KIWI INSURANCE

Kiwi Surety Secure

Policy Wordings

Product UIN	IRDAN171CPSU0004V01202627

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Kiwi General Insurance Limited

(The "Company" or "Surety Insurer" or "Insurer") will provide the insurance described in this policy and any endorsements to the policy to the Principal Debtor named in the Schedule in reliance upon the information contained in the proposal form, submitted documents, statements, representations, warranties, declarations which shall be the basis of this Surety Insurance and are deemed to be incorporated herein in return for the receipt of the required premium in full and compliance with all the applicable terms, conditions and exclusions of this Policy. Our aggregate liability under the Policy shall not exceed Surety Bond Amount specified in the Policy Schedule and shall be fully recoverable from the Principal Debtor as per the provisions of the Deed of Indemnity attached to the policy.

A: DEFINITIONS

The terms defined below have the meanings ascribed to them wherever they appear in this Policy and where appropriate, references to the singular include references to the plural; references to the male includes other genders and references to any statutory enactment includes subsequent changes to the same.

1. **Agreement** means the legally enforceable and binding written and signed contract entered into between the Principal Debtor and the Creditor, whereby the Principal Debtor is bestowed with contractual obligations towards the Creditor to execute works (the 'Works') upon and subject to the terms and conditions therein set out

2. **Bond Period** means the period specified in the Policy schedule

3. **Company** means Kiwi General Insurance Limited, which is the Surety Insurer or Insurer under the policy

4. **Creditor** is any legal entity or person who is the beneficiary of the Surety Insurance cover and is protected against potential contractual default by the Principal Debtor

5. **Cure Period** means the period, if any, specified in the underlying Agreement or the Surety Bond within which the Principal Debtor is permitted to remedy a breach or default before the Creditor becomes entitled to exercise its rights under the underlying Agreement or the Surety Bond, as applicable.

6. **Deed of Indemnity** means the legally enforceable and binding written agreement between the Principal Debtor and the Surety Insurer wherein the Principal Debtor agrees to indemnify the Surety Insurer, and the Surety Insurer is entitled to recover from the Principal Debtor whatever sum it has rightfully paid under the Surety Bond

7. **Default (Contractor Default)** is the occurrence of a breach or abandonment of any terms and conditions by the Principal Debtor as specified in the RFP / Agreement

8. **Financial Guarantee** comprises of any bond, guarantee, indemnity or insurance, covering financial obligations in respect of any type of loan, personal loan and leasing facility,granted by a bank/credit institution, financial institution or financier, or issued or executed in favour of any person or legal entity in respect of the payment or repayment of the borrowed money or any contract, transaction or arrangement, the primary purpose of which is to raise finance or secure sums due in respect of borrowed money

9. **Guarantor** means the entity(ies) that has(have) agreed to guarantee or perform the payment obligation of the Principal Debtor in respect of any outstanding dues or payment towards the Surety Insurer

10. **Guarantee** means the legally valid, enforceable and binding written guarantee issued in favour of the Surety Insurer whereby the Guarantor agrees to guarantee or perform the payment obligation of the Principal Debtor in respect of any outstanding dues or payment towards the Surety Insurer

11. **Insolvency (Bankruptcy)** means a judicial or administrative procedure whereby the assets and affairs of the Principal Debtor are made subject to control or supervision in the jurisdiction defined under the policy by the court or a person or body appointed by the court or by law, for the purpose of reorganisation or liquidation of the Principal Debtor or of the rescheduling, settlement or suspension of payment of its debts.

12. **Insured** refers to the Principal Debtor mentioned in the Policy Schedule; for the avoidance of doubt, the Creditor named in the Policy Schedule is the beneficiary protected under Section B (Coverage and Insured Risks) and is not the “Insured” for the purposes of this Policy.

