



General Insurance Company Ltd.

DEVELOPMENT HOUSE, 24 Park Street , Kolkata -700016

(www.magmahdi.com)

IRDA REG NO. 149 DATED 22nd MAY,2012

CIN: U66000WB2009PLC136327

In case of any query, assistance or claims, please contact us at 1800 266 3202

UIN: IRDAN149CP0012V01201314

EMPLOYEE'S COMPENSATION INSURANCE POLICY

Date : 28/07/2023

To,
COMPREHENSIVE PRODUCTIVITY SOLUTIONS PRIVATE LIMITED
S NO 54/4 KOTHRUD, ,FI NO D 25 JIJAI NAGARI,
NR MAHATMA SOCIETY, PAUD ROAD, ,PUNE, PUNE
PUNE
MAHARASHTRA 411038
Mobile:9999999999



P0024200006/4625/100018411038

Dear Sir/Madam,

Subject: Risk Assumption Letter

Thank you for choosing Magma-HDI General Insurance Company Limited as your preferred General Insurance Company. Please find attached herewith Policy No: P0024200006/4625/100018 which has been issued based on the information received from you and accordingly, the proposal has been processed.

Coverage of risk is subject to realisation of the full premium post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

If you require any changes in the certificate of insurance cum policy schedule, you are requested to inform us by either writing to us at customercare@magma-hdi.co.in or calling our toll free helpline on 1800 266 3202. Absence of any communication from you in this regard within a period of 20 days of date of this letter, would mean that the issued policy is in order and as per your proposal.

The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered as null and void without the same.

Dear Customer , Magma HDI general Insurance Company may be storing your AML/KYC details and might require you to update the information submitted from time-to-time, in accordance with and requirements under the Master Guidelines on Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), 2022 issued by the Insurance Regulatory Development Authority of India.

Thanking You,
Regards

For Magma HDI General Insurance Company Ltd

Authorised Signatory



General Insurance Company Ltd.

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20014513802202307280067383

EMPLOYEE'S COMPENSATION INSURANCE POLICY SCHEDULE /TAX INVOICE

Insured Details

Policy Number	:P0024200006/4625/100018
Name of the Insured	: COMPREHENSIVE PRODUCTIVITY SOLUTIONS PRIVATE LIMITED
Address of the Insured	:S NO 54/4 KOTHRUD, ,FI NO D 25 JIJAI NAGARI, NR MAHATMA SOCIETY, PAUD ROAD, ,PUNE, PUNE PUNE MAHARASHTRA 411038 Mobile:9999999999
GST Number	27AAKCC0080B1Z4

Agent/Broker Details

Agent/Broker Code	: BRC0000148
Agent/Broker Name	: NJ INSURANCE BROKERS PRIVATE LIMITED
Agent/Broker's Email ID	: Kulbhushan@njgroup.in

Policy Details

Period of Insurance	From : 00:00 hrs of 26/07/2023 To: Midnight of 25/01/2024
Policy Issuing Office	:KHODAL CHAMBERS, 2ND FLOOR, UNIT 203 & 204 R B MEHTA MARG ,NR. DHANJI DEVSHI MUNICIPAL SCHOOL, GHATKOPAR (E) , MUMBAI -400077 ,MAHARASHTRA , PH: (1800) 2663202
Total Sum Insured	:₹1200000
Place(s) of Employment	:As Per Annexure -1
Territory	:India
Jurisdiction	:India
Type of Policy	:Unnamed Basic
Employee Details	:As per Annexure - 2
Name of Joint Policy Holders	:

Extension Cover details

Sr.No.	Extension Type	Applicability
1	Extension Of Common Law Liability	Yes
2	Extension for Fatal Accident act 1855 Liability	Yes
3	Extension for Sub Contractors Employees	Yes
4	Occupational Diseases Cover	No
5	Extension For Medical Expenses	Yes

Medical Expenses Limit Per Person(₹): 100000

Premium Computation(₹)

Basic Premium	1,678.00
CGST @ 9%	151.02
SGST @ 9%	151.02
Total Premium (Rounded Off)	1,980.00

Co-Insurance Details:-

Insurer	Share (%)
Magma HDI General Insurance Co. Ltd.	100

Subject to Clause(s) as attached herewith :

Sr.No.	Clause Description
1	Business Activity - Management Consultancy
2	Nature of work - Management Consultancy

Subject to Condition(s) as mentioned below:

Sr.No.	Condition Description
1	Attendance register should be maintained in each place of employment mentioned (covered under this policy) and need to be submitted as & when required by insurer; Such register must be submitted from the date of inception upto date of incident for all locations separately in the event of claim.
2	Age limit: As per WC Act
3	The Policy is issued on unnamed basis.
4	Policy for Table A only
5	Terrorism not covered under the policy
6	Occupational diseases are not covered
7	Medical expenses covered upto Rs. 100,000

8	Contractors and Sub-Contractors are covered in the policy
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Subject to Exclusion(s) as mentioned below:

