

**Policy Wordings**

**MOTOR INSURANCE- COMMERCIAL VEHICLES ADD ON COVERS**

**Goods Carrying Vehicle Package Policy**

**UIN:** IRDAN125RP0010V01202122

**Passenger Carrying Vehicle Package Policy - Annual**

**UIN:** IRDAN125RP0012V01202122

**Miscellaneous & Special Type of Vehicles Package Policy - Annual**

**UIN:** IRDAN125RP0013V01202122

**1. NO CLAIM BONUS PROTECTION**

**(UIN - IRDAN125RP0010V01202122/A0036V01202122  
IRDAN125RP0012V01202122/A0046V01202122)**

In consideration of the payment of additional premium of Rs. \* paid by the Insured and realised by the Insurer, it is hereby understood & agreed that the No Claim Bonus as applicable will be allowed to be retained by the Insured notwithstanding a loss or damage to the vehicle Insured under section 1 of this Policy specified below;

- a) Loss/Accidental damage to only Windshield Glass by External Object
- b) Loss/Damage to Parked Vehicle due to accidental external means
- c) Loss/Damage to a Parked Vehicle due to flood/earthquake/AOG perils

This clause is applicable only to partial losses covered and is further subject to a maximum of 3 occurrences during the course of the policy.

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

**2. EMERGENCY ASSISTANCE COVER**

**(UIN - IRDAN125RP0010V01202122/A0034V01202122  
IRDAN125RP0012V01202122/A0044V01202122  
IRDAN125RP0013V01202122/A0007V01202223)**

In consideration of the payment of additional premium of Rs. paid by the Insured and realized by the Insurer, notwithstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, in the event of the Insured vehicle being disabled/immobilized due to Loss or Damage covered under section 1 of the policy, the Insurer would provide the below mentioned services:

- a) Minor repairs on accident spot
- b) Towing assistance for accident and breakdown
- c) Flat tyre repair
- d) Emergency fuel delivery
- e) Vehicle key service
- f) Alternate travel arrangement
- g) Accommodation arrangement
- h) Ambulance referral

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- i) Medical evacuation
- j) Legal services assistance
- k) Battery jump start service.
- l) Vehicle repatriation service.
- m) Continuation/Return journey.
- n) Translator service.

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

**3. VOLUNTARY DEDUCTIBLE**

**(UIN - IRDAN125RP0010V01202122/A0031V01202122  
IRDAN125RP0012V01202122/A0039V01202122)**

It is declared and agreed that the insured having opted for a deductible of Rs. \_\_\_\_\* a reduction in Rs. \_\_\_\_\* under section 1 of the policy.

<b>PCV- THREE WHEELER- VOLUNTARY DEDUCTIBLE</b>	<b>DISCOUNT</b>
Rs. 1000	10% on the OD premium of the vehicle
Rs. 4000	20% on the OD premium of the vehicle
Rs. 7000	30% on the OD premium of the vehicle
Rs. 10000	40% on the OD premium of the vehicle
<b>PCV- FOUR WHEELER- VOLUNTARY DEDUCTIBLE</b>	<b>DISCOUNT</b>
Rs. 2500	20% on the OD premium of the vehicle
Rs. 35000	30% on the OD premium of the vehicle
Rs. 65000	40% on the OD premium of the vehicle
Rs. 100000	50% on the OD premium of the vehicle
<b>PCV- FOUR OR MORE WHEELER- VOLUNTARY DEDUCTIBLE</b>	<b>DISCOUNT</b>
Rs. 5000	10% on the OD premium of the vehicle
Rs. 35000	25% on the OD premium of the vehicle
Rs. 65000	35% on the OD premium of the vehicle
Rs. 100000	50% on the OD premium of the vehicle
<b>GCV- THREE WHEELER- VOLUNTARY DEDUCTIBLE</b>	<b>DISCOUNT</b>
Rs. 100	10% on the OD premium of the vehicle

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Rs. 4000	20% on the OD premium of the vehicle
Rs. 7000	30% on the OD premium of the vehicle
Rs. 10000	40% on the OD premium of the vehicle
<b>GCV- OTHERS- VOLUNTARY DEDUCTIBLE</b>	<b>DISCOUNT</b>
Rs. 5000	10% on the OD premium of the vehicle
Rs. 40000	25% on the OD premium of the vehicle
Rs. 70000	35% on the OD premium of the vehicle
Rs. 100000	50% on the OD premium of the vehicle

The voluntary deductible would be applicable over and above the compulsory deductible applicable under the main motor insurance policy.

