

## Canara HSBC Oriental Bank of Commerce Life Group Term Plan

UIN – 136N008V01

### TERMS AND CONDITIONS

#### 1. DEFINITIONS AND INTERPRETATION

##### 1.1 Definitions

In this Master Policy, unless the context requires otherwise, the following words and expressions shall have the meaning ascribed to them respectively herein below:

**Act** means the Insurance Act, 1938;

**Age** means age at last birthday;

**Annual Renewal Date** means the date of renewal of the Master Policy specified in the Master Policy Schedule;

**Authority** means the Insurance Regulatory and Development Authority or such other authority or authorities, as may be designated under the applicable laws and regulations as having authority to oversee and regulate life insurance business in India, or any other area that has an impact on the business of life insurance;

**Certificate of Insurance** means the certificate issued to the Insured Member by the Company under this Master Policy mentioning inter alia the Insured Member's Death Benefit, Age, Premium payable, Risk Commencement Date, Sum Assured, important Terms & Conditions, process for claims etc in respect of this Master Policy;

**Claimant** means the Master Policyholder or the Nominee entitled to prefer a claim for Death Benefit under the Master Policy as per Clause 4 hereof;

**Company** means Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited, a company incorporated under the provisions of the Companies Act, 1956 and carrying on the business of life insurance;

**Cover End Date** means the date of the expiry of Insurance Cover for the Insured Member specified in the Certificate of Insurance;

**Death Benefit** means the benefit as defined in Clause 4 hereof payable by the Company to the Master Policyholder upon the death of the Insured Member, subject to Clause 2.2 hereof;

**Insured Member** means any person who satisfies the eligibility criteria as mentioned in Clause 2 hereof who has been provided insurance cover under this Policy and to whom, a Certificate of Insurance has been issued by the Company;

**Master Policy** means this **Canara HSBC Oriental Bank of Commerce Life Group Term Plan** life insurance Policy, comprising these terms and conditions, the Master Policy Schedule, Annexure, endorsement, Proposal Form including other correspondence issued by the Company, all of which shall form an integral part of this Policy;

**Master Policy Commencement Date** means the date of commencement of the Master Policy as specified in the Master Policy Schedule;

**Master Policyholder** means the entity named as such in the Master Policy Schedule to whom this Policy has been issued by the Company;

**Master Proposal Form** means the proposal form submitted by the Master Policyholder pursuant to and on the basis of which this Master Policy has been issued by the Company;

**Membership Form** means the form submitted by an eligible member to the Company through the Master Policyholder, on the basis of which the Company issues the Certificate of Insurance to such Insured Member under the Master Policy;

**Nominee** means the person or persons appointed by the Insured Member under Section 39 of the Act to receive the Benefits, if payable, in the event of death of the Insured Member;

**Premium** means the premium specified in the Policy Schedule payable annually in advance to the Company per the terms of this Master Policy;

**Register of Insured Members** means a register maintained by the Company containing the details of each Insured Member, including but not limited to name, Age, sex, Sum Assured in respect of each Insured Member, Risk Commencement Date, Cover End Date, unique number of Certificate of Insurance and any special conditions applicable to such Insured Member.

**Risk Commencement Date** means the date specified in the Certificate of Insurance on which the Company accepts the risk and commences insurance cover on the life of an Insured Member;

**Sum Assured** means the amount specified in the Certificate of Insurance payable upon the death of an Insured Member;

## 1.2 Interpretation

This Master Policy is divided into numbered clauses for ease of reference and reading. Except as stated, these divisions and the corresponding clause headings do not limit the Master Policy or its interpretation in any way. Unless the context requires otherwise, words of one gender shall include the other gender and the singular shall include the plural and vice versa and references to any statute include subsequent changes to that statute.

## 2. ELIGIBILITY CRITERIA FOR AN INSURED MEMBER

2.1 A person shall be eligible to become an Insured Member if such person is:

- (i) a natural person; and
- (ii) aged between 18 and 59 years of Age on the Risk Commencement Date; and
- (iii) a member of a self help group sponsored by the Master Policyholder as on the Risk Commencement Date.

2.2 A person shall automatically cease to be an Insured Member at the date earliest of:

- (i) the Insured Member attaining 61 years of age; or
- (ii) the day following expiry of Grace Period; or
- (iii) a claim received in respect such Insured Member for benefits under this Policy, irrespective of whether the claim is admitted or not; or
- (iv) the Insured Member ceases to comply with the Eligibility Criteria prescribed in Clause 2.1

2.3 In the event of a person ceasing to be an Insured Member as provided in Clause 2.2 above, the premiums paid in respect of such Insured Member shall stand forfeited in favour of the Company, and shall not be refunded in whole or in part under any circumstances.

