



1. DEFINITIONS

The following terms as used in this Surety Bond shall have the respective meanings set forth below, wherever they may appear in the Surety Bond, the attached Schedule, and any endorsements:

- 1) "Bond Value" means the amount specified in the Schedule, which is the maximum, total and cumulative liability arising under this Surety Bond.
- 2) "Contract means" the agreement between the Principal Debtor and the Creditor as specified in the Schedule.
- 3) "Contract Value" means the total value of the underlying Contract, as specified in the Schedule.
- 4) "Creditor" means the person named in the Schedule to whom the guarantee under this Surety Bond is given.
- 5) "Default" means an actual breach or abandonment of the Contract by the Principal Debtor, on the happening of which there is a liability on the Principal Debtor to make a payment under the Contract, which shall be determined at the sole discretion of the Surety Insurer based on the facts and circumstances:
- 6) "Principal Debtor" means the person named in the Schedule, who has concluded this Surety Bond with the Surety Insurer and in respect of whose default the guarantee under this Surety Bond is given.
- 7) "Schedule" means the schedule attached to and forming part of this Surety Bond specifying the details of the Principal Debtor, the bonded Contract, the Works, and other relevant periods and limits to which the Surety Bond is subject.
- 8) "Site" means the geographical location specified in the Schedule where the Works in relation to the Contract are carried out.
- 9) "Surety Bond" i) in relation to the rights and obligations between the Surety Insurer and the Creditor means this Bid Security Bond policy document containing the terms and conditions, the Annexures to these terms and conditions, Policy, General agreement of Indemnity, endorsements (made to or on it from time to time, and if more than one, then the latest in time) and the applicable law, practice, customs which includes statutory provisions, regulations, notifications et al governing such a relationship, all of which form an integral part of the Surety Bond; (ii) in relation to the rights and obligations between the Surety Insurer and the Principal Debtor means this Bid Security Bond policy document containing the terms and conditions, the Annexures to these terms and conditions, Policy, Proposal Form, the, endorsements (made to or on it from time to time, and if more than one, then the latest in time), any other applicable agreement between the Surety Insurer and the Principal Debtor and the applicable law, practice, customs, which includes statutory provisions, regulations, notifications et al governing such a relationship. The Surety Bond has been issued in consideration of the receipt of premium by the Surety Insurer and in compliance of 64 VB of the Insurance Act 1938.
- 10) "Surety Insurer/We/Our/Us/Company" means **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**
- 11) "Surety Period" means the period specified in the Schedule, during which the Surety Bond is in force, unless terminated earlier in accordance with Insuring Clause 3.2
- 12) "Works" means the scope of work of the project commenced under the Contract, as further described in the Schedule, in relation to which this Surety Bond is issued.

2. PREAMBLE

In consideration of the receipt of premium by HDFC ERGO General Insurance Company Limited, and in reliance of the documents submitted, statements, representations and warranties made, the terms of the General Agreement of Indemnity, and the information contained in the proposal form (which shall all form a part of and the basis of this Surety Bond) and subject to the terms and conditions of this Surety Bond, the Surety Insurer and the Principal Debtor agree as follows:

3. INSURING CLAUSE

Based on the representations and warranties made by the Principal Debtor in terms of its financial soundness and capability of carrying out the Works under the bonded Contract, including its working capital, experience, expertise and evidence of successful past performance of similar contracts, the Surety Insurer undertakes to pay to the Creditor in the event of a Default and subject always to the terms and conditions of this Surety Bond and the General Agreement of Indemnity:

- 3.1. The Surety Insurer's liability shall be to the extent of the total outstanding balance under the Contract or proportion thereof payable in the event of a Default, and subject to the aggregate amount of payment required to be made, not exceeding the Bond Value, or the available limit of the Bond Value.
- 3.2. This Surety Bond will be valid from the date on which it is issued, until the earliest of (i) the completion of the Surety Period specified in the Schedule, or (ii) the issuance of certificate indicating completion of the Works or (iii) the date on which the Bond Value is exhausted, whichever occurs first. The Creditor, or the relevant engineer in-charge of the Works on behalf of the Creditor, shall advise the Surety Insurer in writing of the date on which the certificate of completion of the Works has been issued.
- 3.3. It is hereby agreed and understood that the Surety Insurer's obligation under this Surety Bond is restricted to the payment of the "Bond Value" as defined in the Policy Schedule;

The Principal Debtor shall use all measures to prevent and minimize the loss under this Surety Bond. In the event of any failure in this regard, the Surety Insurer will have the right to determine and reasonably adjust the amount, if any, otherwise payable to the Creditor under this Surety Bond.

4. EXCLUSIONS

Following shall be excluded under the policy, unless specifically covered and mentioned in the Policy Schedule.

- 4.1. The Surety Insurer shall have a right to claim release from its obligations, and shall not be liable under this Surety Bond for or in relation to any of the following:
 - 4.1.1. Any specific events agreed by the Creditor and Principal Debtor under the Contract, including any event of force majeure (which shall have the same meaning as ascribed to the term under the Contract and / or in law) and including principles of frustration and/or impossibility as recognised under law;
 - 4.1.2. Any change in or addition to the Principal Debtor's liability, including to any third party, arising out of any negligent act(s) or omissions in the course of its performance of the underlying Contract;
 - 4.1.3. Any law for the time being in force under which the Principal Debtor is dispensed with the performance of the underlying Contract either impliedly, through conduct or otherwise;
 - 4.1.4. Any understanding and/or agreement, whether written, oral or implied through conduct, through which the Principal Debtor has been dispensed with the performance of the underlying Contract or any part thereof and/or whether any collateral or other security provided by the Principal Debtor to the Creditor is sought to be compromised in any manner, and whether an act and/or omission amounts to a compromise will be determinable by the Surety Insurer at its sole discretion;
 - 4.1.5. Any increase of the Principal Debtor's underlying obligation under the Contract by a voluntary new transaction entered into between the Creditor and Principal Debtor after the issuance of the Surety Bond;
 - 4.1.6. Failure of Principal Debtor in fulfilling the contract due to act of war including undeclared or Civil war, insurrection, rebellion, revolution or usurped power including any action by government authority in defending the same, act of riot, strike, civil commotion and act of terrorism. Failure due to use of ionising radiation or contamination by radioactivity from any nuclear fuel and due to compliance of order of any government authority.
- 4.2. In the event of any of the foregoing events at 4.1, the Surety Insurer shall have the right to cancel the Surety Bond or modify the Bond Value, as per its sole discretion.

5. CLAIMS PROCESS

- 5.1. The Surety Insurer shall pay, subject to the Insuring Clause above and other terms and conditions of the Surety Bond and General Agreement of Indemnity, a claim made under the Surety Bond, subject to the following procedure being complied with as a condition precedent to any liability:
 - 5.1.1. The Principal Debtor receives a demand from the Creditor in written or electronic form stating that the Contract has been terminated due to a Default; It is clarified that where the underlying Contract provides for a cure period for any default, which Default is covered under the Surety Bond, then, as a prerequisite, the Creditor must comply with the said clause and provide the Principal Debtor with an opportunity to cure any alleged defect within a period stipulated under the underlying Contract before being entitled to raise any claim under the Surety Bond. If no such period is stipulated, then a period of not less than the number of [6] months specified in the Schedule for each alleged Default would be applicable before a claim, legitimate or otherwise, can be raised

under this Surety Bond;