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

#### 4. EMI PROTECTOR

**(UIN - IRDAN125RP0010V01202122/A0033V01202122**

**IRDAN125RP0012V01202122/A0043V01202122**

**IRDAN125RP0013V01202122/A0006V01202223)**

In consideration of the payment of additional premium paid by the Insured and realized by the Insurer not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle insured is kept in garage for accidental repairs for more than \_\_\_\_\* days, Insurer will pay \_\_\_\_\_ Equated Monthly Installment Amount (EMI) to insured as mentioned in the policy schedule.

#### Special conditions: -

- Hypothecation/Lease clause is endorsed in the policy schedule.
- Benefit will be restricted to EMI amount as mentioned in the original loan/lease agreement.
- The accidental damages to the insured vehicle should be admissible under Section I (own damage partial loss).
- Benefit available only once during each policy year
- Benefit amount would be payable in insured's name subject to NOC from financier as specified in policy schedule.
- The measurement of waiting period of 30 days for the purpose of the benefit would start from the day insured permits for repair to start and availability of all spare parts confirmed by the surveyor and repairer.

#### Specific Exclusions: -

- If spare parts are not available then those number of days would not be accounted for.
- This add on cover would not be applicable on total loss (TL), theft and Constructive total loss (CTL)

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\*30 days in case of one Equated Monthly Installment Amount (EMI)

\*60 days in case of two Equated Monthly Installment Amount (EMI)

\*90 days in case of three Equated Monthly Installment Amount (EMI)

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

**5. LOSS OF USE DOWNTIME PROTECTION (REVISION)  
(UIN - IRDAN125RP0010V01202122/A0035V01202122  
IRDAN125RP0012V01202122/A0039V01202122)**

In consideration of the payment of additional premium of Rs. \_\_\_\_\_\* paid by the Insured and realized by the Insurer, notwithstanding anything contrary contained in the policy, it is hereby understood & agreed that for the purpose of this policy, the Insurer will indemnify the Insured, subject to the claim being admitted under Section 1 of this Policy, the loss of profit in Commercial Vehicles, in the event of any Loss and / or damage due to an Insured Peril.

This coverage may be availed up to three times for any partial loss and once for a total loss / theft claim during each policy year.

The Coverage is further limited for by an application of 24 hours time deductible and for \_\_\_\_ the number of days from the date, the Insured vehicle is reported for repair till the Insured vehicle is repaired OR replaced OR the Insurer offers the settlement amount subject to a time deductible of 24hours.

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

**6. HIGHER PROTECTION AND REMOVAL COSTS  
(UIN - IRDAN125RP0010V01202122/A0032V01202122  
IRDAN125RP0012V01202122/A0042V01202122  
IRDAN125RP0013V01202122/A0005V01202223)**

In consideration of the payment of additional premium of Rs \_\_\_\_ paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, in the event of the vehicle being disabled by reason of loss or damage covered under this Policy, the Insurer will bear the reasonable cost of protection and removal (over and above the limits as provided by the India Motor Tariff) to the nearest repairer and re-delivery to the Insured up to the amounts as mentioned below in respect of any one accident:

Three Wheeled Vehicles - Up to Rs 10,000/-

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Taxis – Up to Rs 15,000/-

Other Commercial Vehicles – Up to Rs 25,000/-

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

**7. RETURN TO INVOICE**

**(UIN - IRDAN125RP0012V01202122/A0047V02202324)**

In consideration of the payment of additional premium paid by the Insured and realized by the Company not withstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of Total Loss (TL) or a Constructive Total Loss (CTL) the company will pay as per the option mentioned in the policy schedule subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Option 1: Existing Invoice**

The Company will pay the difference between the 'claim amount receivable' under this policy and the 'value of vehicle' as per the first sale invoice along with the first-time registration charges and road tax which was incurred on the Insured vehicle.

