asset is maintained by You and provided to Us as and when requested.

All claims and payments made under this Policy shall be in accordance with the 'Claims Procedure' and 'Basis of Claim Settlement' sections as set out in this Policy.

General Exclusions of the Policy

We shall not be liable to make any payment for any claim under the Policy in respect of a Covered Asset, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

- a. Any costs explicitly covered by any other OEMs, sellers, suppliers, or repairer, under warranty, contract or law.
- b. Problems or defects not covered under the Service Contract.
- c. Any non-operating and cosmetic damage to the Covered Asset, such as damage to paintwork, finish, dents or scratches.
- d. Loss or damage due to corrosion, rust, denting, scratching, blockages, oxidation or dust.
- e. Replacement or repair of any consumable part (such as plugs, ink, coupons) and accessories used in or with the Covered Asset, such as SIM card, memory card, software (including



programs, data and user settings), modem, batteries of any kind, remote, stabiliser, plastic parts, scanner, printer, adapter or charger, etc ..

- f. Normal wear and tear of items not integral to the functioning of the Covered Asset - Routine maintenance, cleaning, lubrication, adjustments or alignments, overhaul, modification and de-scaling.
- g. Any enhancements, alterations or modifications to the Covered Asset.
- h. Any Loss resulting from a failure to follow the OEM's instructions in relation to the Covered Asset
- i. Any costs of removal or re-installation of the Covered Asset.
- j. Any costs arising from incorrect installation, modification or maintenance.
- k. Any costs incurred if no fault or defect is found with the Covered Asset.
- l. Any costs or loss arising from inability to use the Covered Asset.
- m. Where the original serial number is removed, obliterated or altered from Covered Asset.
- n. Any actual or alleged loss caused by nuclear, biological or chemical exposure.
- o. Your or Your representative's wilful act or wilful negligence.
- p. Use of batteries, charger and / or accessories not approved by the manufacturer, incorrect electrical leads or connection.
- q. Damages caused by services performed by service personnel of the non-authorized workshops.
- r. Where the Covered Asset is subject to commercial or profit generation purpose.
- s. Any Loss deemed contrary to public policy, or which is uninsurable under Indian law.
- t. You committing or attempting to commit a breach of law with criminal intent.
- u. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating of Covered Asset.
- v. Any unexplained or mysterious disappearance of the Covered Asset.
- w. Any service provider charges incurred or any other consequential damage or financial loss incurred from the use of the Covered Asset following a theft, robbery or burglary.
- x. Any consequential or incidental loss or Injury to a person, or loss or damage to any other item or property, or any incidental, contingent, special or any direct or indirect loss and consequential damages including but not limiting to losses incurred due to any delay in rendering service related to this Policy.
- y. Any Loss caused by way of any incidents involving or attributable to any abuse or misuse of such Covered Asset, failure to take reasonable care, battery leakage, , animal or insect infestation or intrusion.
- z. Any Loss caused by any civil or foreign war, invasion, strike, riot, rebellion, civil commotion, or arising from detention, confiscation or distribution by customs, police or other public authorities.
- aa. Participation in any naval, military or air force operations, engaging in manual labour, mining,



tunnelling or any work involving electrical installation with high tension supply, engaging in any Hazardous Activities, testing of any kind, or anything attributable to aerial photography, ammunition, explosives, firearms or flight duty, except as a fare-paying passenger.

- bb. Any Claims where the subject matter of claims is covered under any other valid and applicable insurance policy with any other insurer or manufacturer's warranty, including but not limited to any recall campaign or under any other such packages at the same time.
- cc. Any events or occurrence that is expressly specified to be excluded from the scope of this Section in the Schedule.

In any action, suit or other proceedings where We allege that by reason of the provisions of the above exclusions any Loss, destruction, damage or liability is not covered by this Policy, the burden of proving that such Loss, destruction, damage or liability is covered shall be upon You.

Limit of Liability

Our liability during the Policy Period with respect to each Covered Asset serviced under the Service Contract Certificate issued by You and covered under this Policy, and in the aggregate in respect of all Claims in relation to any and all Covered Assets shall not exceed the Limit of Liability specified in the Schedule.

