Preamble

Whereas the insured by a proposal and declaration dated as stated in the Schedule which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Insurance Company Limited for insurance hereinafter contained and has paid the premium mentioned in the schedule as consideration for such insurance to the Insurance Company and which has been realized by the Insurance Company in respect of accidental loss or damage occurring during the Period of Insurance as stated in the schedule

Now This Policy Witnesseth:

That subject to the terms exceptions and conditions contained herein or endorsed or otherwise expressed hereon

Section 1: Liability to Third Parties

1. Subject to the limits of liability as laid down in the Schedule hereto the Insurance Company will indemnify the Insured in the event of an accident caused by or arising out of the use of the Insured vehicle against all sums which the Insured shall become legally liable to pay in respect of
    A. Death of or bodily injury to any person so far as it is necessary to meet the requirements of Motor vehicles Act,
    B. Damage to any property other than the property belonging to the insured or held in trust or in the custody or control of the insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the limitations of the indemnity granted by this Section to the insured, the Insurance Company will indemnify any driver who is driving the insured vehicle on the Insured's order or with insured's permission provided that such driver shall as though he/she was the insured, observe, fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
4. In the event of the death of any person entitled to indemnity under this policy the Insurance Company will in respect of the liability incurred by such person indemnify his/her personal representative in terms of and subject to the limitations of this policy provided that such personal representative shall as though such representative was the Insured observe fulfil and be subject to the terms exceptions and conditions of this policy in so far as they apply.
5. The Insurance Company may at its own option:
    A. Arrange for representation at any inquest or fatal inquiry in respect of any death which may be the subject of indemnity under this policy and
    B. Undertake the defense of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this policy

Avoidance of certain terms and right of recovery

Nothing in this policy or any endorsement hereon shall affect the right of any person indemnified by this policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act. But the Insured shall repay to the Insurance Company all sums paid by the Insurance

Company which the Insurance Company would not have been liable to pay but for the said provision of the Motor Vehicles Act.

Application of limits of indemnity

In the event of any accident involving indemnity to more than one person any limitation by the terms of this Policy and/or of any Endorsement thereon of the amount of any indemnity shall apply to the aggregate amount of indemnity to all persons indemnified and such indemnity shall apply in priority to the insured.

Policy Duration

The duration of the Policy is 5 Years.

Section 2: Personal Accident Cover for Owner Driver

Subject otherwise to the terms exceptions conditions and limitations of this policy, the Insurance Company undertakes to pay compensation as per the following scale for bodily injury/ death sustained by the owner driver of the insured vehicle in direct connection with the vehicle Insured whilst mounting into/dismounting from or travelling in the Insured vehicle as a co-driver, caused by violent accidental external and visible means which independent of any other cause shall within six calendar months of such injury result in.

Nature of injury	Scale of compensation
Death	100%
Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
Loss of one limb or sight of one eye	50%
Permanent total disablement from injuries other than named above	100%

Provided always that

A. The compensation shall be payable under only one of the items (i) to (iv) above in respect of the owner-driver arising out of any one occurrence and the total liability of the Insurance Company shall not in the aggregate exceed the sum of Rs. 15 lakh for the applicable policy period as opted and mentioned in the policy schedule.
B. No compensation shall be payable in respect of death or bodily injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person has consumed alcohol or is under the influence of intoxicating liquor or drugs.
C. Such compensation shall be payable directly to the Insured or to his/her legal representatives whose receipt shall be the full discharge in respect of the injury to the Insured.

