

Policy Wordings

MOTOR INSURANCE- TWO WHEELER ADD ON COVERS**TWO WHEELER PACKAGE POLICY- ANNUAL**

UIN: IRDAN125RP0009V01202122

TWO WHEELER POLICY- BUNDLED

UIN: IRDAN125RP0009V01201819

STANDALONE MOTOR OWN DAMAGE COVER- TWO WHEELER

UIN: IRDAN125RP0002V01201920

LONG TERM TWO WHEELER PACKAGE - 2/3 YEARS

UIN: IRDAN125RP0001V02201516

1. MULTI VEHICLE DISCOUNT**(UIN - IRDAN125RP0009V01202122/A0049V01202122****IRDAN125RP0009V01201819/A0008V01202223****IRDAN125RP0002V01201920/A0024V01201920)**

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.

2. VOLUNTARY DEDUCTIBLE**(UIN - IRDAN125RP0009V01202122/A0050V01202122****IRDAN125RP0009V01201819/A0040V01201819****IRDAN125RP0002V01201920/A0018V01201920)**

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.

VOLUNTARY DEDUCTIBLE	DISCOUNT
Rs. 500	5% on the OD premium of the two wheeler
Rs. 750	10% on the OD premium of the two wheeler

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Rs. 1000	15% on the OD premium of the two wheeler
Rs. 1500	20% on the OD premium of the two wheeler
Rs. 3000	25% on the OD premium of the two wheeler
Rs. 5000	40% on the OD premium of the two wheeler

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.

3. EMI PROTECTOR

(UIN - IRDAN125RP0009V01202122/A0051V01202122

IRDAN125RP0009V01201819/A0042V01201819

IRDAN125RP0002V01201920/A0020V01201920)

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)

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

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

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

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

4. EMERGENCY ASSISTANCE COVER

(UIN - IRDAN125RP0009V01202122/A0052V01202122

IRDAN125RP0009V01201819/A0043V01201819

IRDAN125RP0002V01201920/A0021V01201920)

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:

1. Minor repairs on accident spot
2. Towing assistance for accident and breakdown
3. Flat tyre repair
4. Emergency fuel delivery
5. Vehicle key service
6. Alternate travel arrangement
7. Accommodation arrangement
8. Ambulance referral
9. Medical evacuation
10. Legal services assistance
11. Battery jump start service.
12. Vehicle repatriation service.
13. Continuation/Return journey.
14. Translator service.

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

5. NO CLAIM BONUS PROTECTION

(UIN - IRDAN125RP0009V01202122/A0053V01202122

IRDAN125RP0009V01201819/A0013V01202223

IRDAN125RP0002V01201920/A0026V01201920)

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 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

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

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

6. DEPRECIATION WAIVER

(UIN - IRDAN125RP0009V01202122/A0054V01202122

IRDAN125RP0009V01201819/A0008V01202223

IRDAN125RP0002V01201920/A0016V01201920)

In consideration of the payment of additional premium it is hereby understood and agreed that the company undertakes to pay the amount deducted towards the depreciation on replacement of parts if Depreciation waiver is mentioned in policy schedule and if claim under Section 1 (Own Damage) is valid and admissible.

Special Condition(s):

1. This benefit will not be used to replace those parts of the vehicle which is not necessary to replace under section 1 (Own Damage). The necessity or irreparability for replacement of part(s) will be decided by the Surveyor/Analyst as approved by HDFC ERGO and not by the Insured or the Repair Shop/Garage.
2. The benefit will be available for not more than one claim paid or pending during each policy year.

Special exclusion(s):

The company will not be liable for

1. Where a loss is covered by any manufacturer's warranty or recall campaign or under any other such packages at the same time.

7. RETURN TO INVOICE

(UIN - IRDAN125RP0009V01202122/A0055V01202122

IRDAN125RP0009V01201819/A0009V01202223

IRDAN125RP0002V01201920/A0022V01201920)

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay in case of a Total Loss / Constructive Total Loss following an accident or if the insured vehicle is stolen during the period of insurance and not recovered, leading to a valid and admissible claim under Section I (Own Damage) of Two Wheeler Package Policy.