**Option 2: New Invoice**

The Company will pay the difference between the 'claim amount receivable' under this policy and the 'value of vehicle' as per the sale invoice of similar new vehicle along with the registration charges, road tax and insurance premium.

**Option 3 – Green Vehicle Invoice**

The Company will pay the difference between the 'claim amount receivable' under this policy and the 'value of vehicle' as per the sale invoice of similar new vehicle along with the registration charges, road tax, difference in vehicle subsidy and insurance premium.

**Special Condition:**

Insurance premium will include add on covers to the extent opted under this policy.

**Exclusion (Applicable to all Options):**

This cover excludes the following :

A. Cost of any external electrical/electronic and nonelectrical/electronic accessories including bi-fuel kit which is not insured under this policy.

**8. COST OF CONSUMABLE ITEMS**

**(UIN - IRDAN125RP0012V01202122/A0040V01202122)**

In consideration of the payment of additional premium paid of ₹ \_\_\_\_\_ by the Insured and realized by the Insurer, not withstanding anything to the contrary contained in the Policy, the Company hereby extends the Policy to cover expenses incurred by the Insured towards Consumable Items, in

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the event of damage to the Insured Vehicle and/or to its accessories (if Insured), arising out of any peril as covered under Section 1 of the Policy.

For the purpose of this endorsement, Consumable Items shall mean those articles or substances which have specific uses and when applied to their respective uses are either consumed totally or are rendered unfit for continuous and permanent use.

Such Consumable Items may but not limited to include nut, bolt, screw, washers, grease, coolants, lubricants, engine & other oils, clips, ac gas, bearings, battery water, filters, sealants, gaskets, tyre.

**Specific Condition –**

Claim under this section is payable only if the Claim under Section 1 of the policy is admissible and payable.

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

**9. MULTI VEHICLE DISCOUNT****(UIN- IRDAN125RP0010V01202122/A0030V01202122****IRDAN125RP0012V01202122/A0038V01202122****IRDAN125RP0013V01202122/A0004V01202223)**

It is agreed by the Insurer that discount from the second vehicle onwards up to 20% over the base own damage rates, applicable may be provided to an Insured owning multiple vehicles, as declared by the Insured and vehicles may be added in this policy as an endorsement or independently as identified by the same owner. The discounts applicable based on the number of vehicles are as under:

No of Vehicle	Discount
2	5%
3-5	10%
6-10	15%
>10	20%

In case of a fraudulent disclosure the Insurer reserves the right to revoke the discount provided by the Insurer.

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

**10. ENGINE & GEAR BOX PROTECTOR****(UIN - IRDAN125RP0012V01202122/A0041V01202122)**

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In consideration of the payment of additional premium paid by the Insured and realized by the Insurer, it is hereby understood & agreed that for the purpose of this policy, the Company hereby extends the Policy to cover the consequential damage to the internal child parts of the engine and/or gear box of the Insured Vehicle, arising out of :Water ingression, Leakage of lubricating oil And/or damage to engine and/or gear box of the Insured Vehicle arising out of leakage of lubricating oil due to Accidental means. Under this cover, the Insurer will compensate the Insured for the following:

1. Repair or replacement of the internal child parts of the engine such as pistons, piston rings, piston pins, connecting rods, crank shaft, valves, valve seat / guides, nuts & bolts related to engine assembly, engine oil, gasket, sealant and cylinder head.
2. Repair or replacement of the internal parts of the gear box such as gears or shafts in the gear box housing, bearings, gear oil and gaskets.
3. Labour cost incurred by the Insured to overhaul the damaged engine and/or gear box.
4. Engine cylinder re-boring, compression tests & other machining charges.

