



Marine Cargo Insurance – Single Transit

UIN: IRDAN102CP0006V01201920

Policy Wordings

WHEREAS THE ASSURED named in the Schedule hereto has represented to **Royal Sundaram Insurance Company Limited** (hereinafter called the 'Company') that they are interested in or duly authorised to take the insurance mentioned and described hereinafter and has paid the premium as consideration for such insurance.

THE COMPANY HEREBY PROMISES AND AGREES with the Assured, their Executors, Administrators and Assigns that the Company insures against loss, damage, liability or expenses subject to the Clauses, Endorsements, Conditions and Warranties contained in the Schedule.

THE SCHEDULE

Intermediary Code	
Intermediary Name	
Contact No.	

Policy No.	
Policy Servicing Office	
Assured	
Policy Start Date	
Voyage	
Mode of transit/Conveyance	
Packing Type	
Basis of Valuation	
Sum Insured	
Duty Sum Insured	
Excess	

Additional Information	
Type of Vessel	

S. No.	Commodity Description	Invoice No.	Invoice Date

Premium summary (in INR)	Cargo Premium	
	Duty Premium	
	War & SRCC Premium	
	Gross Premium	
	IGST	
	Stamp Duty	
	Total Premium	



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Provided that in the case of a policy of general insurance where the remittance made by the proposer or the policyholder is not realised by the insurer, the policy shall be treated as void ab initio.

IN WITNESS WHEREOF, this Schedule of Insurance has been signed at DELPHI C Wing, 2nd Floor 201-204 Hiranandani Business Park, Powai, Mumbai 400 076 branch on 28/10/2024.

CONDITIONS OF INSURANCE

Institute Clauses

- Institute Classification Clause CL.354
- Cargo ISM Endorsement
- Cargo ISM Forwarding Charges Clause
- SRCC Clause for Inland Transit
- Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause
- CL.370 10/11/03
- Institute Cyber Attack Exclusion Clause CL.380 10/11/03
- Institute Standard Conditions for Cargo Contacts CL.261
- Institute Strikes Clauses (Frozen Food) {Excluding Frozen Meat} CL.265
- Institute Cargo Clauses (A) CL.382 01.01.2009
- INLAND TRANSIT (RAIL/ROAD/AIR) CLAUSE A

Warranties, other Clauses & Exclusions

1. Warranted vehicle/wagon is closed or covered with tarpaulin.
2. Institute Replacement Clause
3. Duty Insurance Clause
4. Excluding unexplained shortages

Special clauses

- Electromagnetic Weapons Exclusion Clause CL.370 (10.11.03)
- Institute Cargo Clauses (B) CL.383 (1.1.2009)
- Institute War Clauses (Cargo) CL.385 (1.1.2009)
- Institute Strikes Clauses (Cargo) CL.386 (1.1.2009)
- Inland Transit (Rail/Road) Clause 'B' – (Named Perils) 2010
- Limitation of Liability (Inland Transit)



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- Cargo Termination of Storage in Transit Clause (2004)
- Termination of Transit Clause (Terrorism) JC 2001/056
- Important Notice clause (IND/NIC/2021/36)
- Duty Clause is applicable, if Duty covered in the policy
- Sanction Limitation and Exclusions clause LMA3100

Insurer shall not provide cover and Insurer shall not 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, law or regulations of India, the European Union, United Kingdom, Switzerland or United States of America.

JOINT EXCESS LOSS CYBER LOSSES CLAUSE (JX2020-007)

Notwithstanding any other term of this Contract save for Clause 2 below, in no case shall this Contract cover loss, damage, liability, or expense directly or indirectly caused by or contributed to by or arising from the use or operation of an Information Technology Device as a means for Inflicting harm. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1 shall not exclude losses which would otherwise be covered arising from the use of any Information Technology Device in the launch and/or guidance system and/or firing mechanism of any weapon or missile. Where the use or operation of an Information Technology Device was not used as a means of inflicting harm, any ensuing loss, damage, liability or expense shall be excluded unless a physical peril named in the Information Technology Hazards Clause within JELC CL432 (16/10/2017) was also a significant cause of a loss. In such case this Contract shall cover the loss, damage, liability or expense in accordance with but only to the extent provided for in that Clause, whether that Clause forms part of this Contract or not. For the purposes of this clause, an Information Technology Device shall mean any computer system, hardware, software, programme, code, data, process, virus, information repository, microchip, integrated circuit or similar device in or connected with computer equipment or non-computer equipment, whether the property of a direct insured or not.