13. **Loss** means the aggregate amount of all sums paid by the Company (aggregate shall not exceed the Surety Bond Amount) under the Surety Bond which has been calculated in accordance with the written demand(s) received from the Creditor. Loss may include any, reasonable and necessary external costs incurred in pursuing or obtaining recovery

14. **Policy Currency** means Indian Rupees (INR), being the sole currency in which premium is payable and all amounts in the Policy Schedule or otherwise in this Policy are stated, and in which all claim payments shall be disbursed, in accordance with the IRDAI Master Circular on General Insurance Products (Surety Insurance chapter).

15. **Policy shall** mean collectively: the terms, conditions, definitions, limitations, exclusions and all other provisions of this document; the Schedule; any endorsement(s) and attachment(s) including the Surety Bond; and any proposal and all other written information provided by or on behalf of the Principal Debtor in connection with this insurance

16. **Principal Debtor** is the Insured in respect of whose default the Surety Bond is given and is the legal entity(ies) or person(s) named as such in the Policy Schedule for the relevant Surety Bond. Any parent, subsidiary, affiliate, joint venture, co-venture, consortium, partnership, trust, association, limited liability company, successor, assign, or other related entity or person shall be treated as a Principal Debtor under this Policy only if expressly named in the Policy Schedule for the relevant Surety Bond, or subsequently added by specific endorsement, and not by operation of this definition alone

17. **Proposal form** means the duly filled form containing pertinent representations made by the Principal Debtor to the Surety Insurer including the Principal Debtor's past projects' guarantee/surety track record, including invocations, if any and any other relevant information pertaining to the Surety Insurance cover

18. **Request for Proposal (RFP)** means the process and documentation floated by the Creditor in soliciting bids for the Works and includes the related procurement process, evaluation criteria, commercial terms and conditions, timeliness and activities involved, and the Bidding Documents to be included in their RFP response

19. **Surety Bond** means in accordance with Section 126 of the Indian Contract Act, 1872, Surety Bond means the legally enforceable and binding tripartite contract among the Principal Debtor, the Surety Insurer and the Creditor containing the terms and conditions of the Surety Insurance cover, wherein the Surety Insurer contracts to perform the promise, or discharge the liability of the Principal Debtor in case of the Principal Debtor's Default. It will include any and all bonds, undertakings, guarantees, contractual obligations, and writings or statements of prequalification or commitment which the Surety Insurer has executed or procured for or on behalf of the Principal Debtor, including Bid bond, Advance Payment bond, Performance bond, Retention Money bond, and modifications thereof, and any other contract bond, as defined and allowed under the Chapter 5 (2) Master Circular for General Insurance Products issued under IRDAI (Product) Regulation, 2024 dated 11th June 2024, and any subsequent amendments or clarifications thereto [to be confirmed as current and unamended as at the date of issuance of this Policy]. For this definition, modifications shall include but not be limited to renewals, substitutions, riders, endorsements, reinstatements, replacements, increases or decreases in penal sum, continuations, and extensions.

20. **Surety Bond Amount** means the amount specified in the Schedule which is the maximum aggregate amount covered under the Surety Bond and the maximum aggregate liability of the Surety Insurer under the Surety Bond shall not exceed the sum set out in the Policy schedule

21. **Works** means the scope of work or services as described in the Agreement entered into between the Principal Debtor and the Creditor, in relation to which this Surety Bond is issued

B: COVERAGE AND INSURED RISKS

This Policy covers the Creditor on behalf of the Principal Debtor for Loss(es) arising from the Principal Debtor's non-performance, non-fulfilment or breach of the agreed contractual obligation(s) within the scope of the RFP / Agreement subject to terms and conditions of the RFP / Agreement, Surety Bond and Deed of Indemnity attached to the Policy.

C: EXCLUSIONS

Unless otherwise agreed or amended, the insured risks and exclusions stated in the Agreement and the Surety Bond will prevail and take precedence over the exclusions mentioned herein.

The Policy does not apply to any loss arising out of, based upon, attributable to or involving, directly or indirectly any of the following unless otherwise expressly stated in the Policy:

1. The original Agreement signed between the Principal Debtor and the Creditor is not established, invalid, cancelled or terminated before the insured risks occur

2. Intentional acts, gross negligence, illegal or criminal acts by or between the Creditor and the Principal Debtor or the employees of the Creditor and the Principal Debtor

3. The Creditor and the Principal Debtor change the terms of the Agreement without the prior written consent of the Surety Insurer

4. Financial guarantee in any form

5. Contractual Default for reasons attributable to the Creditor's non-performance and non-fulfilment of his obligations under the RFP / Agreement, including due to delay in payments of outstanding or receivables due to the Principal Debtor by the Creditor.