Basis of Claim Settlement

All settlements made under the Policy shall be subject to the following conditions:

- a. **Ownership of Salvage:** We shall have ownership and the right to possession of all Salvages and other recoveries from Claims on the Covered Asset. All Salvage shall be Our property where replacement of the Covered Asset or a part thereof is necessitated, and We shall not be liable to return such Covered Asset to You or any Customer, unless otherwise agreed to and specified in the Schedule.
- b. **Covered Loss:** Indemnification of Your actual liability under any and all Service Contracts issued by You and covered under this Policy shall be always subject to the Covered Loss/categories of perils specified in the Schedule, Sub-Limits, and any General Exclusions specified under the Policy that may be applicable to a Claim made against You.
- c. **Records:** For any Service Contracts pertaining to the Covered Asset covered under this Policy (or categories of such Covered Asset) and specified as such in the Schedule, it is a Condition Precedent to Our liability that You shall create and maintain an MIS, which shall be an accurate and updated record containing the full particulars of each Covered Asset.
- d. **Invoice Value:** In no event shall our liability under this Policy for any Claim for a Covered Asset exceed the Invoice Value of such Covered Asset.

Claims Procedure & Requirements

The fulfillment of the terms and conditions of this Policy (including payment of premium by the due dates mentioned in the Schedule) insofar as they relate to anything to be done or complied with by You, including complying with the procedures and requirements in relation to claims, shall be Conditions Precedent to Our liability under this Policy.

For details on the claims procedures and requirements or any assistance during the process, We may be contacted at Our call centre on the toll free number specified in the Schedule or through Our website.

Claims Procedure:



On the occurrence of any Claim or of any event or occurrence which may give rise to a Claim under this Policy, You shall:

- a. Notify Us on Our email ID: hello@acko.com or at Our website (www.acko.com/gi) or contact number: 1800 266 2256 immediately, but in any case within 7 days of such event;
- b. If applicable, procure a copy of a police complaint regarding this incident;
- c. Take all steps within Your power to minimize the extent of loss or damage. You shall not do anything/tamper the affected Covered Asset in such a manner which would in any way increase the extent of the loss or further diminish the value;
- d. Preserve the remaining parts of any Covered Asset affected and make them available for inspection by Our representative or surveyor;
- e. Provide Us with all necessary information and documentation in respect of the Claim as indicated below and deliver to Us a detailed statement in writing regarding the Loss to the Covered Asset, within 30 days of the occurrence of the event giving rise to a claim under the Policy. Along with an updated MIS, the complete record of the Covered Asset shall be provided to Us at the time of Claim, along with a copy of the Customer's Invoice.
- f. Give Us/Our representatives all reasonable assistance and co-operation in investigating the claim and provide any proof reasonably required in order to assess the correctness thereof, Our liability under the Policy and quantum in respect of such Claim.

Claims Payment:

- a. Claims made in respect of You shall be subject to the availability of the Limit of Liability for the Covered Asset and in the aggregate for this Policy, and applicable Co-payment, and Deductibles specified in the Schedule against the Insuring Clause(s).
- b. We shall make the payment of claim that has been admitted as payable by Us under the Policy within 30 days of submission of all necessary documents and information and any other additional information required for the settlement of the claim.
- c. All claims will be investigated (as required) and settled in accordance with the applicable regulatory guidelines, including the IRDAI (Protection of Policyholders Interests) Regulations, 2024.
- d. The manner of settlement of any Claims made under this Policy will be subject to the 'Basis of Claim Settlement' section.

General Conditions

The Policy, including the Insuring Clause, endorsements, exclusions, and amounts payable under it shall be subject to the following general conditions:

- a. **Disclosure to information norm:** This Policy has been issued on the basis of the information provided in respect of You in the Proposal Form, personal statement and any other details submitted in relation to the Proposal Form/personal statement. The 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. If at the time of issuance of Policy or during continuation of the Policy, any material fact in the information provided to Us in the Proposal Form or otherwise, by You, or anyone acting on behalf of You is found to be incorrect, incomplete, suppressed or not disclosed, wilfully or otherwise, the Policy shall be void, and no benefit will be payable thereunder.
- b. **Observance of Terms and Conditions:** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by You and the truth of the statements and answers in the proposal shall be a Condition Precedent to Our liability to make any payment under this Policy.