JELC Communicable Disease Exclusion (JC 2020-011)

1. Notwithstanding any provision to the contrary within this insurance, this insurance does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto

2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

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2.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

2.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

2.3. the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

ARBITRATION CLAUSE

"The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

CANCELLATION OF CARGO WAR/SRCC –FOR TRANSIT FROM/TO/THROUGH SPECIFIED HIGH-RISK AREA

Not with standing anything contained here in to the contrary, it is here by declared and agreed that the above clause is hereby attached to the Policy schedule. It is hereby informed that the War and SRCC coverage in respect of High Risk Area (HRA) as per the table given below, stands excluded under the policy. For the purpose of common understanding, transits through HRA have been defined as sea shipments that are either commencing from and/or destined for ports in the given table.



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List of HRA Ports			
Ship to Party Region	Ship to Party Country	Port	Ship to City
MIDDLE EAST	U.A.E	ABU DHABI	ABU DHABI
MIDDLE EAST	U.A.E	FUJAIRAH	FUJAIRAH
MIDDLE EAST	U.A.E	JEBELALI	AJMAN
MIDDLE EAST	U.A.E	JEBELALI	DEIRA DUBAI
MIDDLE EAST	U.A.E	JEBELALI	DUBAI
MIDDLE EAST	U.A.E	JEBELALI	JEBEL ALI
MIDDLE EAST	U.A.E	JEBELALI	JEBEL ALI PORT
MIDDLE EAST	U.A.E	JEBELALI	SHARJAH
MIDDLE EAST	U.A.E	JEBELALI	UNITED ARAB EMIRATES
MIDDLE EAST	U.A.E	SHARJAH	SHARJAH
MIDDLE EAST	Bahrain	BAHRAIN	AL HIDD MUHARRAQ
MIDDLE EAST	Bahrain	BAHRAIN	BHARAIN
MIDDLE EAST	Bahrain	BAHRAIN	HIDD
MIDDLE EAST	Bahrain	BAHRAIN	MANAMA
MIDDLE EAST	Iraq	UMMQASR	BABYLON
MIDDLE EAST	Iraq	UMMQASR	BASRA
MIDDLE EAST	Iraq	UMMQASR	BASRAH
MIDDLE EAST	Iraq	UMMQASR	IRAQ
MIDDLE EAST	Iraq	UMMQASR	KIRKUK
MIDDLE EAST	Iraq	UMMQASR	UMMQASR
MIDDLE EAST	Kuwait	KUWAITSHUA	AL DASMA
MIDDLE EAST	Kuwait	KUWAITSHUA	KUWAIT
MIDDLE EAST	Kuwait	KUWAITSHUA	SHUAIBA
MIDDLE EAST	Kuwait	KUWAITSHUA	KUWAIT
MIDDLE EAST	Oman	SALALAH	OMAN
MIDDLE EAST	Oman	SALALAH	SALALAH
MIDDLE EAST	Oman	SOHAR	RUWI
MIDDLE EAST	Oman	SOHAR	SOHAR
MIDDLE EAST	Qatar	DOHA	DOHA
MIDDLE EAST	Qatar	HAMADPORT	DOHA
MIDDLE EAST	Qatar	HAMADPORT	HAMAD
MIDDLE EAST	Qatar	MESAIEED	MESAIEED
MIDDLE EAST	Saudi Arabia	DAMMAM	DAMMAM
MIDDLE EAST	Saudi Arabia	DAMMAM	JEDDAH
MIDDLE EAST	Saudi Arabia	JUBAIL	JUBAIL
MIDDLE EAST	Saudi Arabia	JUBAIL	JUBAIL INDUSTRIAL CITY
MIDDLE EAST	Saudi Arabia	RIYADH	RIYADH



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RUB Exclusion Clause:

Excluding all loss, damage, liability, or expense directly caused by or arising from or in connection with the current Russia-Ukraine-Belarus conflict and/or any expansion of such conflict. Also excluded shall be loss, damage, liability or expense where the aforementioned conflict is deemed to be the proximate cause of such loss, damage, liability or expense. This also includes but is not limited to confiscation, expropriation, nationalization, deprivation or restraining in movement of vessels and cargo in the territory of the aforementioned countries.

Five Powers War Clause:

Where any war risks coverage is provided by underwriters, this(re)insurance excludes loss damage Liability or expense arising from the outbreak of war (whether there be a declaration of war or not) Between any of the following: United Kingdom, United States of America, France, the Russian Federation, the People's Republic of China.