6. Non-performance or non-fulfilment of the terms and conditions of the Agreement arising out of or due to delay in obtaining permissions or approvals from any statutory, regulatory, judicial authorities or the Creditor relating to execution of the Works.

7. Non-performance or non-fulfilment of the terms and conditions of the Agreement arising out of any change in law that renders performance of the underlying Agreement unlawful or impossible, where such change in law is enacted or notified after the date of this Policy and is certified as such by a mutually agreed independent counsel / authority, to be specified.

8. Contractual Default due to a force majeure event (which shall have the same meaning as ascribed to the term under the Agreement and in law) and including principles of frustration and/or impossibility as recognised under law, war, nuclear risks, pollution, acts of god, administrative or judicial actions caused by reasons other than the Principal Debtor.

9. Any “change in Control” of the Principal Debtor without the prior written consent of the Surety Insurer after the Surety Bond is issued and is still in force.

10. Default in any other project undertaken by the Principal Debtor for the Creditor or other authorities, except the Agreement which forms the basis of this Policy

11. Any other default or third party loss that is outside the purview of the Agreement.

12. Losses arising from price fluctuation, Liquidated damages, late fees, fines, and punitive damages.

13. Any expenses incurred by the Creditor for collecting, confirming, and proving that the Principal Debtor breached the Agreement that resulted in claims.

14. Any legal cost or expenses incurred in the litigation, arbitration, and execution by the Creditor to collect, confirm, and prove that the Principal Debtor fails to perform the contractual obligation under the Agreement.

D: GENERAL CONDITIONS

Unless otherwise agreed or amended, the terms and conditions stated in the Agreement and the Surety Bond will prevail and take precedence over the terms and conditions mentioned herein.

1. **Arbitration**

   Any dispute or difference arising out of or in connection with this Policy, including any question regarding its existence, validity, or termination, shall be referred to and finally resolved by arbitration under the Arbitration and Conciliation Act, 1996 (as amended by the Arbitration and Conciliation (Amendment) Acts of 2015, 2019 and 2021), by a sole arbitrator appointed by mutual agreement of the parties, or, failing such agreement within thirty (30) days, in accordance with the said Act. The seat and venue of arbitration shall be Mumbai or as specified in the Policy Schedule and the language of arbitration shall be English. Nothing in this Clause affects the mandatory reference of a dispute to the Micro, Small and Medium Enterprises Facilitation Council under the Micro, Small and Medium Enterprises Development Act, 2006, where the Principal Debtor qualifies as a supplier thereunder and elects such reference.

2. **Amendments and modifications**

The modifications to the Surety Bond will not be in effect unless they are stated as an amendment to the Policy or acknowledged by the Insurer in writing via an endorsement. Verbal modifications will not be valid.

3. **False or Fraudulent Statements, Report or Claims, Concealment**

In the event of misrepresentation, misdescription or non-disclosure of any material fact by the Principal Debtor, or if a fraudulent claim is made under the Surety Bond, the Surety Insurer:

a. Is not liable to pay the claim;

b. May recover from the Principal Debtor any sums paid by the Surety Insurer in respect of the relevant claim; and

c. May by notice to the Principal Debtor treat the policy as having been terminated ab-initio

4. **Governing Law and Jurisdiction**

The construction, validity and performance of this Policy shall be governed by the laws of India, and the courts at Mumbai, or as specified in the Policy Schedule shall have exclusive jurisdiction over any dispute arising out of or in connection with this Policy, subject to the Arbitration clause above.