### **3. INSURANCE COVER UNDER MASTER POLICY**

- 3.1 Subject to Clause 3.2 hereof, the Company may admit a person who satisfies the eligibility criteria as provided in Clause 2 of this Master Policy by submitting to the Company a duly filled Membership Form along with the requisite amount of Premium in advance.
- 3.2 Membership under this Master Policy shall be open only till **March 31, 2011**, post which the Company may at its sole discretion and on such terms and conditions as it deems fit admit additional members satisfying the eligibility criteria to the benefits under this Policy.

### **4. DEATH BENEFITS**

- 4.1 Subject to the provisions contained herein and fulfillment of the terms and conditions of this Master Policy particularly Clause 2.2, upon the death of the Insured Member, the Company will make payment of the Sum Assured as specified in the Certificate of Insurance:
  - 4.1.1 Upon the satisfactory proof of the death of the Insured Member, its cause and receipt of documents required under this Master Policy, the Company shall pay the Sum Assured to the Master Policyholder, subject to other provisions of this Master Policy. The Master Policyholder shall appropriate the Sum Assured towards settlement of any outstanding from the Insured Member, and in the event of any amount remaining after full settlement of the outstanding amount, pay such remaining amount to the Nominee(s) of the Insured Member.
  - 4.1.2 No Death Benefit shall be payable under this Master Policy if the death of the Insured Member occurs on a date prior to the Risk Commencement Date or after the Cover End Date or in circumstances specified in Clause 11.4.
- 4.2 Subject to the provisions contained herein and fulfillment of the terms and conditions of this Master Policy and Master Policy Schedule having made all due payments of Premium, the Company agrees to pay the Sum Assured to the Claimant as specified in the Certificate of Insurance.

#### **4.4 Payment of Death Benefit**

- 4.4.1 The Master Policyholder shall, within 60 days of the death of an Insured Member, intimate the Company in writing and in the form and manner specified by the Company to claim Death Benefit. The Company shall pay the Sum Assured to the Master Policyholder subject to following terms:
  - (i) The Master Policyholder provides the Company with such information and/or documentation that the Company may request in order to establish the fact of, date of, circumstances relating to and cause of death of the Insured Member and the Company's liability hereunder;
  - (ii) The Master Policyholder shall cooperate and assist the Company in any investigation that the Company may decide to undertake in respect of the circumstances leading to death of the Insured Member;
  - (iii) The Master Policyholder agrees that it shall immediately upon receipt of the Sum Assured, as specified in the Certificate of Insurance issued in respect of the Insured Member, first apply the amount paid by the Company to offset any indebtedness of the Insured Member, and thereafter pay the remaining amount (if any) to the Insured Member's Nominee or legal heir; and
- 4.4.2 **In case of claim for Death Benefits, the following documents are required to be submitted to the Company:**
  - (i) Original Certificate of Insurance;
  - (ii) Death certificate issued by municipal authorities;

- (iii) Company Specific Claim formats duly completed and signed – Claimants Statement, Physician's Statement, Treating Hospital Certificate / Hospital Records;
- (iv) Post-mortem/ chemical viscera report (if performed)
- (v) Police reports (First information report, Panchnama, Police Investigation Report, Police Final Report) only in case of unnatural or accidental deaths.

4.4.3 Notwithstanding anything contained in Clause 4.4.2 above, depending upon the cause or nature of the claim, the Company reserves the right to call for other and/or additional documents or information, including documents/information concerning the title of the Claimant, to the satisfaction of the Company for processing the claim.

#### 4.4.4 **Mode of payment of Death Benefits**

All Death Benefits and other sums under this Master Policy shall be payable in the manner and currency permitted under the Regulations.

### 4.5 **Discharge**

Any discharge given by the Master Policyholder or Claimant, or by any person authorized by the Master Policyholder or Claimant in writing in respect of the Death Benefits or the sums payable under a Certificate of Insurance shall constitute a valid discharge to the Company in respect of such payment. The Company's liability under the said Certificate of Insurance shall be automatically discharged by such payment.