War Cancellation clause (IND/NIC/2021/32) :

This policy may be reviewed and/or cancelled by either party giving notice as follows War, Strikes, Riots and Civil Commotions Risks - 7 days' notice but 48 hours in respect of sending's from or to U.S.A. All other risks - 30 days' notice. Cancellation shall become effective on the expiry of the appropriate number of days from midnight of the day on which notice of cancellation is issued by Underwriters.

Exclusion of war & SRCC risks for consignments to and from Israel/Lebanon/Palestine:

This exclusion is paramount and shall override any other provision contained under the policy / certificate of insurance. War, Strikes, Riots and Civil Commotion Risks, stands deleted for all transits to, from and though or within Israel, Lebanon and Palestine.

CARGO TERMINATION OF STORAGE IN TRANSIT CLAUSE (AMENDED)

(for warehousing and or storage risks insured in the ordinary cause of transit)

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.

1. Notwithstanding any provision to the contrary contained in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject – matter insured whilst being warehoused and / or stored, this cover is conditional upon such warehousing and/ or storage being in the ordinary course of transit and, in any event, SHALL



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TERMINATE EITHER.

1.1 As per the transit clauses contained within the Policy,

1.2 on delivery to the Consignee's or other final warehouse or place of storage at the destination named,

1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other in the ordinary course of transit or for allocation or distribution,

1.4 In the respect of marine transits, on the expiry of 60 days (Duration Clause) after completion of discharge over side of the goods hereby insured from the overseas vessel at the final port of discharge,

1.5 In respect of air transits, on the expiry of 30 days (Duration Clause) after unloading the subject matter insured from the aircraft at the final airport of discharge,

1.6 in respect of rail/road transits, on the expiry of 7 days (Duration Clause) after unloading the subject matter insured at the final place of discharge, whichever shall first occur

2. If this Contract or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1. The cover afforded under the extended period as agreed in this endorsement shall be subject to the terms and conditions of the current London Institute Clauses excluding Terrorism.

Over Dimensional Cargoes:

ADDITIONAL CONDITIONS FOR ODC/OWC/OOG/CRITICAL CARGO:

It is condition of the policy that any cargo defined as ODC/OWC/OOG/CRITICAL CARGO* will be covered subject to: - Carrier must be an experienced/reputed transporter which is designed and authorised for such consignment with proper packing, lashing, stowage, dunnage, signage, lights, signals etc. - Load capacity and speed of the ODC cargo carrying vehicle should be within the approved limits. - Driver/Cleaner/Helper for ODC Cargo carrier should be well trained/qualified/experienced in handling such cargoes. - Loading and unloading of ODC shall be carried out under the supervision of Marine Surveyor deputed/known by the Insurer. The Cost of such survey shall be borne by the Insured. - Based on the ODC cargo, the pre-inspection survey including route survey, if required must be carried out at insured's cost. - The cargo must be adequately covered/protected with tarpaulin in order to avoid any wet damages due to winter/rainy season. - Outer extreme ends of the ODC carrying vehicle shall be put with enough reflectors/light signals, so that it is visible from at least 100m or at parking/stationary. - Non-compliance of above warranty may render the coverage as null and void.

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ODC/OWC/OOG/CRITICAL CARGO defined as under: ODC (Over Dimensional Cargo): Any items (including its packaging) with dimensions in excess of 12 m length and/or 2.5 m width and/or 2.5 m height OR any cargo that including its packaging, will not fit inside a 40 feet closed body container, including high cube (9'6") closed body container.

OWC (Over Weight Cargo): Any item including packing with a weight greater than 55 MT.

OOG (Out of Gauge): Any items with irregular footprint AND/OR with off centred gravity AND/OR requiring special conveyance /handling / lashing / securing constraint, due to its characteristics.

CRITICAL: Any item that require replacement time (manufacturing and transportation) in excess of 03 months AND/OR any item for which acceptable repairs cannot be done at destination/location.

In the event of loss damage for which the company is presumed to be liable, immediate notice must be given to:

Survey Agent
Royal Sundaram General Insurance Co. Limited, , Vishranthi Melaram Towers No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam Chennai - 600097 INDIA, 91-44-7117 7117 ,Toll: 1860-425-0000, ,customer.services@royalsundaram.in
Settling Agent
Royal Sundaram General Insurance Co. Limited, , Vishranthi Melaram Towers No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097 INDIA, 91-44-7117 7117 ,Toll: 1860-425-0000, , customer.services@royalsundaram.in

ARBITRATION CLAUSE

"The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996."