**Specific Conditions:**

Claims under this cover would be admissible if:

1. There is evidence that the Insured Vehicle stopped in water logged area resulting in damage to the internal parts of the engine and/or gear box due to water ingression.
2. There is evidence of under carriage damage to engine and/or gear box leading to oil leakage and resulting into damage to internal parts of the engine and/or gear box.

**Your Obligations:**

1. The Insured should not try to crank or push start the engine once the Insured Vehicle has stopped in the water logged area or undercarriage is damaged.
2. Call our toll-free no. to arrange for spot survey. The vehicle should not to be shifted till the survey is done.

**Specific Exclusions:**

We will not be liable to indemnify the Insured for the following:

1. Where a loss is covered under any manufacturer's warranty or recall campaign or under any other such package at the same time.
2. Any consequential loss apart from the damage to the internal child parts of the engine and/or gear box due to water ingression, leakage of lubricating oil and/or damage to engine and/or gear box arising out of leakage of lubricating oil due to Accidental means.
3. Loss or damage including corrosion of engine and/ or gear box due to delay in intimation to the Insurer or delay in retrieval of the Insured Vehicle from the water logged area.

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

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#### 11. EMI PROTECTOR PLUS

(UIN- IRDAN125RP0012V01202122/A0005V01202324)

##### Definition:

**EMI:** means Equated monthly instalment amount mentioned in amortization chart of original loan document pertaining to insured vehicle.

##### Coverage:

In consideration of the payment of additional premium paid by the Insured and realized by the Company not withstanding anything to the contrary contained in the Policy, it is hereby understood & agreed that for the purpose of this policy Company will pay as per the option mentioned in the policy schedule.

1. 50% of one EMI If the insured vehicle is kept in garage for accidental repairs for more than 6 days, Company will pay an amount equal to 50% of the EMI.
2. Make your own plan If the vehicle is kept in garage for accidental repairs, we will pay up to 3 EMI's as per the following table:

Sr. No.	Time Stamp	Payable
A.	After *___Days 1 EMI	
B.	After 30 Days of "A" 2nd EMI	
C.	After 60 Days of "A" 3rd EMI	

\*number of days mentioned in the policy schedule.

Payment under this cover would be a onetime payment at the end of the continuous period of repair for which claim has been made and is admissible under the policy.

##### Special Conditions:

This cover is subject to:-

- a) Time deductible of 1 day which means that calculation of number of days the vehicle remains in
- b) garage will start from the next calendar day.
- c) Hypothecation/Lease clause endorsed in Your Policy Schedule.
- d) An admissible claim under Section 1 of the Policy.
- e) Benefit amount payable in Insured's name upon NOC provided from financier.
- f) Waiting period for the purpose of this benefit would start from the next calendar day when the
- g) Insured Vehicle reaches the garage for repair or from the day when availability of all spare parts
- h) is confirmed by the repairer; whichever is later.
- i) Maximum 2 claims can be availed under this benefit during the policy period.

##### Specific Exclusions:

HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146 CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai- 400 059. Product Name: Goods Carrying Vehicle Package Policy UIN: IRDAN125RP0010V01202122|Passenger Carrying Vehicle Package Policy – Annual UIN: IRDAN125RP0012V01202122|Miscellaneous & Special Type of Vehicles Package Policy – Annual UIN: IRDAN125RP0013V01202122

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- a) If spare parts are not available, then those number of days would not be accounted for.
- b) Not applicable on total loss (TL), theft and Constructive total loss (CTL)
- c) We will not pay where delay in vehicle repair is due to non-cooperation by Insured/Insured's authorised person
- d) We will not pay for any charges, penal interest or penalty appearing in the EMI schedule.

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

**12. ZERO DEPRECIATION CLAIM**

**(UIN - IRDAN125RP0010V01202122/A0029V01202122**

**IRDAN125RP0012V01202122/A0037V01202122**

**IRDAN125A0005V01201213)**

In consideration of the payment of additional premium of Rs. \_ paid by the Insured and realized by the Insurer notwithstanding anything to the contrary, it is hereby understood & agreed that for the purpose of this policy, in the event of partial loss, the depreciation applicable under section 1 of this policy would stand deleted.