1. Replacement value of the vehicle as per the invoice;
2. If the vehicle is not manufactured any more than the original value (as per invoice) of the vehicle at the time of purchase.

Special Exclusion(s):

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The Company will not be liable for

1. Total Loss /Constructive Total Loss/theft claims not admissible under Section I of this policy
2. Theft claims where FIR has not been lodged;
3. Any non built-in accessories electrical / non electrical / electronic including bi-fuel kit or fibre glass fuel tanks mentioned separately in the Invoice but not insured / mentioned in the Policy Schedule.

8. CASH ALLOWANCE

(UIN - IRDAN125RP0009V01202122/A0056V01202122

IRDAN125RP0009V01201819/A0010V01202223

IRDAN125RP0002V01201920/A0023V01201920)

In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to pay you Cash Allowance of Rs 200 per day if claim under Section I (Own Damage) of Two Wheeler Package Insurance is valid and admissible. This is subject to the following:

Special Conditions:

1. The cash allowance will be paid for maximum period of 10 days in case of repair for partial loss only.
2. The cash allowance will be subject to a franchise of 3 days and this will be counted from the date of survey. Franchise hereby would mean deductible wherein the Company makes no payment if repair period is less than 3 days. However If the repair period is more than 3 days it is paid for full number of days taken for repair subject to maximum period of 10 days.
3. The entitlement for cash allowance will start from the day the vehicle is delivered to the workshop and intimated to us and shall end on the day when workshop intimates to the insured to take delivery of the vehicle.
4. The benefit will be available for not more than one claim paid or pending during each policy year.

Special Exclusion(s):

Cash allowance will not be paid for the period for which vehicle may be stuck for repair due to non-availability of any part/and or material at workshop.

9. DRIVE THROUGH PROTECTION FOR ENGINE

(UIN - IRDAN125RP0009V01202122/A0057V01202122

IRDAN125RP0009V01201819/A0011V01202223

IRDAN125RP0002V01201920/A0024V01201920)

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In consideration of the payment of an additional premium it is hereby understood and agreed that the Company undertakes to provide cover to the engine of Insured vehicle including its block and child parts along with the gear box provided, the loss or damage is due to the ingress of water in the engine or leakage of lubricating oil from the engine/assembly due to accidental damage.

Special condition(s):

1. Water damage cover will commence only when the raisin evidence of vehicle is being sumerged or having stopped in water logged area.
2. Leakage of lubricating oil cover (peril) will commence provided there is a visible evidence of accidental damage to the engine or respective assembly.
3. All reasonable precautions are taken to avoid any loss or damage and also to prevent aggravation of loss.
4. The benefit will be available for not more than one claim paid or pending during each policy year.

Special Exclusion(s):

The Company will not be liable for

1. Cost of Lubricating oils used in the assembly.
2. Loss or damage covered under Manufacturer's Warranty or recall campaign.
3. Increase in loss or damage including corrosion due to delay in intimation and / or retrieving the vehicle from water logged area by the Insured.

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

10. EMERGENCY MEDICAL EXPENSES

(UIN - IRDAN125RP0009V01202122/A0058V01202122

IRDAN125RP0009V01201819/A0012V01202223

IRDAN125RP0002V01201920/A0021V01201920)

In consideration of the payment of an additional premium it is hereby agreed and understood that the Company undertakes to pay reasonable medical charges to Insured/Insured person(s) for bodily injury arising out of accident in direct connection with the vehicle insured or whilst mounting and dismounting from or traveling in vehicle insured up to Sum Insured of Rs<amt*> Cover stands extended for both; Hospitalization and Outpatient treatment.

Sub limits for hospitalization:-50% of PA cover taken under Additional Personal Accident cover subject to maximum Sum Insured opted under this section or actual whichever is lesser in any one policy year.