Grievances Redressal

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. Our Grievance Redressal Officer

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows.

1. In case of any grievance You may contact the company through



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Website: <https://www.royalsundaram.in/customer-service>

Contact Numbers: 1860 258 0000, 1860 425 0000

E-mail: manager.care@royalsundaram.in

Sr. Citizen can email us at: seniorcitizengrievances@royalsundaram.in

Fax: 044-7117 7140

Courier: Grievance Redressal Unit

Royal Sundaram General Insurance Co. Limited

Vishranthi Melaram Towers,

No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam,

Chennai – 600097.

You may also approach the grievance cell at any of the company's branches with the details of grievance. If You are not satisfied with the redressal of grievance through one of the above methods, You may contact the grievance officer

Mr. T M Shyamsunder

Grievance Redressal Officer,

Royal Sundaram General Insurance Co. Limited,

Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR),

Karapakkam, Chennai – 600097.

For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

If You are not satisfied with the redressal of grievance through above methods, the You may also

approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://bimabharosa.irdai.gov.in>.



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2. Consumer Affairs Department of IRDAI

a. In case if it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <https://bimabharosa.irdai.gov.in/>

b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking [here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.

c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in or of the General Insurance Council at <https://www.cioins.co.in/ombudsman> or on company website www.royalsundaram.in.

Insurance Ombudsman addresses given in **Annexure I**

Grievance may also be lodged at Bima Bharosa (an **Integrated Grievance Management System** earlier known as **IGMS**) <https://bimabharosa.irdai.gov.in>



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Annexure I.

INSURANCE OMBUDSMAN OFFICE LIST

The contact details of Insurance Ombudsman Office details are as below

S.No	Office Details	Jurisdiction of Office Union Territory, District)
1.	AHMEDABAD - Shri Collu Vikas Rao 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, Dadra & Nagar Haveli, Daman and Diu.
2.	BENGALURU - Mr Vipin Anand Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
3	BHOPAL - Shri R. M. Singh 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 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh
4	BHUBANESHWAR - Shri Manoj Kumar Parida Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
5	CHANDIGARH - Mr Atul Jerath Office of the Insurance Ombudsman, 6.S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
6	CHENNAI - Shri Segar Sampathkumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 ; Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
7	DELHI - Ms Sunita Sharma 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.
8	GUWAHATI - Shri Somnath Ghosh 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.



ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Regd. Office: 21, Patullos Road, Chennai 600 002.

Corporate Office: "Vishranthi Melaram Towers", 2/319, Rajiv Gandhi Salai, Karapakkam, Chennai 600 097.

Ph: 91-44-7117 7117, 1860 425 0000.

Email: customer.services@royalsundaram.in

Website: www.royalsundaram.in

IRDA Regn. No. 102 | CIN-U67200TN2000PLC045611

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S.No	Office Details	Jurisdiction of Office Union Territory, District)
9	HYDERABAD - Shri N. Sankaran 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 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
10	JAIPUR - Shri Rajiv Dutt Sharma 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.
11	ERNAKULAM - Shri G. Radhakrishnan Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 ; Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
12	KOLKATA - Ms Kiran Sahdev Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor 4, C.R. Avenue, KOLKATA - 700 072 Tel.: 033 - 22124339 / 22124340. Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
13	LUCKNOW - Shri Atul Sahai Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharaajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI - Shri Bharatkumar S. Pandya Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
15	NOIDA - Shri Bimbadhar Pradhan Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanishramnagar, Saharanpur.
16	PATNA - Ms Susmita Mukherjee Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612- 2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.



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17	PUNE - Shri Sunil Jain 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, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
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COUNCIL FOR INSURANCE OMBUDSMEN

Contact Details:

Address:

COUNCIL OF INSURANCE OMBUDSMEN,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.

WHAT IF I EVER NEED TO COMPLAIN ?

We hope, of course, that you will never feel the need to complain. Nevertheless, sometimes things do go wrong. When they do, we want to know straight away, so we can put them right as quickly as possible, and take steps to make sure they don't happen again.

In all Instances, call our customer services at our Chennai office at 1860 425 0000 or email at customer.services@royalsundaram.in or write us to Royal Sundaram General Insurance Co. Limited, Vishranthi Melaram Towers, No. 2 / 319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600097.