This cover is subject to:

(a) The Owner-Driver is the registered owner of the vehicle Insured herein
(b) The Owner-Driver is the Insured named in this Policy
(c) The Owner-Driver holds a valid driving license, in accordance with the provisions of Rule 3 of the Central Motor Vehicles Rules, 1989 (as amended), at the time of the accident

General Exceptions (Applicable to all Sections of the Policy)

1. The Insurance Company shall not be liable in respect of any claim arising whilst the vehicle insured herein:
    a. Being used otherwise than in accordance with the "Limitations as to Use".
    b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause
2. The Company shall not be liable in respect of any claim arising out of any contractual liability
3. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death arising out of and in the course of employment of a person in the employment of the insured or in the employment of any person who is indemnified under this policy or bodily injury sustained by such person arising out of and in the course of such employment:
4. Except so far as is necessary to meet the requirements of the Motor Vehicles Act, the Company shall not be liable in respect of death or bodily injury to any person (other than a passenger carried by reason of or in pursuance of a contract of employment) being carried in or upon or entering or mounting or alighting from the Motor Vehicle at the time of the occurrence of the event out of which any claim arises
5. The Company shall not be liable in respect of any liability directly or indirectly or proximately or remotely occasioned by contributed by or traceable to or arising out of or in connection with War, Invasion, the Act of foreign enemies, hostilities or warlike operations (whether before or after declaration of war), Civil War, Mutiny, Rebellion Military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim hereunder, the Insured shall prove that the accident, loss, damage and/or liability, arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim
6. The Company shall not be liable in respect of any liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.

Conditions

This Policy and the Schedule 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 the Schedule shall bear the same meaning wherever it may appear.

1. Notice shall be given in writing to the Insurance Company immediately upon the occurrence of any accidental loss or damage in the event of any claim and thereafter the insured shall give all such information and assistance as the Insurance Company shall require. Every letter claim writ summons and/or process or copy thereof shall be forwarded to the Insurance Company immediately on receipt by the Insured. Notice shall also be given in writing to the Insurance Company immediately upon the insured having knowledge of any impending prosecution, inquest or fatal injury in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or criminal act which may be the subject matter of a claim under this policy the insured shall give immediate notice to the Police and co-operate with the Insurance Company in securing the conviction of the offender.
2. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the insured without the written consent of the Insurance Company which shall be entitled if it so desires to take over and conduct in the name of the insured the defense or settlement of

any claim or to prosecute in the name of the insured for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Insurance Company may require.

3. The insured shall take all reasonable steps to maintain the insured vehicle in efficient condition and the company shall have at all times free and full access to examine the insured vehicle or any part thereof or any driver or employee of the insured.
   Motor Third Party insurance shall not be cancelled by either insurer or the insured except on the following grounds:
   - Double Insurance
   - Vehicle not in use anymore because of Total Loss or Constructive Total Loss
   - In the event the vehicle is sold and/ or transferred

4. **Total Loss**
   In case of Total Loss of the vehicle during the policy, the policy shall be cancelled from the date of intimation of loss & third party premium for unexpired period shall be refunded on Pro-rate basis.

5. **Cancellation and Refund**
   i. In case of no claim in the policy
      1. Cancellation by insurer:

The Insurance Company may cancel the policy by sending Seven days' notice by recorded delivery to the insured at Insured's last known address on the grounds of fraud, non-disclosure of material facts or non- cooperation. In such event of cancellation, the policy shall stand cancelled ab-initio with no premium refund for the years for which the risk has already incepted. However refund will be provided in full by the insurer for the period for which the risk has not incepted.

2. Cancellation by Insured:
   The policy may be cancelled at any time during the term, by informing the insurer with/without assigning any reason. Provided no claim has arisen during the period of insurance. Also provided that an alternative policy for the Insured period is provided by the Insured to the Insurer
   1. In case of no Claim:
      In the event of cancellation by the insured the refund amount shall be on proportional basis and shall be calculated as per the terms and conditions laid out.