5. **Inspection**

The Surety Insurer reserves the right, at any reasonable time and in connection with a potential loss or proof of loss, to examine, audit, or require copies of any corporate records, books of account, internal documents, and correspondence (including electronic communications) held by the Principal Debtor. This right extends to any documentation relating to the Surety Bond or the underlying transaction between the Principal Debtor and the Creditor, regardless of where such records are situated. The Principal Debtor shall, upon request, take all necessary steps to secure for the Surety Insurer any such information held by third parties that pertains to or connected with the Surety Bond or any potential loss hereunder. All information and records obtained by the Surety Insurer under this Clause shall be held in confidence and used solely for the purpose of assessing the potential loss or proof of loss, and shall be handled in accordance with the Digital Personal Data Protection Act, 2023 to the extent any such information constitutes personal data.

6. **Notices**

All notices, claims, applications, demands and requests provided for in this Policy shall be in writing and given to or made upon either party, by post and/or the equivalent, or email. Address and email details shall be those provided in the Policy Schedule for the Principal Debtor and for the Surety Insurer or as amended from time to time by notice to the other party. A notice sent by registered post or courier shall be deemed to have been received forty-eight (48) hours after dispatch, and a notice sent by email shall be deemed to have been received on confirmed transmission, unless proved otherwise

7. **Notice of Lien**

The Surety Insurer shall not be bound to take notice of or be affected by any notice of any trust, charge, lien, assignment, or other dealings with or relating to this Surety Bond. The receipt provided by the Beneficiary or the Beneficiary's legal representative shall, in all cases, constitute a valid and effective discharge of the Surety Insurer's liability under this Surety Bond.

8. **Non-Transferability Clause**

This Surety Bond is neither negotiable nor transferable and shall strictly expire on the completion of the Bond/Claim Period as applicable, after which no claims will be considered or will be payable by the Surety Insurer.

9. **Principal Debtor's Obligations and Responsibilities**

   a. After policy inception, not to give any pledges on its assets (mortgages, liens, fiduciary assignment of ownership, encumbrance on real estate, etc.) to third parties without notifying the Surety Insurer

   b. The Principal Debtor is obligated to notify the Surety Insurer immediately on the possibility of occurrence of any event or circumstances that could materially affect the completion of Works or on receipt of notices/warnings issued by the Creditor towards the faithful completion of the project, which might result in possible loss

   c. Periodic reporting and information sharing with the Surety Insurer for monitoring the Works' progress, including periodic reports on the project progress including status of milestones, and lenders' engineers report on the project progress and completion status

   d. The Principal Debtor will do whatever is necessary to fulfil the obligation as if there is no Surety Bond.

e. Perform and fulfil all obligations outlined in the Deed of Indemnity.

f. The Principal Debtor shall secure and take all steps and measures necessary to maintain a legally enforceable Agreement with the Creditor.

g. The Principal Debtor shall obtain from the Creditor all data during the currency of the Policy that would be required for maintaining the Surety Bond and submit them to the Surety Insurer

10. **Premium payments**

The Surety Insurer reserves the right to revise the premium rate through the policy period only in the following circumstances:

a. If there are adverse changes in the economic or market conditions, and which directly or indirectly have a bearing on the Principal Debtor's creditworthiness while the policy is active

b. If there are material changes to the Agreement and has been agreed by the Surety Insurer

c. If the Principal Debtor sub-contracts, transfers, assigns, authorises the Agreement to another party during the currency of the Policy, and the Surety Insurer has agreed to it in writing

11. **Policy Extension**

The Policy may be extended with our consent. Unless extended as herein provided, this Policy shall terminate at the expiration of the Surety Bond Validity period specified in the Schedule.

12. **Recoveries and Recourse**

The Principal Debtor shall be legally required to pay the claim amounts paid to the Creditor back to the Surety Insurer in accordance with the terms of the Deed of Indemnity attached to the Policy.

13. **Surety Insurer's Rights and Responsibilities**

a. During the currency of the Policy, reserves the right to request the Principal Debtor, detailed information on operational developments, strategic changes and other information that might seem important for maintaining the Principal Debtor's creditworthiness.

b. In order to keep the Surety Bond active, the Surety Insurer reserves the right to request for collateral anytime during the currency of the Policy.

c. May notify the Principal Debtor of the claim made by the Creditor to take the necessary actions including giving the Principal Debtor an opportunity to apply remedial measures.

d. Subject to the terms and conditions outlined in the Policy, Surety Bond and RFP / Agreement, may make or reject the payment to the Creditor only after and upon assessing the claim request basis the proof of loss submitted.