Sr.No.	Exclusion Description
1	Any employment compensation in excess of the actual sum insured for workmen compensation ordinance (not to apply in respect of common law awards)
2	Losses suffered in the course of manufacturing and /or supplying and/or producing storing, filling, breaking down, transporting - a. Fireworks, ammunition, fuses, cartridges, powder, nitro-glycerine, celluloid, pyroxylin or any explosives. b. Gases and/or air under pressure in containers. c. Butane, methane, propane, and other liquefied gases. d. Petrochemicals and chemicals of a "toxic" (as defined under India's Public Liability Act1991), noxious, explosives and/or highly flammable nature. e. Celluloid and pyroxylin. f. Asbestos and/or asbestos products. (It is understood and agreed, however, that the manufacturing, storage, transport and/or handling of any of the above mentioned substances other than (f) which is merely incidental to the operation and/or trade of the Original Insured not otherwise excluded, is hereby covered)
3	Losses suffered in the course of the construction, maintenance and demolition of towers, steeples, bridges, flyovers and other walkways and road bridges longer than 300 meters and road bridges with unsupported span longer than 100 meters, nor to losses arising from incidental work undertaken by contractors predominantly engaged in other activities.
4	Contractors predominantly engaged in wrecking or demolition of buildings and/or collection or removal scrap metal.
5	Excavation and tunneling work in connection with mining, quarrying and for tunnelling work exceeding 200 metres. However, this exclusion shall only apply where more than 20 people are working at the same location at any one time.
6	Underground and/or underwater mines and/or underground services in connection therewith. However, this exclusion shall only apply where more than 20 people are working at the same location at any one time. This exclusion shall only apply to basement work unless the activities are otherwise excluded.
7	Sub aqueous works.
8	Quarrying involving the use of explosives.
9	Losses suffered on or in connection with offshore rigs.
10	Losses suffered in the course of shipbuilding, ship repairing and ship breaking other than pleasure crafts, stevedoring and/or harbour / longshore work.
11	Aircraft crews in respect of flight risk. However, this exclusion shall not apply to aircraft which are set aside for non fare paying executive use and which are crewed by six persons or less.
12	Ship crews other than on inland vessels or on vessels operating within territorial waters. However, this exclusion shall not apply to a vessel crewed by six persons or less
13	Fire bridges other than those formed privately for loss prevention purposes.
14	Service in any kind of armed forces (including, but not limited to military, police, security services).
15	Operations of railways, other than sidings.
16	Employees employed on a permanent basis in USA and/or Canada.
17	Professional sports teams.
18	Fire crackers manufacturers.
19	Excluding Liability arising from compressed air sickness unless specifically opted under the policy.
20	Excluding injury or death due to war or war like operations, act of terrorism, radioactive contamination, nuclear and allied perils
21	Injury or death due to intoxication &/or under influence of alcohol & drug abuse is excluded
22	Adequate safety measures to be followed while working on site. Willful act or negligence is excluded

IN WITNESS WHEREOF THIS Policy has been signed at Kolkata on 28/07/2023

Premium Collection Details :- [Collection No - ReceiptDate - Amount] : P/200006/24/100273138- 26/07/2023 , ₹ 1980
Premium Amount in Word's (₹) :- One Thousand Nine Hundred Eighty Only

FOR AND ON BEHALF OF
Magma HDI General Insurance Co. Ltd.

DULY CONSTITUTED ATTORNEY (S)**GST Number of MHDH - 27AAGCM1685C12J****GST Invoice Number - POL2707240016212****Accounting Code for Service - 997139, Other non-life insurance services (excluding reinsurance services)****Place of Supply:MAHARASHTRA (27)****Whether Tax is payable on Reverse Charge - No****UIN : IRDAN149CP0012V01201314**

This is a valid Tax invoice in terms of Sub-rule 2 of Rule 54 of CGST Rule 2017. Further, being an Insurance Company, issuing of e-invoice and QR Code are not applicable on us in terms of Notification No 13 and 14 of 2020 dated 21st March 2020 issued from Central Board of Indirect Taxes and Customs. I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

Consolidated Stamp Duty on the issue of General Insurance Policies Paid vide G.O No. 834, dated 18.05.2023

Annexure - 1

Place(s) of Employment

Sr.No.	Location Address
1	ALL OVER INDIA

Annexure - 2

Type of Employment : Employee/Worker

Employee Details

Sr.No.	Trade Description	Sub Category	Details Of Workmen	Number of Workers/ Employees	Estimated Monthly Wages/ Salary	Work Location
1	Educational Training Institutions Schools and College Staff Excl Veterinary Colleges	ALL OTHER EMPLOYEES	Skilled Workes	10	20000	All Over India

EMPLOYEE'S COMPENSATION INSURANCE POLICY
POLICY WORDINGS

WHEREAS the Insured carrying on the Business described the Schedule and no other for the purpose of this insurance by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the Magma HDI General Insurance Company Limited (hereinafter called 'the Company') for the insurance hereinafter contained and has paid or agreed to pay the Premium as consideration for such insurance.

NOW THIS POLICY WITNESSETH that if at any time during the period of Insurance any employee in the Insured's immediate service shall sustain personal injury by accident or disease arising out of and in the course of his employment by the Insured in the Business and if the Insured shall be liable to pay compensation for such injury either under :

the Law(s) set out in the Schedule
or at
Common Law

then subject to the terms exceptions and conditions contained herein or endorsed hereon the Company will indemnify the Insured against all sums for which the Insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.

PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefor this Policy shall remain in force but the liability of the company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.

EXCEPTION

The Company shall not be liable under the Policy in respect of:

- a) any injury by accident or disease directly attributable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, mutiny, insurrection, rebellion, revolution or military or usurped power
- b) the Insured's liability to employees of contractors to the Insured.
- c) any liability of the insured which attaches by virtue of an agreement and which would not have attached in the absence of such agreement
- d) any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and such party.