### 5. **PREMIUM**

5.1 The Company shall charge the Insured Member through Master Policyholder, the Premium payable in respect of Insured Members covered under this Master Policy. The Company reserves the right to revise its existing premium rates prospectively, with prior intimation to the Master Policyholder.

5.2 The Company reserves the right to increase the Premium rates for persons who in the opinion of the Company's underwriters pose higher risk to the Company. In such an event, the revised rates quoted by the Company shall apply for such Insured Members.

### 6. **AGE ADMISSION**

The Age of the Insured Member is being admitted on the basis of the declaration made by the Insured Member in the Membership Form submitted by him. If the Age of the Insured Member is found to be different from that declared in the Membership Form, the Company may, adjust the Premiums and/or the Death Benefits and/or recover the additional amounts, if any, as it deems fit. Insurance Cover of the Insured Member shall however become void from the Risk Commencement Date, if at any time the Age of the Insured Member is found to be higher than the maximum or lower than the minimum entry Age that was permissible under this Master Policy at the time of Master Policy Commencement Date, and Premiums paid in respect of such Insured Member shall be forfeited in favour of the Company.

### 7. **ASSIGNMENT**

Neither this Master Policy nor the benefits payable hereunder to an Insured Member are assignable.

### 8. **SURRENDER**

Neither the Master Policy nor the Insurance Cover provided to the Insured Member under this Policy can be surrendered.

### 9. **GRACE PERIOD, TERMINATION AND RENEWAL OF THE MASTER POLICY**

- 9.1 In the event of the Master Policyholder's failure to pay the Premiums due by the Annual Renewal Date, the Company will allow a Grace Period of 30 days from the Annual Renewal Date to pay such Premiums. After the expiry of the Grace Period without payment of the Premium in full, the Insurance Cover of an Insured Member in respect of whom Premium has not been received shall be deemed to have automatically lapsed as at the Annual Renewal Date and all liability of the Company under this Policy shall cease as on date immediately preceding the Annual Renewal Date.
- 9.2 In the event of any claim under Clause 4 during the Grace Period, Benefit shall be payable subject to claim investigation & deduction of due Premium in respect of such Insured Member as on Annual Renewal Date of the Master Policy.

## **10. REVIVAL OF THE MASTER POLICY**

Subject to the approval of the Company and the prevailing rules of the Company pertaining to revival of the Insurance Cover under this Master Policy may be revived within 2 years from the date of lapse. An Insured Member whose insurance cover has lapsed on account of non-payment of premium within the Grace Period, shall not be entitled to revive his insurance cover, and shall have to submit a fresh Membership Form for fresh cover under this Policy.

## **11. General Conditions**

- 11.1 **No Participation in surplus or profits.** This Master Policy does not confer any rights on the Master Policyholder nor any Insured Member to participate in surplus or profits of the Company.
- 11.2 **Review, revision.** The Company reserves the right to review, revise, delete and / or alter any of the terms and conditions of this Master Policy, including without limitation the Death Benefits, with the approval of the Authority.
- 11.3 **Register of Insured Members.** The Register of Insured Members at the inception of this Policy is attached to this Master Policy as **Annexure A**. The Register of Insured Members will be updated from time to time by the Company in its Policy Administration System by addition or deletion of Insured Members as applicable, and a copy of such updated register shall be provided to the Master Policyholder at such times as may be agreed between the Master Policyholder and the Company.
- 11.4 **Exclusions**
- 11.4.1 **Suicide exclusion**
- If an Insured Member commits suicide for any reason, while sane or insane, within one year from the Risk Commencement Date, the Death Benefit under this Policy shall not be payable and the Insurance Cover for the Insured Member under this Master Policy shall automatically cease.
- 11.4.2 **45 Days exclusion**
- In case of the death of Insured Member within 45 days from the date of commencement of the Insurance Cover for such member, no benefits shall be payable under the Policy.
- 11.5 **Loans:** No loans will be admissible under this Master Policy.
- 11.6 **Forfeiture.**

In issuing this Master Policy and Certificates of Insurance hereunder, the Company has relied on the accuracy and completeness of information provided by the Master Policyholder and the Insured Member in the Master Proposal form and/or Membership Form and any other declarations or statements made or as may be made hereafter by the Master Policyholder or the Insured Member.

Subject to the provisions of the applicable Regulations including Section 45 of the Act, in the event any such information, declaration or statement is found to be false or incorrect or any material information is found to be withheld or misrepresented, the Master Policy or the relevant Certificate of Insurance as

applicable, shall become null and void from commencement, and the Company shall cease to be liable for payment of any Death Benefits under the same.