14. **Surety Bond Validity Period**

Unless otherwise agreed or amended, the Surety Insurance contract will commence and expire on the dates specified in the Schedule and the Surety Bond, at 12:01 am local time in India.

15. **Sanction Clause**

No Surety Insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. This Clause applies equally to, and this Policy shall at all times be subject to, the sanctions, designations and restrictions issued under the Unlawful Activities (Prevention) Act, 1967, the Foreign Exchange Management Act, 1999, and any list of designated individuals or entities notified by the Ministry of Home Affairs, Government of India, or by the Reserve Bank of India, in addition to the sanctions regimes named above; and this Policy is issued subject to the Surety Insurer's know-your-customer and anti-money laundering obligations under the Prevention of Money-Laundering Act, 2002 and the applicable IRDAI/FIU-IND guidelines for insurers.

16. **Subrogation Clause**

The Principal Debtor or any Beneficiary under this Surety Bond shall, at the expense of the Surety Insurer, do and concur in doing, and permit to be done, all such acts that may be necessary or reasonably required by the Surety Insurer for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Surety Insurer shall be or would become entitled or subrogated upon the Surety Insurer paying for or making good any loss or damage under this Surety Bond, whether such acts and things shall be or become necessary or required before or after the Principal Debtor's indemnification by the Surety Insurer.

17. **Severability Clause**

If any provision of this Surety Bond is invalid, unenforceable, or prohibited by law, this agreement shall be considered divisible as to such provision and such provision shall be inoperative. The remainder of this Surety Bond shall be valid, binding, and of the like effect as though such provision was not included therein.

18. **Termination and Cancellation**

a. The Policy’s termination and cancellation will be subject to the termination and cancellation clauses of the Agreement and Surety Bond unless otherwise agreed or stated

b. The Surety Insurer, keeping all of its obligations defined in the Surety Bond reserved may terminate the Policy by sending a 15-days notice to the Principal Debtor in case of delay by the Creditor in releasing or returning the Surety Bond as per the conditions for releasing the Surety Bond in the Agreement unless terms and conditions have been amended and have been agreed by the Surety Insurer in writing .

c. Premium refunds shall only be processed explicitly agreed upon in a formal written endorsement to this Policy without limitation. Endorsement (Cancellation of the Policy and Premium Refund) in all other circumstances, the Surety Insurer reserves the absolute right to retain all premiums paid by the Principal Debtor.

E: CLAIMS PROCEDURE

- All admissible claims will be evaluated and processed within Fifteen (15) working days upon the Surety Insurer's receipt of the following mandatory documents:

    a. Any claim request or demand must be submitted in writing. It must be delivered via registered post, courier, or email.

    b. If submitted via email, the claim notice must be sent from the Creditor's authorised and certified email address to ensure validity.

    c. A formal notice of termination or default issued by the Beneficiary to the Principal Debtor.

    d. Interim or final payment certificates certified by the engineer-in-charge (if applicable).

    e. Any other specific documentation reasonably required by the Surety Insurer to establish the quantum of loss.

- The Creditor must promptly notify the Surety Insurer of any Default by the Principal Debtor, strictly in accordance with the terms and conditions outlined in the Surety Bond.

- The Surety Insurer will evaluate and process all claims filed under the Surety Bond subject to the terms and conditions set forth in the RFP/Agreement, the Surety Bond, and this Policy.

- The approved claim amount will be determined based on the Default conditions defined in the RFP/Agreement/Surety Bond. Under no circumstances shall the payable amount exceed the Surety Bond Amount (Maximum Liability) stated in the Policy Schedule.

- All claim payments for an approved Loss shall be disbursed in Indian Rupees (INR) and shall be policy currency at all times.