CONDITIONS

1. This Policy and the Schedule shall be read together as one contract 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 such specific meaning wherever it may appear.
2. Every notice or communication to be given or made under this Policy shall be delivered in writing to the Company.
3. The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations.
4. In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars. Every letter, claim, writ, summons and process shall be notified or forwarded to the Company immediately on receipt. Notice shall also be given to the company immediately the Insured shall have knowledge of any impending prosecution, inquest or fatal enquiry in connection with any such occurrence as aforesaid.
5. No admission, offer, promise or payment shall be made by or on behalf of the Insured without the consent of the Company which shall be entitled if it so desires to take over and conduct in his name the defence or settlement of any claim or to prosecute in his name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
6. The first premium and all renewal premiums that may be accepted are to be regulated by the amount of wages and salaries and other earnings paid by the Insured to employees during each Period of Insurance. The name of every employee together with the amount of wages, salary and other earnings shall be properly recorded and the Insured shall at all times allow the Company to inspect such records and shall supply the Company with a correct account of all such wages, salaries and other earnings paid during any period of Insurance within one month from expiry date of such Period of Insurance. If the amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Company or by a refund by the Company as the case may be.
7. The Company may cancel this Policy by sending seven days notice by registered letter to the Insured at his last known address and in such event the premium shall be adjusted in accordance with Condition 6.
8. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

9. 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 12 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.
10. The due observance and fulfillment of the terms, conditions and endorsements of this Policy so far as they relate to anything to be done or not to be done by the Insured and the truth of the statements and answers in the Proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

Extensions

The insurance under table "A" can be extended by charging an additional premium to cover disease mentioned in part 'C' of Schedule III of Employee's Compensation Act.

Occupational diseases shall be covered under the E.C. Policy at an additional premium of 50% of the book rate.