## **12. GENERAL PROVISIONS**

**12.1 Release and discharge:** The Insurance Cover for an Insured Member will terminate automatically on payment of the Death Benefits as specified in the Certificate of Insurance issued by the Company to such Insured Member and the Company will be relieved and discharged from all obligations under the Insurance Cover.

**12.2 Limitation of Liability:** The Maximum liability of the Company under this Master Policy in respect of an Insured Member shall not, in any circumstances, exceed the amount of Death Benefit provided to such Insured Member. The Company's liability in respect of a Certificate of Insurance shall end on the Cover End Date or on payment of the Sum Assured applicable on the date of death of an Insured Member to the Master Policyholder in case of an admissible claim.

**12.3 Grievance Redressal /Complaints:** Any grievance or complaints to the Company must be made in writing and delivered to the address of its Grievance Redressal Officer, which is currently:

Complaint Redressal Unit  
Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited  
Centrum Plaza, 5th Floor,  
Tower B, Sector 53, Golf Course Road,  
Gurgaon  
Haryana 122002  
India  
Resolution Centre : 1800-103-0003 or 1800-180-0003 (BSNL\MTNL)  
Email id: [cru@canarahsbclife.in](mailto:cru@canarahsbclife.in)

Any change in the address or details above will be communicated by the Company to the Master Policyholder in writing.

### **12.4 Taxes, duties and levies**

It shall be the sole responsibility of the Master Policyholder/Claimant to ensure compliance with all applicable provisions of the Regulations, including taxation laws, and payment of all applicable taxes in respect of the Premiums and Death Benefits or other payouts made or received by the Master Policyholder/Claimant under this Policy and the Company does not accept any liability or responsibility in this regard. Except as may be specifically required by the Regulations, the Company shall not be responsible for any tax liability arising in relation to this Master Policy, the Premiums payable or the Death Benefits or other payouts made in terms of this Master Policy. The Company shall be entitled to deduct such amounts towards taxes, duties or such other levies as may be required from any sum received by it or payable under this Master Policy, and deposit the amount so deducted with the appropriate government or regulatory authorities.

### **12.5 Disclosure of information**

If the Master Policyholder or Nominee or anyone acting for them or with their knowledge makes any false or fraudulent claim with the Company for payment of Death Benefit hereunder, then the Insurance Cover in respect of Insured Member in respect of whom the false/fraudulent claim was made shall become void and Premiums received in respect of such Insured Member shall stand forfeited in favour of the Company.

### **12.6 Loss of Master Policy document/Certificate of Insurance – issue of duplicate**

The Company will replace a lost Master Policy Document/ Certificate of Insurance when satisfied that it is lost. However, the Company reserves the right to make such investigations into and to call for such evidence of the loss of the Master Policy Document/ Certificate of Insurance, at the Master Policyholder's/ Insured Member's expense, as the Company considers necessary before issuing a duplicate Master Policy Document/ Certificate of Insurance. The Company has the right to charge a fee for the issue of a duplicate Master Policy/ Certificate of Insurance.

It is hereby understood and agreed that Master Policyholder/ Insured Member will protect the Company and hold the Company harmless against any claims, costs, expenses, awards or judgments arising out of or howsoever connected with the original Master Policy/ original Certificate of Insurance or arising out of issuance of duplicate Master Policy/ duplicate Certificate of Insurance.

## **12.7 Terms & Conditions, Schedule, Endorsements etc to form part of Contract**

This Master Policy comprising of the terms and conditions set forth herein, the Master Policy Schedule and the endorsements, if any, made on or applicable to this Master Policy, the Master Proposal Form and Membership Forms shall form an integral part and the entire contract, evidenced by this Master Policy. The liability of the Company is at all times subject to the terms and conditions of this Master Policy and the endorsements made from time to time.

## **12.8 Governing Law and Jurisdiction**

This Master Policy shall be governed by and interpreted in accordance with the laws of India.

## **12.9 Termination**

12.9.1 The Company reserves the right to terminate the Master Policy if the total count of the Insured Members under this Master Policy falls below 50 at any time.

12.9.2 In the event of the Company terminating the Master Policy as provided under clause 11.9.1, each Insured Member whose Insurance Cover was subsisting as on the date of termination, shall be provided Insurance Cover till their respective Cover End Date.

