

## EVENT CANCELLATION INSURANCE POLICY

### POLICY WORDINGS

In consideration of the payment of premium and based on the information contained in the Proposal and all other documents accompanying it, Universal Sampo General Insurance Company Ltd. (hereinafter referred to as the Insurer) agrees, subject to all the terms and conditions of the *policy*, to provide coverage as follows:

#### A. Insuring Clauses

Subject always to the terms, conditions, limitations and exclusions contained herein or endorsed hereon, We agree to indemnify *Your*:

- a. *Ascertained net loss* resulting from *cancellation, abandonment or interruption* of the event:
    - i. resulting from circumstances which are unforeseen, unavoidable and beyond *Your* control where the event cannot go ahead at any time in the future.
    - ii. all necessary *additional expenses* incurred by *You* to avoid or reduce a loss under this section provided such expenses do not exceed the sum of the original loss.
  - b. *Additional expenses* incurred from *postponement or relocation* of the event:
    - i. Either to enable the event to take place on the event date; or
    - ii. To enable the event to take place at a future date.
- up to but not exceeding the *limit of indemnity* shown in the *schedule*.

#### B. Policy Definitions

1. *You / Your* means the person or persons, firm, organisation or company listed on the schedule as the Insured
2. *Adverse Weather Conditions* mean any weather related conditions that:
  - I. Pose a threat to the life or limb of the public attending the event
  - II. Cause the venue to become inaccessible or unusable.
  - III. Pose a threat to the life or limb of the *participants* due to take part of the event.
3. *We / Us / Our* means *Universal Sampo General Insurance Company Limited*
4. *Policy* means the following documents:
  - I. this document,
  - II. the proposal form,
  - III. the *schedule*,
  - IV. any certificate of insurance
  - V. any endorsements
1. *Schedule* means the schedule attaching to and forming part of this policy, including any schedule substituted for the original schedule.
2. *Limit of indemnity* means the amount stated in the *schedule* which shall be *Our* maximum Limit of indemnity under this *policy* in respect of each and every claim or series of *claims* attributable to one event for which this *policy* provides coverage,

Policy Wording: Event Cancellation Insurance Policy

UIN: IRDAN134CP0475V01202122

3. *Deductible* means the amount shown as such in the *schedule*, which shall be *Your* responsibility in respect of each *claim* or each request for indemnity under the *policy*
4. *Additional Expenses* means any necessary extra expenses sustained by *You*:
  - I. following a *postponement* or *relocation*, over and above the expenses which would have been incurred by *You* if the event had not been postponed or relocated, or
  - II. reasonable additional costs incurred to reduce or prevent a *cancellation*, *abandonment*, *interruption*, *postponement* or *relocation* that has occurred or appears likely to occur.  
additional expenses shall not include lost earnings or *net profit*
5. *Event* or *Event(s)* means the event(s) or performance(s) as described in the *schedule*
6. *Ascertained Net Loss* means such sums as represent:
  - I. Expenses which have been irrevocably expended and are directly attributable to the promoting, staging and / or organising of the event less any savings *You* are able to effect to mitigate such loss, and
  - II. the reduction in *net profit* (when insured and the figure of *gross revenue* is stated in the *schedule*) which *You* can satisfactorily prove would have been earned had the event(s) taken place, taking into account trends and special circumstances which would have affected such *net profit*, less any savings the *You* are able to effect to mitigate such loss
7. *Gross Revenue* means all monies paid or payable to *You* from every source arising out of the event(s)
8. *Expenses* means the total of all costs and charges which would have been incurred by *You* in organizing, running and providing services for the event(s) had a loss not occurred.
9. *Net Profit* means *gross revenue* less expenses.
10. *Cancellation* means the necessary cancellation, withdrawal or curtailment of the event(s)
11. *Abandonment* or *abandoned* means the inability to complete any or all of the event(s) once commenced.
12. *Postponement* or *postponed* means the unavoidable deferment of any or all of the event(s) to another time
13. *Interruption* or *interrupted* means the *Your* inability to keep open the whole or any part of the event(s) after opening, followed by the reopening thereof.
14. *Relocation* or *relocated* means the unavoidable removal of the event(s) to another *Location*.
15. *Location* means the place(s) stated in the *schedule* where the event(s) is due to take place.
16. *Participant* means any party who performs or would perform any essential function needed for the successful fulfillment of the event(s), including but not limited to any key performer, speaker, team, player, performing groups, exhibitors or guests