Branch List

ZONE	REGION/STATE	LOCATIONS	MAILING ADDRESS
CENTRAL	CHATTISGARH	BILASPUR	1ST FLOOR, INDIRA TOWER, VYAPAR VIHAR, MAIN ROAD,,BILASPUR,CHATTISGARH,PIN-495001
CENTRAL	CHATTISGARH	BHILAI	BLOCK NO. 28, 1ST FLOOR, SHIVANTH COMPLEX, G E ROAD, BESIDES BHILAI NAGAR NIGAM,SUPELA, BHILAI,,DURG,CHATTISGARH,PIN-490023
CENTRAL	CHATTISGARH	KORBA	1ST FLOOR, MOTI BHAVAN, PLOT NO. 60,WARD NO. 9, TRANSPORT NAGAR, KORBA,KORBA,CHATTISGARH,PIN-495677
CENTRAL	CHATTISGARH	RAIPUR	1ST FLOOR, PUJARI CHAMBER, BLOCK A1, DHARAM NAGAR,TAGORE NAGAR, ABHANPUR ROAD,,RAIPUR,CHATTISGARH,PIN-492001
CENTRAL	MADHYA PRADESH	JABALPUR	3RD FLOOR, IC TOWER, 1810, NARMADA ROAD, NEAR KATANGA SQUARE,PANDIT BANARSIDAS BHANOT WARD,,JABALPUR,MADHYA PRADESH,PIN-482001
CENTRAL	MADHYA PRADESH	BHOPAL	OFFICE NO. 9, 5TH FLOOR, MAPLE HIGH STREET, VIDYA NAGAR PHASE 2,HOSHANGABAD ROAD,,BHOPAL,MADHYA PRADESH,PIN-462026
CENTRAL	MADHYA PRADESH	GWALIOR	UNIT NO. 34, 3RD FLOOR, PACIFIC TOWER,KAILASH VIHAR, CITY CENTRE,GWALIOR,MADHYA PRADESH,PIN-474011
CENTRAL	MADHYA PRADESH	INDORE	OFFICE NO. 511, 5TH FLOOR, BENCHMARK BUSINESS PARK, BLOCK A3 PU4,SCH NO. 54, BOMBAY HOSPITAL LINK ROAD, VIJAY NAGAR,,INDORE,MADHYA PRADESH,PIN-452010
CENTRAL	CHATTISGARH	AMBIKAPUR	1ST FLOOR, NEELKANTH COMPLEX, KHASRA NO. 243/218,MG ROAD, OPP. PG COLLEGE, AMBIKAPUR,,SURGUJA,CHATTISGARH,PIN-497001
EAST	WEST BENGAL	SILIGURI	SHOP NO. 28, 2ND FLOOR, CITY PLAZA, SEVOKE ROAD,OPP. PAYEL CINEMA, JALPAIGURI,,DARJEELING,WEST BENGAL,PIN-734001
EAST	WEST BENGAL	KOLKATA-ANUJ CHAMBERS	4TH FLOOR, ANUJ CHAMBER, 24 PARK STREET,KOLKATA,WEST BENGAL,PIN-700016
EAST	WEST BENGAL	KOLKATA ZONE	4TH FLOOR, ANUJ CHAMBER, 24 PARK STREET,KOLKATA,WEST BENGAL,PIN-700016
EAST	WEST BENGAL	KOLKATA-DCPL	4TH FLOOR, DEVELOPMENT HOUSE,24 PARK STREET,KOLKATA,WEST BENGAL,PIN-700016
EAST	WEST BENGAL	MALDA	2ND FLOOR, IIFL BUILDING, 308/198/246, WARD NO. 18, R K PALLY (S),OPPOSITE BIG BAZAR, NH-34, RATHBARI,,MALDA,WEST BENGAL,PIN-732101
EAST	WEST BENGAL	KHARAGPUR	1ST FLOOR, NEW SAI COMPLEX, BESIDE KHARAGPUR COLLEGE, INDIA OT ROAD,,WEST MEDINIPUR,WEST BENGAL,PIN-721305
EAST	ASSAM	GUWAHATI	2ND FLOOR, F FORT, SOUTH SARANIAULUBARI, G S ROAD, GUWAHATI, ASSAM,KAMRUP,ASSAM,PIN-781007
EAST	BIHAR	GAYA	2ND FLOOR, 45/79 SWARAJYA PURI ROAD, ABOVE STATE BANK OF INDIA, PO AND GPO,,GAYA,BIHAR,PIN-823001
EAST	BIHAR	MUZAFFARPUR	1ST FLOOR, BOB BUILDING, KALAMBAGH ROAD CHOWK, ABOVE BANK OF BARODA,P. O. MUZAFFARPUR -HPO,,MUZAFFARPUR,BIHAR,PIN-842001
EAST	BIHAR	PATNA	UNIT 508, 5TH FLOOR, PATNA ONE MALL, DAKBUNGLA, CHAURAHA,PATNA,BIHAR,PIN-800001
EAST	ORISSA	BERHAMPUR	1ST FLOOR, "RUPAVATI COMPLEX", OPPOSITE ICICI BANKDHARMA NAGAR, MAIN ROAD,GANJAM,ORISSA,PIN-760001
EAST	ORISSA	BHUBANESHWAR	1ST FLOOR, PLOT NO-1207/2777, ANAND PLAZA, ANAND BRAHMESWAR BAG,TANKAPANI ROAD,,KHORDHA,ORISSA,PIN-751018
EAST	ORISSA	JEYPORE	R.K.TOWERS, 1ST FLOOR, M.G.ROADDIST- KORAPUT, P.O.:JEYPORE,KORAPUT,ORISSA,PIN-764001
EAST	ORISSA	SAMBALPUR	3RD FLOOR, PLATINUM CHAMBER, BUDDHA RAJA, SAMBALPUR,,SAMBALPUR,ORISSA,PIN-768004
EAST	JHARKHAND	DHANBAD	2ND FLOOR, SUN RISE HOTEL COMPLEX, BANK MORE, KATRAS ROAD, OPP. BARA GURUDWARA,,DHANBAD,JHARKHAND,PIN-826001
EAST	JHARKHAND	JAMSHEDPUR	3RD FLOOR, PADMALAYA BUILDING, H. NO. 17 AND 18,RAM MANDIR GARAGE AREA, BISTUPUR,EAST SINGHBHUM,JHARKHAND,PIN-831001