- c. **Contribution:** If at the time of the occurrence of any loss or damage covered by this Policy there is any other insurance of any nature whatsoever covering the same Loss or liability, whether effected by You or not, then We shall not be liable to pay or contribute more than Our rateable proportion of any loss or damage.
- d. **Subrogation:** You and any claimant under this Policy shall at Our expense do or concur in doing or permit to be done all such acts, deeds and things that may be necessary or reasonably required by Us for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which We shall be or would become entitled or subrogated to Us upon paying for any Covered Loss under this Policy whether such acts, deeds and things shall be or become necessary or required before or after Your indemnification by Us.
- e. **Exclusions:** We shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by You in connection with or in respect of the exclusions which are specifically stated in the General Exclusions section of the Policy.
- f. **Specific Underwriting Conditions:** This Policy will be subject to any specific underwriting conditions that may be specified in the Schedule. These Conditions may be included either due to underwriting considerations or as mutually agreed between You and Us.
- g. **Right to Adjust Rates:** We retain the right to adjust premium rates applicable to this Policy (i) on an annual basis on each successive anniversary of the policy commencement date specified in the Schedule; (ii) If, Our loss ratio (incurred claims over earned premium) exceeds the ratio specified in the Schedule; or (iii) if parts and labour costs change under certain unforeseen circumstances, including, but not limited to, currency devaluation, tariff, taxation, etc. In the event of an adjustment pursuant to clause (i) or (ii), We shall provide You with 60 days prior written notice.
- h. **Assignment:** The Policy and the cover under the Insuring Clause can be assigned or transferred only in accordance with applicable law.
- i. **Reasonable Care:** You shall take all reasonable care to safeguard the Covered Asset against any further Loss. You shall at Your own expense take all reasonable precautions and comply with all reasonable recommendations to prevent any further Loss or liability arising from a Service Contract.
- j. **Statutory Compliance:** You shall comply with all statutory and other regulations. You shall observe all manufacturers' instructions concerning the inspection, operation and maintenance of Covered Asset, and the safety of persons and property.
- k. **Material Information:** Material information to be disclosed includes every matter that You are aware of, or could reasonably be expected to know, that relates to questions in the Proposal Form/personal statement and which is relevant to Us in order to accept the risk of insurance. You must exercise the same duty to disclose those matters to Us before any Renewal, extension, variation, endorsement of the contract We may, adjust the scope of cover and / or premium, if necessary, accordingly.
- l. **Alterations in the Policy:** This Policy constitutes the complete contract of insurance. No change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement, signed and stamped by Us.
- m. **Renewal:** This Policy will automatically terminate at the end of the Policy Period, specified in the Schedule. The Policy may be renewed by mutual consent and in such event the premium should be paid to Us on or before the date of expiry of the Policy. We shall not be bound to accept any premium for renewal nor to give notice that such is due.
- n. **Cancellation/Termination of the Policy:**
 - i. Either You or We, may terminate this Policy at any time by giving written notice of 60 days, and the Policy will terminate when such written notice is received.



Upon termination of this Policy, We shall cease to insure You for liability under any Service Contract Certificate sold/offered by You after the termination date.

If the provisions of this Policy continue to govern the respective rights and obligation of the parties hereto in relation to each outstanding Service Contract Certificate sold/offered by You prior to the date of termination until the expiry of such Service Contract Periods, then there will be no refund of premium charged with respect to the Service Contracts covered.

- ii. We may at any time terminate this Policy on grounds of misrepresentation, fraud, disqualification or moral hazards by You upon 7 days' notice by sending an endorsement to Your address shown in the Schedule, without refund of premium.
- o. **Geography & Currency:** This Policy applies to events or occurrences taking place worldwide. All payments under this Policy will be made in Indian Rupees only.
- p. **Governing Law & Dispute Resolution:** Any and all disputes or differences under or in relation to this Policy will be determined by the Indian Courts and subject to Indian law.
- q. **Notices & Communications:** Any notice or communication in relation to this Policy will be in writing and if it is to:
 - i) You, then it will be sent to You at Your address specified in the Schedule.
 - ii) Us, it will be delivered to Our address specified in the Schedule. No insurance agents, insurance intermediaries or other person or entity is authorised to receive any notice or communication on Our behalf.
- r. **Electronic Transactions:** You agree to comply with all the terms and conditions of electronic transactions as We shall prescribe from time to time, and confirm that all transactions effected facilities for conducting remote transactions such as the Internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, in respect of this Policy and claim related details, shall constitute legally binding when done in compliance with Our terms for such facilities.

Definitions

Unless this Policy expressly defines a word or a phrase under any Section or Insuring Clause as enumerated above, the terms defined below shall prevail over all the Sections of the Policy and have the meanings ascribed to them wherever they appear in this Policy:

- a. **Co-payment:** Co-payment means a cost sharing requirement that provides that You will bear a specified percentage of each admissible claim amount under this Policy.
- b. **Condition Precedent:** Condition Precedent means a policy term or condition upon which the Our liability under the policy is conditional upon.
- c. **Covered Asset:** Covered Asset means a physical object which is the subject matter of the Service Contract Certificate issued by You and is specified in the Schedule.
- d. **Covered Loss:** Covered Loss means such Loss as is covered by the terms of the Service Contract and specified in the Schedule. The Covered Loss may vary for each Covered Asset as per the terms of the Service Contract for that Covered Asset, and shall be further subject to the terms, conditions and exclusions of this Policy.
- e. **Claim:** Claim means the receipt by You of any intimation or demand made by or on behalf of Your Customer against You for repair or replacement of a Covered Asset in the event of a Loss as per the terms of the Service Contract with such Customer.