      In the event of cancellation by the insured the refund amount shall be calculated as set out in the below table-

Policy Term	Year of Cancellation	Methodology of Premium Refund				
		Policy Year 1	Policy Year 2	Policy Year 3	Policy Year 4	Policy Year 5
	1st Year	Premium retained on Proportional basis	Full Annual Premium Refund	Full Annual Premium Refund	Full Annual Premium Refund	Full Annual Premium Refund

5 Years	2nd Year	Full Annual Premium Retained	Premium retained on proportional basis	Full Annual Premium Refund	Full Annual Premium Refund	Full Annual Premium Refund
	3rd Year	Full Annual Premium Retained	Full Annual Premium Retained	Premium retained on proportional basis	Full Annual Premium Refund	Full Annual Premium Refund
	4th Year	Full Annual Premium Retained	Full Annual Premium Retained	Full Annual Premium Retained	Premium retained on proportional basis	Full Annual Premium Refund
	5th Year	Full Annual Premium Retained	Full Annual Premium Retained	Full Annual Premium Retained	Full Annual Premium Retained	Premium retained on proportional basis

Under no circumstances can the statutory Motor Third Party Liability insurance or any other compulsory insurance mandated by law be cancelled except in case of double insurance, Fraud / non-disclosure or total loss.

ii. In case of claim in the policy
Where any claim has been admitted or has been lodged by the person under the Policy, there shall be no refund of premium for any of the policy years.

iii. Cancellation due to / Double insurance

- In the event of cancellation of policy due to double insurance, the company will refund the liability section premium in full for the unexpired years (years for which the Risk has not yet incepted). For the year where policy is in force (risk has incepted), premium will be refunded as follows.

Sr No.	Scenarios	Same Risk start date (RSD)	Different Risk start date (RSD)	
			First policy cancelled (on request of Insured	Later policy Cancelled
1.	Double insurance issued by the same company	Full Refund	1.Full refund - if request is received before RSD 2.Proportional Refund - If request is received after RSD.	Full
2.	Double insurance issued by different insurers	Full Refund - If cancellation request is received within 30	Proportional Premium Refund	Proportional Premium Refund

		days from RSD. Proportional refund - if request is received after 30 days from RSD.		

6. If at the time of occurrence of an event that gives rise to any claim under this policy there is in existence any other insurance covering the same liability, the Company shall not be liable to pay or contribute more than its ratable proportion of any compensation, cost or expense.
7. It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not, within twelve calendar months from the date of such disclaimer, have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
8. 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 the insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.
9. In the event of the death of the sole insured, this policy will not immediately lapse but will remain valid for a period of three months from the date of the death of insured or until the expiry of this policy (whichever is earlier). During the said period, legal heir(s) of the insured to whom the custody and use of the Motor Vehicle passes may apply to have this Policy transferred to the name(s) of the heir(s) or obtain a new insurance policy for the Motor Vehicle. Where such legal heir(s) desire(s) to apply for transfer of this policy or obtain a new policy for the vehicle such heir(s) should make an application to the Company accordingly within the aforesaid period. All such applications should be accompanied by:-
   a) Death Certificate in respect of the Insured
   b) Proof of title to the vehicle
   c) Original Policy

Endorsements (Attached to and forming a part of Policy)

All the IMTs specified in the policy wording shall be governed by the terms, conditions, and premium rates of the erstwhile India Motor Tariff.

IMT. 1. Extension of Geographical Area

In consideration of the payment of an additional premium of `..... by the Insured as mentioned in the schedule and realization thereof by the Insurance Company, it is hereby understood and agreed that notwithstanding anything contained in this Policy to the contrary the Geographical Area in this Policy shall from the ..... /..... /..... to the ..... /..... /..... (both days inclusive) be deemed to include *.

It is further specifically understood and agreed that such geographical extension excludes cover for damage to the vehicle Insured/ injury to its occupants / third party liability in respect of the vehicle

Insured during sea voyage / air passage for the purpose of ferrying the vehicle Insured to the extended geographical area.

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

NOTE: Insert Nepal/ Sri Lanka/ Maldives/ Bhutan/ / Bangladesh as the case may be.