EAST	JHARKHAND	RANCHI	OFFICE NO. 303, 3RD FLOOR, JOKHIRAM CHAMBERS, MAIN ROAD, OPPOSITE GEL CHURCH COMPLEX,,RANCHI,JHARKHAND,PIN-834001
EAST	WEST BENGAL	HOWRAH	6TH FLOOR, PARMAR HOUSE, P-4 DOBSON LANE,NEW HOWRAH BRIDGE APPROACH ROAD, POLICE STATION GOLABARI,,HOWRAH,WEST BENGAL,PIN-711101
EAST	WEST BENGAL	BARASAT	1ST FLOOR, RAHMANIA BUILDING, 87 JESSORE ROAD (NORTH),NORTH 24 PARGANAS,NORTH 24 PARGANAS,WEST BENGAL,PIN-700124
EAST	WEST BENGAL	KOLKATA-ECOSPACE	5TH FLOOR, BLOCK 4A, UNIT NO. 501, , ECOSPACE BUSINESS PARK,AMBUJA REALTY CAMPUS,ACTION AREA-II, NEW TOWN, RAJARHAT,KOLKATA, NEW TOWN, NORTH 24 PARGANAS,NORTH 24 PARGANAS,WEST BENGAL,PIN-700160
EAST	WEST BENGAL	DURGAPUR	2ND FLOOR, KAWALITY HOTEL COMPLEX, NEAR BHIRINGI MORE,,BARDHAMAN,WEST BENGAL,PIN-713213
EAST	WEST BENGAL	ASANSOL	UNIT B401, 4TH FLOOR, B BLOCK, BUILDING P. C. CHATTERJEE MARKET, RAMBHANDHU TALA,BARDHAMAN,WEST BENGAL,PIN-713303
NORTH	UTTAR PRADESH	KANPUR	1ST FLOOR, PLOT 122/728 & 122/729, SHASTRI NAGAR,NEAR CHAIN FACTORY CHAURAHA,,KANPUR NAGAR,UTTAR PRADESH,PIN-208005
NORTH	UTTARAKHAND	DEHRADUN	UNIT F-2, 112/88, 1ST FLOOR, NCR PLAZA, NEW CANTT ROAD, DEHRADUN,DEHRADUN,UTTARAKHAND,PIN-248001
NORTH	DELHI	NEW DELHI- KIRTI NAGAR	UNIT NO. A-2, 2ND FLOOR, KIRTI NAGAR, NAJAFGARH ROAD, NEAR KALRA HOSPITAL,,NEW DELHI,DELHI,PIN-110015
NORTH	DELHI	NEW DELHI-SANT NAGAR	3RD FLOOR, M/53, LAJPAT NAGAR II,SOUTH DELHI,DELHI,PIN-110024
NORTH	HARYANA	AMBALA	99, 1ST FLOOR,, ABOVE HDFC BANK, PREM NAGAR, AMBALA CITY, AMBALA,AMBALA,HARYANA,PIN-134001
NORTH	HARYANA	GURGAON	SCO-386, 1ST FLOOR, SECTOR-29, OPP. IFFCO CHOWK, METRO STATION,,GURGAON,HARYANA,PIN-122001
NORTH	PUNJAB	JALANDHAR	SCO NO. 28-29, PUDA COMPLEX, OPP. TEHSIL COMPLEX, NEAR AXIS BANK LIMITED,,JALANDHAR,PUNJAB,PIN-144001
NORTH	PUNJAB	LUDHIANA	UNIT NO. FUF-6 & 7, 4TH FLOOR, KUNAL TOWER, B-XIX/88, MALL ROAD,,LUDHIANA,PUNJAB,PIN-141001
NORTH	RAJASTHAN	JAIPUR	1ST FLOOR, GEM TOWER, PLOT NO. 42-A, BARWARA HOUSE COLONY, CIVIL LINES, JAIPUR,,JAIPUR,RAJASTHAN,PIN-302006
NORTH	RAJASTHAN	JODHPUR	TOP FLOOR, ADARSH SOCIETY, PLOT NO. 27/39, 40,ITI CHORAHA, SHASTRI CIRCLE,,JODHPUR,RAJASTHAN,PIN-342003
NORTH	RAJASTHAN	UDAIPUR	OFFICE NO. 205, 2ND FLOOR, RAJ TOWER 222/21, SAHELI MARG,NEAR UIT CIRCLE,,UDAIPUR,RAJASTHAN,PIN-313001
NORTH	UTTAR PRADESH	ALLAHABAD	SHOP NO. 28, 3RD FLOOR, KHARBANDA COMPLEX, NAWAB YUSUF ROAD,KHARBANDA CHAURAHA, CIVIL LINES, PRAYAGRAJ,,ALLAHABAD,UTTAR PRADESH,PIN-211001
NORTH	UTTAR PRADESH	NOIDA	1ST FLOOR, PLOT NO. H-1A/14, ABOVE BURGER KING, SEC 63, NOIDA,,NOIDA,UTTAR PRADESH,PIN-201307
NORTH	UTTAR PRADESH	LUCKNOW	UNIT 302 & 303, 3RD FLOOR, CYBER HEIGHTS, VIBUTI KHAND, GOMTI NAGAR,LUCKNOW,UTTAR PRADESH,PIN-226010
NORTH	UTTAR PRADESH	VARANASI	2ND FLOOR, KUSH COMPLEX, D. 58/9-A-1-K, SIGRA,VARANASI,UTTAR PRADESH,PIN-221010
NORTH	CHANDIGARH	CHANDIGARH	2ND FLOOR, SCO 147-148, SECTOR 9C, MADHYA MARG,,CHANDIGARH,CHANDIGARH,PIN-160017
NORTH	RAJASTHAN	BIKANER	2ND FLOOR, G K TOWER, NEAR BHARAT PETROL PUMP, AMBEDKAR CIRCLE,,BIKANER,RAJASTHAN,PIN-334001
SOUTH	ANDHRA PRADESH	RAJAHMUNDRY	OFFICE NO. SF B, 2ND FLOOR, PILLI MUNAYYA ENCLAVE,75-6-26, PRAKASH NAGAR MAIN ROAD, DANAVIPETA,,EAST GODAVARI,ANDHRA PRADESH,PIN-533103
SOUTH	ANDHRA PRADESH	KURNOOL	SHOP NO. 10 & 11, DOOR NO. 40-384-10 AND 40-384-113RD FLOOR, U CON PLAZA, PARK ROAD,,KURNOOL,ANDHRA PRADESH,PIN-518001