## **12.10 Cover Cancellation Option**

The Insured Member shall have the option to request for cancellation of the Insurance Cover by returning the original Certificate of Insurance along with a written request stating the reasons for objection to the Master Policyholder, at any time during the term of the Policy. If the Insured Member requests for cancellation as mentioned above, the Company shall terminate the Insurance Cover for that particular Insured Member and refund 80% of the Premium less proportionate risk premium for the period under cover, stamp duty paid by the Company on the Policy and medical expenses paid by the Company, if any. Formula to calculate the refund premium amount would be as under:

Refund premium amount = 80% of ((Premium paid – (Stamp Duty + Medical Expenses + Service Tax)) \* (Unexpired policy term in complete months /12)

## **12.11 Section 45 of the Act**

No policy of life insurance effected before the commencement of this Act shall, after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the

date on which it was effected, be called in question by an insurer on the ground that a statement made in the Membership Form or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the Master Policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Master Policyholder and that the Master Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose:

*Provided that nothing in this section shall prevent the insurer from calling for proof of Age at any time if it is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the Master Policy are adjusted on subsequent proof that the Age of the life insured was incorrectly stated in the Membership Form.*



**Annexure-A****List of Members included in the Canara HSBC Oriental Bank of Commerce Life  
Group Term Plan  
(UIN – 136N008V01)**

<b>Master Policy No</b>	
<b>Sum Assured for each Member</b>	
<b>Premium for each Member</b>	

<b>Sr No</b>	<b>Group Name</b>	<b>Application No</b>	<b>Member No</b>	<b>Member Name</b>	<b>Age</b>	<b>Risk Commencement Date</b>
1						
2						
3						
4						
5						
6						
7						
8						
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10						
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## **COMPLAINT REDRESSAL PROCEDURE**

We, at Canara HSBC Oriental Bank of Commerce Life Insurance strive to ensure that our customers get only the very best of service from us.

We understand the customer's grievance and try to resolve the same by ascertaining all the facts and documents available to provide a fair resolution on the complaint.

1. In case you wish to register a complaint with us, you may visit our website, approach our Resolution Centre, Grievance Officers at Hub locations, or you may write to us at the following address:

Complaint Redressal Unit  
Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited  
Centrum Plaza, 5th Floor,  
Tower B, Sector 53, Golf Course Road,  
Gurgaon-122 002,  
Haryana, India  
Contact No. : 1800-103-0003 / 1800-180-0003 (BSNL / MTNL)  
Email id : [cru@canarahsbclife.in](mailto:cru@canarahsbclife.in)

We shall respond to you within 2 weeks from the date of our receiving your complaint.

Kindly note that in case we do not receive revert from you within eight weeks from the date of your receipt of our response we will treat your complaint as closed.

2. In case you do not receive a satisfactory response from us within the above timelines, you may write to our Complaint Redressal Officer at:

Complaint Redressal Officer  
Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited  
Centrum Plaza, 5th Floor,  
Tower B, Sector 53, Golf Course Road,  
Gurgaon-122 002,  
Haryana, India  
Contact No. : 1800-10-30003 / 1800-18-00003 (BSNL / MTNL)  
Email id : [cro@canarahsbclife.in](mailto:cro@canarahsbclife.in)

3. In case you are not satisfied with the decision/resolution of the Company, you may approach IRDA at at the Tollfree no- 155255 or write at [complaints@irda.gov.in](mailto:complaints@irda.gov.in). You may also contact the Insurance Ombudsman regarding your grievance pertaining to:

- Any partial or total repudiation of claims by the insurance companies,
- Dispute with regard to premium paid or payable in terms of the policy,
- Dispute on the legal construction of the policy workings in case such dispute relates to claims;
- Delay in settlement of claims and
- Non-issuance of any insurance document to customers after receipt of premium.