17. *Pollutants* means any type of matter, substance or ecologically harmful contaminant including, but not limited to oil, smoke, vapour, soot, fumes, fungi, acids, alkalis, chemicals and waste.
18. *Biological agents* means any
  - i. Bacteria
  - ii. Mildew, mould or other fungi
  - iii. Mycotoxins, spores, or other products of any of the foregoing
  - iv. Viruses or other pathogens (whether or not a micro-organism)
19. *Employee* means any person, other than *Your* director or partner, who is or has been under a contract of employment or apprenticeship or any work experience or similar scheme with *You*, solely in connection with *Your* business. This definition does not include sub-contractors.
20. *Major peril* means Fire, Lightning, Earthquake, Landslip, Flood and/or Inundation
21. *National Mourning* means a period of countrywide mourning so as to commemorate a tragic event.

### C. Exclusions

We will not pay for any *claim* or *claims* resulting in *cancellation, abandonment, interruption, postponement* or *relocation* of the *event* which results directly or indirectly from

1. *Adverse weather conditions* unless specifically endorsed on the *policy*
2. non-appearance any *participant* scheduled to perform or appear at an *event* unless specifically endorsed on this *policy*
3. operation of a *major peril* which results in the non-availability of the proposed site or venue of the *event*, unless specifically endorsed on this *policy*.
4. breach of contract of any kind
5. any work being carried out by builders or other contractors which renders the *location* or its facilities unusable
6. any communicable disease or threat or fear of communicable disease (whether actual or perceived) which leads to:
  - i. the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency.
  - ii. any travel advisory or warning being issued by a national or international body or agency
7. any action taken in controlling, preventing, suppressing (including any fear or threat thereof, whether actual or perceived) or in any way relating to:
  - i. influenza A (HN51) (also known as “avian flu” or “bird flu”); or
  - ii. influenza A (H1N1) (also known as ‘swine flu’); or
  - iii. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or
  - iv. any mutation, variant, strain, virus, complex or syndrome that is related to I, ii and iii. above;

This insurance also excludes loss directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of I, ii and iii above.
8. withdrawal or lack of financial support of any kind, financial failure of the *event*, any administrative proceedings (voluntary or involuntary) including insolvency or receivership. or financial default by any party, lack of or inadequate receipts or sales and exchange rate fluctuations

9. lack of audience or public support, or loss of public image
10. any dishonest, fraudulent, criminal or malicious act committed by *You* or *Your* Directors, Officers, Employees, Agents or Representatives
11. Strike or lockout by *You* and/ or *Your* employees
12. *National mourning* unless such *national mourning* is declared by the Central Government, and the event is taking place in India, following the death of an important national or international leader within 7 days of the commencement of the event or during the event
13. Discharge, dispersal, seepage, migration, release or escape of any *pollutants* or *biological agents*
14. Circumstances which existed prior to the inception of the *policy* and which threatened to result in a covered loss, if *You* knew or should have known of such circumstances and failed to make them known to *Us* in writing prior to the inception of the *policy*
15. *Your* lack of care, diligence or prudent behaviour, the result of which would increase the risk, and/or likelihood of a loss, hereunder
16. Any alterations to or variance of the event without *Our* prior written approval
17. *Your* failing to:
  - i. observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction
  - ii. make all necessary arrangements for the successful fulfilment of the event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and / or rehearsal time) in a prudent and timely manner
  - iii. ensure that all necessary contractual arrangements were made and confirmed in writing with *You* and that all necessary authorisations, (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licences, permits, visas, copyright and patents) be obtained in a timely manner and valid for the period of the event(s)
18. actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalization, requisition or destruction of or damage to property by or under the order of any government or public or local authority.
19. civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order
20. any order for repatriation, internment, imprisonment, deportation or the refusal of permit to enter any country where the event(s) is to be held
21. actual, threatened, feared or perceived use of any biological, chemical, radioactive, or nuclear agent, material, device or weapon
22. nuclear reaction, nuclear radiation or radioactive contamination
23. Terrorism:
  - i. any act of terrorism and / or the threat thereof (whether actual or perceived) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
  - ii. any loss resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism or fear thereof.