SOUTH	TELANGANA	HYDERABAD-LB NAGAR	2ND FLOOR, SWARNA PLAZA, PLOT NO. 64/B,S.R. NO. 141 TO 144, NAGOLE MAIN ROAD,,HYDERABAD,TELANGANA,PIN-500029
SOUTH	TELANGANA	HYDERABAD-AMEERPET	G-2, GROUND FLOOR, MANDHANA TOWERS, 7-1-59/2 & 59/6,AMEERPET,,HYDERABAD,TELANGANA,PIN-500016
SOUTH	TELANGANA	HYDERABAD ZONE	G-2, GROUND FLOOR, MANDHANA TOWERS, 7-1-59/2 & 59/6,AMEERPET,HYDERABAD,TELANGANA,PIN-500016
SOUTH	PONDICHERRY	PONDICHERRY	2ND FLOOR,SARABAR PLAZA,NO 110,VILLIANUR MAIN ROAD,PONDICHERRY,PONDICHERRY,PIN-605010
SOUTH	TAMILNADU	TIRUNELVELI	UNIT 43R, 1ST FLOOR, JEYAM COMPLEX, TRIVANDRUM ROADKULVANIGARPURAM, PALAYAMKOTTAI,,TIRUNELVELI,TAMILNADU,PIN-627002
SOUTH	TAMILNADU	TRICHY	GROUND FLOOR, KINGSTONE PARK, 19/1, PUTHAR HIGH ROAD, RAMALINGA NAGAR, WORALYUR,,TIRUCHIRAPPALLI,TAMILNADU,PIN-620017
SOUTH	TAMILNADU	SALEM	3RD FLOOR, SHANTHI PLAZA, NO. 1/5, BRINDAVAN ROAD, NEAR SKS HOSPITALFAIRLANDS, SALEM,SALEM,TAMILNADU,PIN-636004
SOUTH	TAMILNADU	MADURAI	1ST FLOOR, PKN RESIDENCY, OLD NO. 218A, NEW NO. 27,THENI MAIN ROAD, PP CHAVADI,,MADURAI,TAMILNADU,PIN-625016
SOUTH	TAMILNADU	COIMBATORE	UNIT NO. 218/2-2, 2ND FLOOR, BRINDABAN BUILDING, T V SWAMY ROAD,R S PURAM, COIMBATORE,COIMBATORE,TAMILNADU,PIN-641002
SOUTH	TAMILNADU	CHENNAI 2	1ST FLOOR, GRACE BUILDING, DOOR NO. 25/3, MC NICHOLAS ROAD, CHETPET,,CHENNAI,TAMILNADU,PIN-600031
SOUTH	TAMILNADU	CHENNAI 1	1ST FLOOR, GRACE BUILDING, DOOR NO. 25/3, MC NICHOLAS ROAD, CHETPET,CHENNAI,TAMILNADU,PIN-600031
SOUTH	KERALA	TRISSUR	2ND FLOOR, GLOBAL PLAZA, OLD BUILDING NO. 458 AND OLD WARD NO. 19NEW BUILDING NO. 941, NEW WARD NO. 38, VANICHIKULAM ROAD, POOTHOLE, THRISSUR,,THRISSUR,KERALA,PIN-680004
SOUTH	KERALA	CALICUT	UNIT NO. C2, 2ND FLOOR, TRINITY ARCADE, 65/2216, SURVEY NO. 19/3, NEAR CHRISTIAN COLLEGE,KANNUR ROAD, NADAKKAVE, KALATHINKUNNU DESOM, KOZHIKODE,KOZHIKODE,KERALA,PIN-673011
SOUTH	KERALA	KOTTAYAM	3RD FLOOR, PULIMOOTTIL ARCADE, P.B. NO. 194, K.K. ROAD, KANJIKUZZHI,KOTTAYAM,KOTTAYAM,KERALA,PIN-686004
SOUTH	KERALA	COCHIN	1ST FLOOR, PALLIPATT ILLOM, NO. 62/6451 B1, KOSHY AVENUE ROAD,ERNAKULAM,KERALA,PIN-682011
SOUTH	KARNATAKA	MYSORE	2ND FLOOR, CHANDRODAYA COMPLEX, PROPERTY NO. 5 & 5/1,MAIN ROAD, FIRST BLOCK, JAY LAXMI PURAM,,Mysuru,KARNATAKA,PIN-570012
SOUTH	KARNATAKA	HUBLI	1ST FLOOR, CENTRAL BUILDING, CTS NO. 4614, B/2B-1, VIDYANAGAR,HUBLI,,DHARWAD,KARNATAKA,PIN-580021
SOUTH	KARNATAKA	MANGALORE	UNIT NO. 308 & 309, 3RD FLOOR, JANVI PLAZA, K.R.R. RAO ROAD, KARANGALPADY,MANGALORE,DAKSHINA KANNADA,KARNATAKA,PIN-575003
SOUTH	KARNATAKA	BANGALORE-J C ROAD	1ST FLOOR, JANARDHAN TOWERS, 133/2, RESIDENCY ROAD,,BANGALORE,KARNATAKA,PIN-560025
SOUTH	KERALA	TRIVANDRUM	3RD FLOOR, U. K. EDIFICE, T/C NO. 43/657(3),VALIYASALA CHALAI POST, THIRUVANANTHAPURAM,THIRUVANANTHAPURAM,KERALA,PIN-695036
SOUTH	ANDHRA PRADESH	GUNTUR	1ST FLOOR, SRI NILAYAM, DR NO. 6-10-27, 10/1, ARUNDALPET,,GUNTUR,ANDHRA PRADESH,PIN-522002
SOUTH	TELANGANA	KARIMNAGAR	UNIT NO. 11, 1ST FLOOR, AL BARKATH CITY CENTER,I. B. CHOWRASTA, SAWARAN STREET,KARIMNAGAR,TELANGANA,PIN-505001
SOUTH	TELANGANA	KHAMMAM	1ST FLOOR, SRI LAXMI NILAYAM, H. NO. 5_5_189/36,SAMBANI NAGAR, KHAMMAM MUNICIPAL CORPORATION,,KHAMMAM,TELANGANA,PIN-507001
SOUTH	ANDHRA PRADESH	VIJAYAWADA	UNIT NO. 125, 1ST FLOOR, SIR VIDHYANILAYAM, FUN TIME CLUB ROAD,, TEACHERS COLONY, DOOR NO. 59 A- 17/2-6A,,KRISHNA,ANDHRA PRADESH,PIN-520010