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Customer Grievance Redressal Procedure

Kiwi General Insurance is committed to a transparent, technology-enabled, and policyholder-centric grievance mechanism - in full compliance with the IRDAI (PPHI) Regulations, 2024.

Reach Out to Us

Have a concern? Start here.

1. **Customer Service Desk | Quick resolution**

   Your first point of contact for all queries. Submit through any channel - portal or toll free service line. Our team will work towards a resolution at the earliest.
   File online @ https://www.kiwiinsurance.com/grievances | Available 24 × 7
   OR
   1800-268-4444 | 8 AM - 8 PM

2. **Escalations Desk**

   If you are not satisfied with the response, request escalation via the online portal. Our dedicated escalations team will review your case with enhanced priority.
   File online @ https://www.kiwiinsurance.com/grievances | Available 24 × 7

3. **Grievance Redressal Officer (GRO)**

   As mandated by IRDAI PPHI Regulations 2024, Kiwi has designated a Grievance Redressal Officer for final grievance review. If you are unsatisfied with the resolution provided for your grievance you can reach out to our GRO. The GRO will provide a resolution within 14 days of receipt of your grievance.
   Mrs. Lakshmi Chaya Chivukula | GRO@kiwiinsurance.com | Kiwi General Insurance Ltd.
   05GBD, Plant 5, Godrej Business District, Vikhroli West, Mumbai, Maharashtra 400079

Insurance Ombudsman

If you remain unsatisfied after the GRO's decision, you may approach the Insurance Ombudsman - a free, independent, and binding resolution forum for disputes up to ₹50 lakhs.
You must first follow the first three steps of our grievance process before approaching the Ombudsman.

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Office of the Insurance Ombudsman

Independent, cost-free redressal for individual policyholders and beneficiaries.
In-person visit | Online submission | Post or email
File with Ombudsman
File @ https://cioins.co.in/Complaint/Online
Free of charge · No fee
Locate nearest office ⟶ https://cioins.co.in/

Bima Bharosa - IRDAI's Integrated Platform

Bima Bharosa is IRDAI's official grievance management platform. Kiwi's system is integrated in real time, so you can register or track complaints from either interface.
Register or Track on Bima Bharosa
Available 24 × 7. Complaints are automatically visible to the insurer and IRDAI, ensuring full transparency and accountability.
Visit Bima Bharosa ⟶ https://bimabharosa.irdai.gov.in/

Regulatory Compliance Statement

Kiwi General Insurance Limited maintains a robust, accessible, and technology-enabled policyholder-centric Grievance Redressal Mechanism in accordance with the IRDAI (PPHI) Regulations, 2024, the Master Circular on Protection of Policyholders' Interests, 2024, and the Citizens' Charter for General & Health Insurers. All complaints are logged through IGMS as mandated.

KIWI INSURANCE

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NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Location	Office of the Insurance Ombudsman	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD - 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir,Arera Hills Bhopal - 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh and Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH	Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh - 160 017. Tel.: 0172-2706468 Email: oio.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat 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 / 24333678 Email: oio.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)

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Location	Office of the Insurance Ombudsman	Areas of Jurisdiction
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
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: oio.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp.Hyundai Showroom , A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: oio.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of the 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: oio.jaipur@cioins.co.in	Rajasthan
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.

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Location	Office of the Insurance Ombudsman	Areas of Jurisdiction
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: oio.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: oio.mumbai@cioins.co.in	List of wards under Mumbai Metropolitan Region excluding wards in Mumbai - i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-4027589 Email: oio.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: oio.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-24471175 Email: oio.pune@cioins.co.in	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district,Palghar District, Raigad district & Mumbai Metropolitan Region

Product UIN	IRDAN171CPSU0004V01202627

Location	Office of the Insurance Ombudsman	Areas of Jurisdiction
THANE	Office of the Insurance Ombudsman, Jeevan Chintamani Building, 2nd Floor,Near New RTO Office, Louis Wadi,Vasantrao Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."

List of Ombudsman offices established by the Central Government for redressal of grievance are also available at https://www.cioins.co.in/Ombudsman