**Exclusion:**

This cover excludes the following parts,

- a) Tyres
- b) Batteries (This exclusion is not Applicable for the Miscellaneous & Special Type of Vehicles.)

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

**GRIEVANCE REDRESSAL PROCEDURE**

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

- Call Centre - 022 6158 2020 / 022-6234 6234
- Emails – [grievance@hdfcergo.com](mailto:grievance@hdfcergo.com)
- Designated Grievance Officer in each branch.
- Company Website – [www.hdfcergo.com](http://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.

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 Limited**

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**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](mailto: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](http://www.hdfcergo.com) , <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

Grievance may also be lodged at IRDAI Integrated Grievance Management System <https://igms.irda.gov.in>

**ANNEXURE A****Ombudsman Details**

The contact details of the Insurance Ombudsman offices are as below-

<b>Office Details</b>	<b>Jurisdiction of Office Union Territory, District)</b>
<b>AHMEDABAD</b> <b>Office of the Insurance Ombudsman,</b> Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: <a href="mailto:oio.ahemdabad@ciains.co.in">oio.ahemdabad@ciains.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU</b>	Karnataka.

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<p><b>Office of the Insurance Ombudsman,</b> 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: <a href="mailto:oiio.bengaluru@cioins.co.in">oiio.bengaluru@cioins.co.in</a></p>	
<p><b>BHOPAL</b> <b>Office of the Insurance Ombudsman,</b> 1st floor,"Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: <a href="mailto:oiio.bhopal@cioins.co.in">oiio.bhopal@cioins.co.in</a></p>	<p>Madhya Pradesh, Chhattisgarh.</p>
<p><b>BHUBANESWAR</b> <b>Office of the Insurance Ombudsman,</b> 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: <a href="mailto:oiio.bhubaneswar@cioins.co.in">oiio.bhubaneswar@cioins.co.in</a></p>	<p>Odisha.</p>
<p><b>CHANDIGARH</b> <b>Office Of The Insurance Ombudsman,</b> Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: <a href="mailto:oiio.chandigarh@cioins.co.in">oiio.chandigarh@cioins.co.in</a></p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &amp; Kashmir,Ladakh &amp; Chandigarh.</p>
<p><b>CHENNAI</b> <b>Office of the Insurance Ombudsman,</b> Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044 - 24333668 / 24333678 Email: <a href="mailto:oiio.chennai@cioins.co.in">oiio.chennai@cioins.co.in</a></p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).</p>

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<p><b>DELHI</b>  <b>Office of the Insurance Ombudsman,</b>                  2/2 A, Universal Insurance Building,                  Asaf Ali Road,                  New Delhi – 110 002.                  Tel.: 011 - 46013992/23213504/23232481                  Email: <a href="mailto:oiio.delhi@cioins.co.in">oiio.delhi@cioins.co.in</a></p>	<p>Delhi &amp; following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh.</p>
<p><b>GUWAHATI</b>  <b>Office of the Insurance Ombudsman,</b>                  Jeevan Nivesh, 5th Floor,                  Near Pan Bazar , S.S. Road,                  Guwahati – 781001(ASSAM).                  Tel.: 0361 - 2632204 / 2602205 / 2631307                  Email: <a href="mailto:oiio.guwahati@cioins.co.in">oiio.guwahati@cioins.co.in</a></p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p><b>HYDERABAD</b>  <b>Office of the Insurance Ombudsman,</b>                  6-2-46, 1st floor, "Moin Court",                  Lane Opp.Hyundai Showroom ,                  A. C. Guards, Lakdi-Ka-Pool,                  Hyderabad - 500 004.                  Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325                  Email: <a href="mailto:oiio.hyderabad@cioins.co.in">oiio.hyderabad@cioins.co.in</a></p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p><b>JAIPUR</b>  <b>Office of the Insurance Ombudsman,</b>                  Jeevan Nidhi – II Bldg., Gr. Floor,                  Bhawani Singh Marg,                  Jaipur - 302 005.                  Tel.: 0141- 2740363                  Email: <a href="mailto:oiio.jaipur@cioins.co.in">oiio.jaipur@cioins.co.in</a></p>	<p>Rajasthan.</p>
<p><b>KOCHI</b>  <b>Office of the Insurance Ombudsman,</b>                  10th Floor, Jeevan Prakash, LIC Building,                  Opp to Maharaja's College Ground,                  M.G.Road, Kochi - 682 011.                  Tel.: 0484 - 2358759                  Email: <a href="mailto:oiio.ernakulam@cioins.co.in">oiio.ernakulam@cioins.co.in</a></p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>