- f. **Customer:** Customer means the individual or entity, as the case maybe, who has entered into a Service Contract with You.
- g. **Deductible:** Deductible means the fixed Rupee amount specified in the Schedule for which We will not be liable, and which will apply on occurrence of each insured event before the Insuring Clause under this Policy is payable.
- h. **Disclosure to information norm:** The policy shall be void and all premium paid thereon shall be forfeited to Us in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- i. **Hazardous Activities:** Hazardous Activities means any activity, which is potentially dangerous to You whether he is trained in such activity or not. Such activity includes without limitation stunt activities of any kind, adventure racing, base jumping, biathlon, big game hunting, black water rafting, stunt/obstacle riding, bobsleighbing/using skeletons, bouldering, boxing, canyoning, cavin/pot holing, cave tubing, rock climbing/trekking/mountaineering, cycle racing, cyclo cross, drag racing, endurance testing, hand gliding, harness racing, hell skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, lugging, risky manual labour, marathon running, martial arts, micro-lighting, modern pentathlon, motor cycle racing, motor rallying, parachuting, paragliding/parapenting, piloting aircraft, polo, power lifting, power boat racing, quad biking, river boarding, scuba diving, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo riding, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting or wrestling any type.
- j. **Invoice:** Invoice means the original invoice that was issued to the Customer by a seller as proof of purchase of the Covered Asset.
- k. **Invoice Value:** Invoice Value means the original amount paid by the Customer towards the purchase of the Covered Asset from a retailer or wholesaler, which is evidenced by an Invoice and is inclusive of any applicable discounts and taxes.
- l. **Loss:** Loss means any damage or breakdown to a Covered Asset that cause it to not function in its intended manner, or a total loss of a Covered Asset where it cannot be traced or repaired to its pre-destruction state.
- m. **OEM:** OEM means the Original Equipment Manufacturer, including any other company involved in the manufacture and production of the Covered Asset.
- n. **Policy:** Policy means the statements in the proposal form/personal statement, these terms and conditions, the Insuring Clause, endorsements (if any), annexures to the Policy, the Schedule (as amended from time to time), and the Service Contract Certificate(s) attached.
- o. **Policy Period:** Policy Period means the period specified in the Schedule between the policy commencement date and the policy expiry date.
- p. **Salvage:** Salvage means the remaining and/or recovered parts of any Covered Asset, or any value thereof attached to such remaining and/or recovered parts.
- q. **Schedule:** Schedule means the schedule attached to and forming part of this Policy.
- r. **Service Contract:** Service Contract means the maintenance contract or warranty sold/offered by You to Your Customer, as attached hereto as Appendix A, setting out the terms on which such Covered Asset will be repaired or replaced in the event of a Loss.
- s. **Service Contract Period:** Service Contract Period means the period for which the Service Contract is valid and is mentioned as such in the Service Contract or the Service Contract Certificate.

- t. **Service Contract Certificate:** Service Contract Certificate means the document issued by You to Your Customer with details of Covered Asset and Service Contract Period and the terms and conditions of the Service Contract, as may be applicable.
- u. **Sub-Limit:** Sub-limit means a cost sharing requirement under this Policy in which We would not be liable to pay any amount in excess of the pre-defined limit specified in the Schedule against an Insuring Clause or Covered Asset.
- v. **Limit of Liability:** Limit of Liability means the amounts specified in the Schedule that represents Our maximum, total and cumulative liability for any one Covered Asset, and all Claims made during the Service Contract Period in the aggregate.
- w. **We/Our/Us/Company:** We/Our/Us/Company means Acko General Insurance Limited.
- x. **You/Your/Policyholder:** You/Your/Policyholder means the entity named in the Schedule who has concluded this Policy with Us, and which provides servicing and repair services for Covered Asset(s).

Grievance Redressal

For resolution of any query, insured may contact the company on our helpline number 1800 266 2256 or may write an e-mail at hello@acko.com

For resolution of grievance, insured may contact the company on our toll-free helpline number **1800 210 4990** (Operating hours: 10 AM – 7 PM, all days of the week).