- 5.1.2. The aforesaid demand being provided to the Surety Insurer, with a copy to the Principal Debtor, stating that this Surety Bond is called up to make payment in accordance with the terms specified herein. The said demand must also, where applicable, record that an opportunity to rectify the Default alleged, as per the terms of the underlying Contract, was provided to the Principal Debtor but the said Default alleged has not been cured. This written demand shall be accompanied with a copy of the following relevant and necessary documentation:
- (a) The notice of termination and/or the provisional/final sequestration and/or the liquidation court order evidencing the Default, as applicable, and all communications in this regard exchanged between the Creditor and Principal Debtor.
 - (b) A copy of any necessary documents which entitle the Creditor to receive payment in accordance with the terms of the Contract, including any interim or final payment certificate certified by the engineer in-charge of the Works.
 - (c) A copy of the first written demand issued by the Creditor to the Principal Debtor notifying the Default, and seeking payment of the sum certified by the engineer in-charge, and response to the same by the Principal Debtor, including all subsequent communications exchanged between the parties.
 - (d) The written demand issued by the Creditor to the Principal Debtor, with a copy to the Surety Insurer, stating that a period of XX days has elapsed without rectification of the alleged default by the Principal Debtor or payment of the amount demanded, as applicable, since the time of issuance of the first written demand above, and that failing such payment, the Creditor intends to call upon the Surety Insurer to make payment.
 - (e) Return of the original Surety Bond by the Creditor.
 - (f) Any other necessary documentation required by the Surety Insurer, as deemed necessary to establish the Principal Debtor's liability and/or the quantum of the claim payable under this Surety Bond.
- 5.1.3. The Principal Debtor shall be legally required to pay the claim amounts back to the Surety Insurer in accordance with the terms of the General Agreement of Indemnity.
- 5.1.4. The Surety Insurer may, per its sole discretion, decide to review the Creditor's demand and all relevant information/documentation. In such event, the Surety Insurer shall assess for itself whether there has been a Default, and if so the extent of the default, based on which assessment the Surety Insurer may determine the amount and/or the proportion of the sums that are payable under this Surety Bond.
- 5.1.5. Before making any claim payment, the Surety Insurer shall first give the Principal Debtor another opportunity to pay the claim amount. If the Principal Debtor does not pay within days of being called upon to do so by the Surety Insurer, the Surety Insurer will then pay the amount determined to be payable under this Surety Bond, within calendar days of receipt of the last necessary documentation.
- 5.1.6. Where the Surety Insurer has agreed to make payment, upon the date of issuance of the final payment certificate, the Creditor shall submit an expense account to the Surety Insurer, showing how all monies received in terms of this Surety Bond have been expended and shall refund to the Surety Insurer any resulting surplus along with interest at the prevalent bank rate fixed for each day of credit.

6. GENERAL CONDITIONS

The Creditor shall have the absolute right to arrange his affairs with the Principal Debtor in any manner which the Creditor may deem fit and the Surety Insurer shall not have the right to claim his release from this Surety Bond on account of any conduct alleged to be prejudicial to the Surety Insurer, except for the limited extent specified in the Exclusions section.

- 6.1. **Fraud/Misrepresentation:** This Surety Bond shall be void and all premiums paid hereon shall be forfeited to the Surety Insurer in the event of misrepresentation, misdescription or non-disclosure of any material fact by the Principal Debtor, or in the event that any fraudulent claim is made under this Surety Bond or if any fraudulent means, or any false statements, declarations or devices are used by the Principal Debtor, or any one acting on their behalf, to obtain any benefit under this Surety Bond.
- 6.2. **Subrogation:** The Principal Debtor or any claimant/Creditor under this Surety Bond shall at the expense of the Surety Insurer do and concur in doing, permit to be done all such acts that may be necessary or reasonably required by the Surety Insurer for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Surety Insurer shall be or would become entitled or subrogated upon the Surety Insurer paying for or making good any loss or damage under this Surety Bond whether such acts and things shall be or become necessary or required before or after the Principal Debtor's indemnification by the Surety Insurer.
- 6.3. **Inspection:** The Surety Insurer may at any time, in connection with a loss or proof of a loss, examine or require to be produced copies of any corporate records or books, internal documents and correspondence, letters, or other documentation or records in whatever form and wherever situated in the possession or control of the Principal Debtor relating to or connected with this Surety Bond or to any transaction between the Principal Debtor and the Creditor. The Principal Debtor shall, at the request of the Surety Insurer, take any and all reasonable steps to obtain for the Surety Insurer any and all of the aforesaid information in the possession of any other person relating to or connected with this Surety Bond or any loss hereunder.
- 6.4. **Notices:** All notices provided for all purposes in connection with this Surety Bond shall be in writing vide any valid electronic mode of transmission (including by facsimile transmission) and given to the Principal Debtor and the Surety Insurer, as applicable, at the physical address stated in the Schedule, for the service of all notices for all purposes in connection herewith.
- 6.5. Surety Insurer must be notified within 15 days and his written confirmation must be secured if there is any