### List of Insurance Ombudsmen

Office of the Ombudsman	Name of the Ombudsmen	Contact Details	Areas of Jurisdiction
AHMEDABAD	Shri Amitabh	<p>Shri Amitabh ,Insurance Ombudsman,Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C.U. Shah College, Ashram Road,</p> <p><b>AHMEDABAD-380 014.</b></p> <p>Tel.:- 079-27546840 Fax : 079-27546142</p> <p>Email <a href="mailto:ins.omb@rediffmail.com">ins.omb@rediffmail.com</a></p>	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Shri N.A.Khan	<p>Shri N.A. Khan,Insurance Ombudsman,Office of the Insurance Ombudsman,Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar,Opp. Airtel, Near New Market,</p> <p><b>BHOPAL (M.P.)-462 023.</b></p> <p>Tel.:- 0755-2569201 Fax : 0755-769203</p> <p>Email <a href="mailto:bimalokpalbhopal@airtelmail.in">bimalokpalbhopal@airtelmail.in</a></p>	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Shri S.K.Dhal	<p>Shri S.K. Dhal,Insurance Ombudsman,Office of the Insurance Ombudsman, 62, Forest Park,</p> <p><b>BHUBANESHWAR-751 009.</b></p> <p>Tel.:-674-2596455 Fax : 0674-596429</p> <p>Email <a href="mailto:ioobbsr@dataone.in">ioobbsr@dataone.in</a></p>	Orissa
CHANDIGARH	Shri K.M.Chadha	<p>Insurance Ombudsman,Office of the Insurance Ombudsmen S.C.O. No.101-103,2nd Floor, Batra Building.Sector 17-D</p> <p><b>CHANDIGARH-160 017.</b></p> <p>Tel.:- 0172-2706468 Fax : 0172-2708274 Email <a href="mailto:ombchd@yahoo.co">ombchd@yahoo.co</a>.</p>	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh

CHENNAI	Shri V. Ramasaamy	<p>Shri V. Ramasaamy, Insurance Ombudsman, Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, <b>CHENNAI-600 018.</b></p> <p>Tel.:- 044-24333668 /5284 Fax : 044-24333664 Email <a href="mailto:insombud@md4.vsnl.net.in">insombud@md4.vsnl.net.in</a></p>	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI		<p>Insurance Ombudsman, Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road , <b>NEW DELHI-110 002.</b></p> <p>Tel.:- 011-23239633 Fax : 011-23230858 Email <a href="mailto:jobdelraj@rediffmail.com">jobdelraj@rediffmail.com</a></p>	Delhi & Rajashtan
GUWAHATI	Shri Sarat Chandra Sarma	<p>Shri Sarat Chandra Sarma, Insurance Ombudsman, Office of the Insurance Ombudsman, "Jeevan Nivesh", 5 th Floor, Near Panbazar Overbridge, S.S. Road, <b>GUWAHATI-781 001 ( ASSAM).</b></p> <p>Tel.:- 0361-2132204/5 Fax : 0361-2732937 Email <a href="mailto:ombudsmanghy@rediffmail.com">ombudsmanghy@rediffmail.com</a></p>	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Shri K. Chandrahas	<p>Shri K Chandrahas Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46 , 1 st Floor, Moin Court, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD-500 004.</b></p> <p>Tel : 040-65504123 Fax: 040-23376599 Email <a href="mailto:insombudhyd@gmail.com">insombudhyd@gmail.com</a></p>	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
ERNAKULAM	Shri James Muricken	<p>Shri James J. Muricken, Insurance Ombudsman, Office of the Insurance Ombudsman,</p>	Kerala , UT of (a) Lakshadweep , (b)

		2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M.G. Road,  <b>ERNAKULAM-682 015.</b>  Tel : 0484-2358759 Fax : 0484-2359336 Email <a href="mailto:iokochi@asianetindia.com">iokochi@asianetindia.com</a>	Mahe – a part of UT of Pondicherry
KOLKATA		Insurance Ombudsman, Office of the Insurance Ombudsman, North British Bldg., 29, N.S. Road, 4 th Floor,  <b>KOLKATA-700 001.</b>  Tel : 033-22134866 Fax : 033-22134868 Email <a href="mailto:iombkol@vsnl.net">iombkol@vsnl.net</a>	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Shri M.S.Pratap	Shri M.S. Pratap, Insurance Ombudsman, Office of the Insurance Ombudsman, Jeevan Bhawan, Phase-2, 6 th Floor, Nawal Kishore Road, Hazaratganj,  <b>LUCKNOW-226 001.</b>  Tel : 0522 -2231331 Fax : 0522-2231310 Email <a href="mailto:insombudsman@rediffmail.com">insombudsman@rediffmail.com</a>	Uttar Pradesh and Uttaranchal
MUMBAI	Shri S. Viswanathan	Shri S Viswanathan Insurance Ombudsman, Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexure S.V. Road , Santacruz(W),  <b>MUMBAI-400 054.</b>  Tel : 022-26106928 Fax : 022-26106052 Email <a href="mailto:ombudsmanmumbai@gmail.com">ombudsmanmumbai@gmail.com</a>	Maharashtra , Goa