You can also write to grievance@acko.com. Your complaint will be acknowledged by us within 24 working hours.

If in case you are dissatisfied with the decision/resolution provided through details indicated above on your Complaint or have not received any response within 14 working days, you may write or email to Grievance Redressal Officer:

Email: gro@acko.com

Postal Address: Acko General Insurance Limited 2nd Floor, 36/5 Hustlehub One East, Somasandrapalya, 27th Main Road Sector 2, HSR Layout, Karnataka Bangalore: 560102

The Grievance Redressal Officer will provide a final response within 7 days of receipt of the escalation.

If you wish to pursue other avenues for redressal of grievances and in the event of an unsatisfactory response from the Grievance Redressal Officer, You may also approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal -

<https://bimabharosa.irdai.gov.in/> or toll free no. 1800 4254 732 / 155255 or through email on complaints@irdai.gov.in. For more information, please visit <https://irdai.gov.in/igms1>

Insurance Ombudsman for Redressal, whose details are given below: General Manager Consumer Affairs Department- Grievance Redressal Cell Website: <https://cioins.co.in/Ombudsman>

Where the grievance is not resolved, the insured may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. The details of the Insurance Ombudsman are available below:

Jurisdiction	Ombudsman Office Address & Contact Details
Gujarat, Dadra & Nagar Haveli, Daman and Diu	Ahmedabad Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD- 380001
	oio.ahmedabad@cioins.co.in
	079 - 25501201/02
Karnataka	Bengaluru Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru- 560078
	oio.bengaluru@cioins.co.in
	080 - 26652048 / 26652049
Madhya Pradesh, Chhattisgarh	Bhopal 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal- 462011
	oio.bhopal@cioins.co.in
	0755 - 2769201 / 2769202 / 2769203

Odisha	Bhubaneswar 62, Forest park, Bhubaneswar- 751009
	oio.bhubaneswar@cioins.co.in
	0674 - 2596461/ 2596455/ 2596429/ 2596003
Punjab, Haryana (excl Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh	Chandigarh
	Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh- 160017
	oio.chandigarh@cioins.co.in
Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)	Chennai Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI- 600018.
	oio.chennai@cioins.co.in
	044 - 24333668 / 24333678
Delhi & following Distts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh	Delhi 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi-110002
	oio.delhi@cioins.co.in
	011 - 46013992/ 23213504/ 23232481
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Guwahati Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati- 781001(Assam)
	oio.guwahati@cioins.co.in
	0361 - 2632204 / 2602205 / 2631307
Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry	Hyderabad 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad- 500004.
	oio.hyderabad@cioins.co.in
	040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325
Rajasthan	Jaipur Jeevan Nidhi- II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302005.
	oio.jaipur@cioins.co.in
	0141- 2740363
Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry	Kochi 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M. G. Road, Kochi- 682011.
	oio.ernakulam@cioins.co.in
	0484 – 2358759
West Bengal, Sikkim, Andaman & Nicobar Islands	Kolkata Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata- 700072
	oio.kolkata@cioins.co.in
	033 - 22124339 / 22124341
Distts 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	Lucknow
	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow- 226001.
	oio.lucknow@cioins.co.in
Metropolitan Region excl wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding	Mumbai 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai- 400054
	oio.mumbai@cioins.co.in
	0522 - 4002082 / 3500613

areas of Navi Mumbai	022 - 69038800/27/29/31/32/33
State of Uttarakhand and the following Distts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	Noida
	Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301.
	oio.noida@cioins.co.in
	0120-2514252 / 2514253
Bihar, Jharkhand	Patna 2nd Floor, Lalit Bhawan, Bailey Road, Patna- 800001.
	oio.patna@cioins.co.in
	0612-2547068
State of Goa and State of Maharashtra excl areas of Navi Mumbai, Thane distt, Palghar Distt, Raigad distt & Mumbai Metropolitan Region	Pune
	Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune- 411030.
	oio.pune@cioins.co.in
	020-24471175
Area of Navi Mumbai, Thane Distt, Raigad Distt, Palghar Distt and wards of Mumbai, M/East, M/West, N, S and T."	Thane 2nd Floor, Jeevan Chintamani Building, Vasant rao Naik Mahamarg, Thane (West)- 400604
	oio.thane@cioins.co.in
	022-20812868/69

The updated details of Insurance Ombudsman offices are also available at the IRDAI's website at www.irdai.gov.in, or on the website of Council for Insurance Ombudsmen at www.cioins.co.in or on the Our website at www.acko.com/gi.