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<p><b>KOLKATA</b>  <b>Office of the Insurance Ombudsman,</b>                  Hindustan Bldg. Annexe, 7th Floor,                  4, C.R. Avenue,                  Kolkata - 700 072.                  Tel.: 033 - 22124339 / 22124341                  Email: <a href="mailto:oiio.kolkata@cioins.co.in">oiio.kolkata@cioins.co.in</a></p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>
<p><b>LUCKNOW</b>  <b>Office of the Insurance Ombudsman,</b>                  6th Floor, Jeevan Bhawan, Phase-II,                  Nawal Kishore Road, Hazratganj,                  Lucknow - 226 001.                  Tel.: 0522 - 4002082 / 3500613                  Email: <a href="mailto:oiio.lucknow@cioins.co.in">oiio.lucknow@cioins.co.in</a></p>	<p>Districts 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.</p>
<p><b>MUMBAI</b>  <b>Office of the Insurance Ombudsman,</b>                  3rd Floor, Jeevan Seva Annexe,                  S. V. Road, Santacruz (W),                  Mumbai - 400 054.                  Tel.: 022 - 69038800/27/29/31/32/33                  Email: <a href="mailto:oiio.mumbai@cioins.co.in">oiio.mumbai@cioins.co.in</a></p>	<p><a href="#">List of wards</a> 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.</p>
<p><b>NOIDA</b>  <b>Office of the Insurance Ombudsman,</b>                  Bhagwan Sahai Palace                  4th Floor, Main Road, Naya Bans, Sector 15,                  Distt: Gautam Buddh Nagar, U.P-201301.                  Tel.: 0120-2514252 / 2514253                  Email: <a href="mailto:oiio.noida@cioins.co.in">oiio.noida@cioins.co.in</a></p>	<p>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.</p>
<p><b>PATNA</b>  <b>Office of the Insurance Ombudsman,</b>                  2nd Floor, Lalit Bhawan, Bailey Road,                  Patna 800 001.</p>	<p>Bihar, Jharkhand.</p>

**Policy Wordings**

**MOTOR INSURANCE- COMMERCIAL VEHICLES ADD ON COVERS**

<p>Tel.: 0612-2547068 Email: <a href="mailto:oiio.patna@cioins.co.in">oiio.patna@cioins.co.in</a></p>	
<p><b>PUNE</b> <b>Office of the Insurance Ombudsman,</b> Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: <a href="mailto:oiio.pune@cioins.co.in">oiio.pune@cioins.co.in</a></p>	<p>State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district &amp; Mumbai Metropolitan Region</p>
<p><b>THANE</b> <b>Office of the Insurance Ombudsman,</b> 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69 Email: <a href="mailto:oiio.thane@cioins.co.in">oiio.thane@cioins.co.in</a></p>	<p>Area of Navi Mumbai, Thane District, Raigad District, Palghar District and <a href="#">wards of Mumbai</a>, M/East, M/West, N, S and T."</p>

For updated list of Insurance Ombudsman details including Name, Address and jurisdiction, kindly visit:

<https://irdai.gov.in/ombudsman>

Alternatively, you can also access the details by visiting: <https://www.coins.co.in/Ombudsman>