SOUTH	ANDHRA PRADESH	NELLORE	2ND FLOOR, BJ TOWERS 2, VRC CENTRE, JAWAHARLAL NEHRU ROAD, OPPOSITE YES BANK, ABOVE TAMIL NADU BANK, Sri Potti Sriramulu Nellore, ANDHRA PRADESH, PIN-524001
SOUTH	ANDHRA PRADESH	VISAKHAPATNAM	SHOP NO. 3, 2ND FLOOR, SRI PRASADI POLAYYA COMPLEX, 48-14-92TULASIPETA, SRI NAGAR, RAMA TALKIES JUNCTION,, VISAKHAPATNAM, ANDHRA PRADESH, PIN-530013
SOUTH	TELANGANA	WARANGAL	SHOP NO 7, BLOCK C, 2ND FLOOR, KANDAKATLA SQUARE, 5-11,5-4 & 504, KUC X ROAD, NAIMNAGAR, Warangal (urban), TELANGANA, PIN-506009
WEST	MAHARASHTRA	MUMBAI-THANE	UNIT 207, 2ND FLOOR, SAI PLAZA COMMERCIAL CO-OP SOCIETY, OPP. CINE WONDER MALL,, THANE, MAHARASHTRA, PIN-400607
WEST	GUJARAT	MEHSANA	S/1, 2ND FLOOR, SIGMA OASES, NEAR HDFC BANK, MEHSANA, AHMEDABAD HIGHWAY, NEAR RAKUMAR PETROL PUMP, MEHSANA, GUJARAT, PIN-384001
WEST	MAHARASHTRA	MUMBAI-PANVEL	MUNOTH EMPRESS, 3RD FLR, OFFICE NO: 312, FINAL PLOT NO.189, NEAR ABEDKAR STATUE, OPP PANVEL BUS STAND, RAIGAD, MAHARASHTRA, PIN-410206
WEST	MAHARASHTRA	PUNE	5TH FLOOR, BUILDING AMAR AVINASH CORPORATE CITY, BUND GARDEN ROAD, ABOVE HSBC BANK,, PUNE, MAHARASHTRA, PIN-411001
WEST	MAHARASHTRA	NASHIK	4TH FLOOR, AVDHOT ADHAAR, GANGAPUR ROAD, OLD GANGAPUR NAKA, NASIK, MAHARASHTRA, PIN-422005
WEST	MAHARASHTRA	NAGPUR	2ND FLOOR, AMBAR, 22/B, TILAK NAGAR NAWAB AREA, HOUSE NO 736,, NAGPUR, MAHARASHTRA, PIN-440010
WEST	MAHARASHTRA	MUMBAI-EQUINOX-(HO)	UNIT NO. 1B & 2B, 2ND FLOOR, EQUINOX BUSINESS PARK, TOWER 3, LBS MARG, KURLA (WEST),,, MUMBAI, MAHARASHTRA, PIN-400070
WEST	MAHARASHTRA	MUMBAI-MALAD	OFFICE NO. 301, 3RD FLOOR, KALPATARU PLAZA, CHINCHOLI BUNDER ROAD, NADIAWALA COLONY 2, MALAD (WEST),, MUMBAI, MAHARASHTRA, PIN-400064
WEST	MAHARASHTRA	MUMBAI-GHATKOPAR	KHODAL CHAMBERS, 2ND FLOOR, UNIT 203 & 204 R B MEHTA MARG NR. DHANJI DEVSHI MUNICIPAL SCHOOL, GHATKOPAR (E), MUMBAI, MAHARASHTRA, PIN-400077
WEST	MAHARASHTRA	MUMBAI ZONE	OFFICE NO. 516 AND 517, 5TH FLOOR, NEELKANTH CORPORATE PARK, PLOT NO. 240, 2401/1-8, KIROL ROAD, VIDYAVIHAR (WEST), MUMBAI, MAHARASHTRA, PIN-400086
WEST	MAHARASHTRA	AURANGABAD	1ST FLOOR, EAST SIDE OF H.S. KANDI CENTER, (CTS NO: 1300D & 13001), JALNA ROAD,, AURANGABAD, MAHARASHTRA, PIN-431001
WEST	GUJARAT	VADODARA	UNIT NO. 201/B, 2ND FLOOR, NEPTUNE PRIME, NEXT TO ABS TOWER, OLD PADRA ROAD,, VADODARA, GUJARAT, PIN-390020
WEST	GUJARAT	SURAT	OFFICE NO. 306, 3RD FLOOR, VASHUPUJYA RIO EMPIRE, OPP. PAL ADAJAN,, SURAT, GUJARAT, PIN-394510
WEST	GUJARAT	RAJKOT	OFFICE NO. 308, 3RD FLOOR, TWIN STAR, SOUTH BLOCK, 150 FEET RING ROAD, NANA MAVVA CHOWK, NEAR SILVER HEIGHTS,, RAJKOT, GUJARAT, PIN-360005
WEST	GUJARAT	GANDHIDHAM	OFFICE NO - 204, 2ND FLOOR, GOYAL AVENUE, OPP- L I C OFFICE, BANKING CIRCLE ROAD PLOT NO - 318, WARD NO - 12- B, KUTCH, GUJARAT, PIN-370201
WEST	GUJARAT	BHUJ	1ST FLOOR, B-WINGS, KATIRA COMPLEX, RTO RELOCATIONS AREA, MADHAPAR HIGHWAY,, KUTCH, GUJARAT, PIN-370001
WEST	GUJARAT	AHMEDABAD	OFFICE NO. 202, 2ND FLOOR, AURUM AVENUE, MITHAKHALI SIX ROAD, NAVARANGPURA, AHMEDABAD, GUJARAT, PIN-380006
WEST	MAHARASHTRA	MUMBAI-MIRA ROAD	6TH FLOOR, UNIT NO-604, SAI ARPAN, B-11, SAI COMPLEX, P G VORA ROAD, OPP: SHANTI VIHAR, MIRA ROAD EAST, THANE, MAHARASHTRA, PIN-401107
WEST	MAHARASHTRA	MUMBAI-KALYAN	UNIT NO. 310, 3RD FLOOR, TULSI PARK, BEHIND WAYLE NAGAR BUS STOP NEAR BANK OF MAHARASHTRA, KHADAKPADA BRANCH, THANE, MAHARASHTRA, PIN-421301
WEST	MAHARASHTRA	MUMBAI-VASHI	3RD FLOOR, APEEJAY EXPRESS, PLOT NO. 87, SECTOR 17, VASHI, NAVI MUMBAI, THANE, MAHARASHTRA, PIN-400703
WEST	MAHARASHTRA	SOLAPUR	2ND FLOOR, "JAGJIVAN DAS COMPLEX", 940/1A NORTH SADAR BAZAR, SOLAPUR, MAHARASHTRA, PIN-413003
	PUNJAB	AMRITSAR	4TH FLOOR, NAGPAL TOWER 1, SITUATED AT SCO-128, DISTRICT SHOPPING CENTER, RANJEET AVENUE,, AMRITSAR, PUNJAB, PIN-143001
	TRIPURA	AGARTALA	2ND FLOOR, OM NIVASH, NETAJI CHOWMUHANI, AGARTALA (WEST),, WEST TRIPURA, TRIPURA, PIN-799001
	GOA	PANJIM	UNIT 218, 2ND FLOOR, GERA IMPERIUM II, PATTO, PANJIM, NORTH GOA, GOA, PIN-403001