increase of the Principal Debtor's underlying obligation under the Contract by a voluntary new transaction entered into between the Creditor and Principal Debtor after the issuance of the Surety Bond. The surety insurer has the right to increase the premium rate, ask for release, or ask for additional collaterals or guarantees.

- 6.6. This Surety Bond is neither negotiable nor assignable/transferable and shall expire in terms of 3.2, after which no claims will be considered or payable by the Surety Insurer. The original copy of this Surety Bond shall be returned to the Surety Insurer after it has expired.
- 6.7. This Surety Bond, with the written demand(s) made per the Claims Process section, shall be regarded as a document acknowledging a fixed and determinate liability for the purpose of obtaining a court order.
- 6.8. **Cancellation of policy:** Insured can cancel this Policy at any time during the policy period by giving written notice to the Company. The Insured shall state the reasons for cancellation along with supporting document as may be required. The cancellation of the Policy shall be subject to Insured providing confirmation from the issuer of the Tender / Bid that the risk has not been attached or submission of the proof of existing alternative Surety for the project. In such an event, the Company, upon satisfaction that the liability under the policy is extinguished, may cancel the Policy and refund premium as per mutual agreement with the Insured subject to retention of suitable premium. However, It is hereby agreed that the Insured shall not be eligible for any refund of premium in case of its disqualification at any stage of the technical or financial bid evaluation.
- 6.9. **Partial payment of claim:** If there is a partial payment of claim in the policy during the contract period, the policy will continue for the remaining contract sum insured till remaining Surety period.
- 6.10. **Sanction Clause:** No insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- 6.11. **Arbitration clause:** Any dispute which may arise as to the amount to be paid under this Policy (liability being otherwise admitted) which are unresolved shall be settled in accordance with the Arbitration and Conciliation Act, 1996 and the rules made thereunder. In the event that the parties are unable to agree upon the identity of a sole arbitrator, the dispute shall be referred to the decision of 3 arbitrators of whom one shall be appointed in writing by each of the parties within a period of 30 days after the failure to appoint a sole arbitrator and the third shall be appointed jointly by the two nominated arbitrators. The seat and the venue for the arbitration shall be Mumbai and the language of arbitration shall be English. The cost of the arbitration shall be borne equally by the disputing parties.'
- 6.12. **Fraudulent Claims:** If any Insured shall give any notice or Claim cover for any Loss under this Policy knowing such notice or Claim to be false or fraudulent as regards amounts or otherwise, such Loss shall be excluded from cover under the Policy, and the Surety Insurer shall have the right, in its sole and absolute discretion, to avoid its obligations under or void this Policy in its entirety, and in such case, all cover for Loss under the Policy shall be forfeited, all premium shall be deemed fully earned and non-refundable and the Named insured shall reimburse the Surety Insurer for any payments made under this Policy.

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

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, 1st 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	Odisha
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 viz Gurugram, Faridabad, Sonapat 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).

Office Details	Jurisdiction of Office (Union Territory, District)
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, Sonapat 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, 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	State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry
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 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 :Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, 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

Office Details	Jurisdiction of Office (Union Territory, District)
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, Vasantnao Naik Mahamarg, Thane (West)- 400604 Tel.: 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.”

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.