IMT. 3. TRANSFER OF INTEREST:

It is hereby understood and agreed that as from …/…/……. the interest in the policy is transferred to and vested in ……..... of ……. carrying on or engaged in the business or profession of …… who shall be deemed to be the insured and whose proposal and declaration dated .. /…/…. shall be deemed to be incorporated in and to be the basis of this contract. Provided always that for the purpose of the No Claim Bonus, no period during which the interest in this policy has been vested in any previous Insured shall accrue to the benefit of ..... Subject otherwise to the terms exceptions conditions and limitations of this policy.

IMT.4. Change of Vehicle

It is hereby understood and agreed that as from …/…../ ….. the vehicle bearing Registration Number …….. is deemed to be deleted from the Schedule of the Policy and the vehicle with details specified hereunder is deemed to be included therein:-

Regd. No	Engine/ Chassis No.	Make	Type of Body	C.C.	Year of Manufacture	Seating Capacity including Driver	IDV

In consequence of this change, an extra / refund premium of Rs……. is charged/ allowed to the insured.

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

IMT. 17. Personal Accident Cover To Paid Drivers, Cleaners And Conductors: (Applicable to all classes of vehicles)

In consideration of the payment of an additional premium by the insured as mentioned in the schedule and realization thereof by the Company, it is hereby understood and agreed that the Insurance Company undertakes to pay compensation on the scale provided below for bodily injury as hereinafter defined sustained by the paid driver/ cleaner/conductor in the employment of the insured in direct connection with the vehicle Insured whilst mounting into dismounting from or travelling in the Insured vehicle and caused by violent accidental external and visible means which independently of any other cause shall within six calendar months of the occurrence of such injury result in:

Nature of injury	**Scale of compensation**
Death	100%
Loss of two limbs or sight of two eyes or one limb and sight of one eye	100%
Loss of one limb or sight of one eye	50%

Nature of injury	Scale of compensation
Permanent total disablement from injuries other than named above	100%

Provided always that:

1. Compensation shall be payable under only one of the items (i) to (iv) above in respect of any such person arising out of any one occurrence and total liability of the Insurance Company shall not in the aggregate exceed the sum of `.....* during any one period of insurance in respect of any such person.
2. No compensation shall be payable in respect of death or injury directly or indirectly wholly or in part arising or resulting from or traceable to (a) intentional self injury suicide or attempted suicide physical defect or infirmity or (b) an accident happening whilst such person is under the influence of intoxicating liquor or drugs.
3. Such compensation shall be payable only with the approval of the Insured named in the Policy and directly to the injured person or his/her legal representative(s) whose receipt shall be a full discharge in respect of the injury of such person

   Subject otherwise to the terms exceptions conditions and limitations of this Policy.
   * The Capital Sum Insured (CSI) per passenger is to be inserted

Apart from the above mentioned IMT's below mentioned IMT's are also applicable as per erstwhile India Motor Tariff in case the policy is endorsed with relevant section by collecting applicable premium:

IMT 8, IMT 11(a), IMT 11(b), IMT 11(c), IMT 12, IMT 13, IMT 15, IMT 16, IMT 26, IMT 28, IMT 29, IMT 31, IMT 32

GRIEVANCE REDRESSAL PROCEDURE

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:

Our Grievance Redressal Officer

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call us: 18002677444
- Write to us – grievance@hdfcergo.com
- Senior Citizens: 022 6158 2026 | Email ID: seniorcitizen@hdfcergo.com.
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. **branch wise list of our customer grievance officers is updated on the website**

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Complaint & Grievance Redressal Cell,

HDFC ERGO General Insurance Company Ltd.

D-301,3rd Floor, Eastern Business District (Magnet Mall),

LBS Marg, Bhandup (West),

Mumbai – 400078, Maharashtra

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address

To the Chief Grievance Officer

HDFC ERGO General Insurance Company Limited

D-301, 3rd Floor, Eastern Business District (Magnet Mall),

LBS Marg, Bhandup (West),

Mumbai - 400078, Maharashtra

e-mail: cgo@hdfcergo.com

Grievance may also be lodged at IRDAI Integrated Grievance Management System- **https://bimabharosa.irdai.gov.in**

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com"https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.