Provided always that:

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1. no amount shall be payable if it is 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;
 - c) any expenses related a sickness, disease, or medical disorder not directly consequential to accident,
 - d) any expenses towards psychosomatic disorders of any kind whether caused or accentuated by accident or otherwise;
 - e) any physiotherapy treatment;
 - f) any expense not supported by an original and valid bill/receipt and related prescription of the attending medical practitioner/Hospital/Nursing Home;
2. Such amount 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.
3. Not more than_**persons/passengers are in the vehicle insured at the time of occurrence of such injury.
4. The benefit will be available for not more than one claim paid or pending during each policy year.

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

The Sum Insured is to be inserted < maximum Rs 1 lac in multiples of 10,000>

**The registered sitting capacity of the vehicle insured is to be inserted. "Insured Person" for the purpose of the cover hereinabove shall mean and include pillion rider or passenger/s as mentioned in the Policy Schedule.

11. ZERO DEPRECIATION CLAIM

(UIN - IRDAN125RP0009V01202122/A0048V01202122

IRDAN125RP0009V01201819/A0038V01201819

IRDAN125RP0002V01201920/A0015V01201920)

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.

Insured's Obligations:

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1. Claim to be intimated within seven days of loss/damage
2. Call our toll free number to arrange for survey.

Exclusion:

This cover excludes the following parts,

- a) Tyres
- b) Batteries

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

ZERO DEPRECIATION CLAIM -LONG TERM TWO WHEELER PACKAGE - 2/3 YEARS

UIN: IRDAN125RP0001V02201516

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 I of this policy would stand deleted.

Exclusion:

This cover excludes the following parts,

- a) Tyres
- b) Batteries

Specific Condition:

The benefits under this cover may be availed for partial loss own damage claim, up to two times during every 12 month period of the policy. Third claim onwards for every 12 month period of the policy, standard depreciation slabs as per the erstwhile Indian Motor Tariff 2002 will be applicable for settlement of claim.

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
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

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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
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.

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-

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD	Gujarat, Dadra & Nagar Haveli, Daman and Diu.

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: TWO WHEELER PACKAGE POLICY- ANNUAL-UIN: IRDAN125RP0009V01202122, TWO WHEELER POLICY BUNDLED-UIN: IRDAN125RP0009V01201819, STANDALONE MOTOR OWN DAMAGE COVER- TWO WHEELER-UIN: IRDAN125RP0002V01201920, LONG TERM TWO WHEELER PACKAGE - 2/3 YEARS -UIN: IRDAN125RP0001V02201516

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<p>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: oiio.ahemdabad@cioins.co.in</p>	
<p>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: oiio.bengaluru@cioins.co.in</p>	<p>Karnataka.</p>
<p>BHOPAL Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oiio.bhopal@cioins.co.in</p>	<p>Madhya Pradesh, Chhattisgarh.</p>
<p>BHUBANESWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: oiio.bhubaneswar@cioins.co.in</p>	<p>Odisha.</p>
<p>CHANDIGARH Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oiio.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>

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<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018. Tel.: 044 - 24333668 / 24333678 Email: oiio.chennai@cioins.co.in</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).</p>
<p>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: oiio.delhi@cioins.co.in</p>	<p>Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>
<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan Bazar , S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: oiio.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>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 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oiio.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363</p>	<p>Rajasthan.</p>

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<p>Email: oiio.jaipur@cioins.co.in</p>	
<p>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: oiio.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oiio.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oiio.lucknow@cioins.co.in</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>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oiio.mumbai@cioins.co.in</p>	<p>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.</p>
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj,</p>

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<p>4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: oiio.noida@ciioins.co.in</p>	<p>Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oiio.patna@ciioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, 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: oiio.pune@ciioins.co.in</p>	<p>State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region</p>
<p>THANE Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69 Email: oiio.thane@ciioins.co.in</p>	<p>Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, 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>