Claims process

We at MHD I do our best to ensure that your hassles are minimized by keeping the claim process as simple as possible. Here's all that you need to know about our claims procedure for our non-motor policies.

Steps to follow**1. Intimation**

- The claim can be intimated to the Call Centre on 1800 266 3202.
- The claim can also intimate to the local MHD I office.
- The claim can be intimated by the Insured/ Agent/Broker/ Insured's representatives.
- Request to provide the policy details while intimating the claim.
- The date and time of loss, location and cause must be provided at the time of claim intimation.
- Claims can be reported @ commercialclaims@magma-hdi.co.in, but we request you to intimate the claims as far as possible through the Call Centre for better controls.
- Provide the concerned person's contact details for status updating.

In case of Fire Accidents: (Applicable based on the type of policy)

- Intimate to the Police
- Intimate to Fire Brigade
- Do not disturb the loss scene before the police/survey inspection of the premises
- Take all reasonable steps to recover any property which has been lost and protect /safeguard damaged property from further loss or damage

In case of Theft/ Burglary claims: (Applicable based on the type of policy)

- Intimate to the Police
- Start loss minimization steps and protect the property

In case of Act of God Claims: (Applicable based on the type of policy)

- Intimate to the local bodies
- Intimate to the Police
- Arrange the newspaper cuttings and metrological reports
- Take precautions to safeguard the property to avoid aggravation of loss

In case of Marine claims: (Applicable based on the type of policy)

- If any external damage to the packing observed insist for open delivery
- Take the remarks of the carrier on the BL/LR/RR/AWB
- Lodge a monetary claim on the carrier for any loss for which they are responsible
- Insist for the damage certificate from the carrier
- Take the photographs before opening the packing

2. Registration

- All the claims on the valid policies will be registered by the Call Centre or concerned office and communicate the claim number to the insured/IMD.
- Concerned claims handler contact details will be provided to the insured/IMD for any status updates.

3. Deputation of Surveyor

- Based on the nature and extent of loss the suitable surveyor will be deputed within 24 hours.
- Surveyor contact details will be communicated to the insured/IMD by MHD I office immediately.

4. Survey

- Depending on the loss location and travel time the survey will be conducted within 24 hrs. Subject to maximum of 3 days for remote location where travel arrangements are not available.
- Upon the completion of the initial survey the surveyor will guide the insured on Loss minimization and segregation of stocks, if any.

5. Documents

- After the completion of initial inspection, the surveyor will communicate to the insured on the List of Requirement (LOR) cc to MHD I.
- Our Claim Forms also contains the list of documents required in general.

6. Survey Report

- Upon the completion of the reinstatement and submission of all documents including the repair bills and payment receipts the surveyor will release his Final Survey Report within 15 days.

7. Claim Settlement

- Upon the receipt of all documents from the insured the claim will be settled within the TAT mentioned below.
- Claim Intimation: Any claim on non-motor policies has to be intimated to the insurance immediately.
- Claim Registration: The claim will be registered if all the required information is provided by the insured or his representative. (4 working hrs.)
- Survey Appointment: Surveyor will be deputed immediately subject to information available on nature and extent of loss. (within 72 hrs.)
- Survey: First inspection will be carried out on the same day if the loss is within the city limits and others will be based on the distance from the major towns. (within 48 hrs.)
- Claim Processing: Claim will be processed within 30 days after receipt of the survey report, documents, and any clarifications from the insured.
- Documentation: Indicative list of documents is provided with the Claim Form and same have to be submitted. Wherever surveyor is appointed list of documents shall be shared by him and all documents as requested by surveyor must be provided.

GRIEVANCE REDRESSAL PROCEDURE

At the outset, we thank you for choosing Magma HDI General Insurance Co. Ltd. as your insurance provider and hope we are able to meet and exceed your expectations. We also hope that the policy delivered to you is in line with your proposal for insurance. We want to reiterate that providing top class customer service is our motto and we are committed to deliver the same. In case you have any queries/ requests/ clarifications, you can get in touch with our nearest branch or your insurance agent for the same. We request you to quote your policy number in all your communications to us.

In case, you remain dissatisfied with our response, we have a defined grievance handling procedure as below:

The Grievance Redressed Cell of the Company looks into complaints from policyholders. Insured may approach the person nominated as 'Grievance Redressed Officer' with the details of their grievance:

Please write to us at customercare@magma-hdi.co.in, or at the following address:

Customer Service Officer

Magma HDI General Insurance Co Ltd
Equinox Business Park
Unit No. 18 & 2B, 2nd Floor, Tower 3, LBS Marg, Kurla (West), Mumbai-400070

An acknowledgement will be sent from the Grievance Redressed Cell within 3 days of receipt of any complaint. Every complaint will be registered, numbered, internally assigned, investigated and the Company's response notified within 15 days of receipt of complaint.

Grievance may also be logged at IRDAI Integrated Grievance Management system: <https://bimabharosa.irdai.gov.in>

Further, the Insured may approach the nearest Insurance Ombudsman for redressal of the grievance, if he / she remains dissatisfied with the resolution provided by The Company. List of Ombudsman offices with contact details are attached for ready reference. You may approach the office of Insurance Ombudsman once the stipulated period of 30 days from date of filing the complaint is over. For updated status, please refer to websites www.irdai.gov.in or <https://www.ciains.co.in/>

Office of the Ombudsman	Contact Details	JURISDICTION
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat and Union Territories of 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: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh and Chattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.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 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.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. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziapur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, 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, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038821/23/24/25/26/27/28/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhnad and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kannauj, 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
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
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.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)