Names of Ombudsman and Addresses of Ombudsmen Centers

Please refer to the webpage https://www.cioins.co.in/Ombudsman for the most up-to-date list of Ombudsman offices and their respective jurisdictions, as the list provided below is subject to frequent changes. Additionally, you may lodge an online complaint through the Council for Insurance Ombudsmen (CIO) website at www.cioins.co.in

Policy Wordings
Bima Vahan 5 Year Two Wheeler Liability Policy

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD **Office of the Insurance Ombudsman**, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: oio.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: oio.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/ 2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh
BHUBANESHWAR **Office of the Insurance Ombudsman,** 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455/ 2596003/ 2596429 Email: oio.bhubaneswar@cioins.co.in	Odhisa

CHANDIGARH **Office of the Insurance Ombudsman,** Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oio.chandigarh@cioins.co.in	State of Punjab, Haryana (excluding 4 districts vizGurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &Kashmir, Ladakh and Chandigarh.
CHENNAI **Office of the Insurance Ombudsman,** Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: oio.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.: 011-46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	Delhi, 4 districts of Haryana viz Gurugram, Faridabad, Sonepat and Bahadurgarh)
GUWAHATI **Office of the Insurance Ombudsman,** Jeevan Nivesh, 5th Floor, Near. Pan bazar, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2632205/2631307 Email: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD **Office of the Insurance Ombudsman,**	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry

6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23376991/ 23376599/23312122/23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	
JAIPUR **Office of the Insurance Ombudsman,** JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email: oio.jaipur@cioins.co.in	Rajasthan
KOCHI - **Office of the Insurance Ombudsman,** 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 – 2358759 Email: oio.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. Tel.: 033 - 22124339 Fax : 033 - 22124341 Email: oio.kolkata@cioins.co.in	States of West Bengal, Sikkim Andaman & Nicobar Islands
LUCKNOW -	Districts of Uttar Pradesh :Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur,

Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, 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, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.
NOIDA - **Office of the Insurance Ombudsman,** Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301. Tel.: 0120- 2514252 / 2514253 Email: oio.noida@cioins.co.in	State of Uttaranchal and the Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Jurisdiction : State of Uttarakhand and the following Districts 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.

PATNA - **Office of the Insurance Ombudsman,** 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar Jharkhand
PUNE - **Office of the Insurance Ombudsman,** Jeevan Darshan LIC Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020- 24471175 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district,Palghar District, Raigad district & Mumbai Metropolitan Region
THANE - **Office of the Insurance Ombudsman,** 2nd Floor,Near New RTO Office, Louis Wadi,Vasantrao Naik Mahamarg, Thane (West)- 400604Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.gicouncil.in.

Address and contact number of Governing Body of Insurance Council Address: Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. E-mail: inscoun@cioins.co.in 022 -69038800/69038812

Please Note: Insurance companies may edit this grievance section as per their company specific details.

Definitions

1. **Insured** - means the Proposer who is the owner of the Insured Vehicle and whose name is specifically appearing as such in the Policy Schedule

2. **Motor Vehicle** - means motor vehicle as defined under the Motor Vehicle Act 1988 (or any other revisions thereon) and registered as per the provisions of the Central Motor Vehicle Rules, 1989 (or any other revisions thereon)
3. **Policy Period/Period of insurance** - The period of time stated in the schedule for which the policy is valid and operative
4. **Two Wheeler** - This includes motor cycle / scooter / auto cycle or any other motorised two wheeled vehicle mentioned in the Schedule.

5. **Occupant** means a person operating or riding in the Insured vehicle at the time of Accident
6. **Unnamed Passengers** - means passengers travelling in insured vehicle other than Insured, paid driver & cleaner, a person in the employ of the insured coming within the scope of the Workmen Compensation Act 1923 and subsequent amendments of the said act.