For the purpose of this exclusion, Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purpose including intention to influence any government and/or to put the public, or any section of the public, in fear.

#### **D. Policy Conditions**

##### **1. False or Fraudulent Acts**

If *You* or anyone acting on *Your* behalf is in any way fraudulent in obtaining any benefit under this *policy*, We will deny liability in respect of such *claim*.

##### **2. Subrogation:**

If We grant indemnity under this policy in respect of any claim then We shall be subrogated to any and all rights of recovery accruing to *You* in respect of such *claim* regardless of whether or not any payment has been made or *You* have been compensated in full for *Your* loss. *You* must give all such assistance in the exercise of rights of recovery as We may reasonably require. *You* must refrain from doing anything that might prejudice *Our* actual or potential rights of recovery against any party.

##### **3. Assignment**

Neither this *policy* nor the rights it creates may be assigned without *Our* prior written agreement by way of endorsement to this *policy*

##### **4. Arbitration**

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.

##### **5. Territory**

Only an event taking place at a Location within India will be covered under this *policy*

##### **6. Observance of Policy Terms**

The due observance and fulfilment of the terms, provisions and conditions of this *policy* insofar as they relate to anything to be done or not to be done by *You* shall be conditions precedent to *Our* liability under this policy.

##### **7. Other Insurance**

If in respect of any claim under this *policy*, *You* are entitled to indemnity under any other policy of insurance, then We will not be liable to pay or contribute under this policy more than its rateable proportion of any compensation, costs, charges and expenses.

*You* agree to provide us prior to the inception of the *policy* and at all times during the period of insurance, details of any other policy of insurance in respect to the event

##### **8. Procedure to be followed by You if any cancellation, abandonment, interruption, relocation or postponement of the Event seems likely to occur:**

- i. Give immediate notice to *Us*
- ii. Undertake all reasonable endeavours and carry out all reasonable practical measures to avoid, mitigate, reduce or diminish the loss
- iii. Cooperate with *Us* in the investigation of such *cancellation, abandonment, interruption, relocation or postponement* by providing *Us* with relevant records and documents that We may reasonably require
- iv. Provide *Us* with a signed proof of loss with all supporting evidence of the loss
- v. Make no admission of any liability or indemnity to any other party without *Our* prior written consent

##### **9. Underinsurance**

- i. If the expenses of the event covered; and/or
- ii. If the gross revenue (in the event net profit is Insured under this *policy*) at the commencement of any loss is greater than the value than the Limits stated against item 5 (and if Net profit be insured in item 6) in the *schedule* to this *policy*, *You* will be considered as being *Your* own Insurer for the difference and shall bear a rateable proportion of the loss.

##### **10. Premium**

The entire premium will be paid by *You* prior to the inception of this *policy* and it will be deemed to be fully earned. No refund of premium will be made under any circumstances

Policy Wording: Event Cancellation Insurance Policy

UIN: IRDAN134CP0475V01202122

### 11. Maintenance of Records

You shall maintain adequate records in connection with the event insured under this policy throughout the entire period of insurance

### 12. Loss Payee

In the event You have asked Us to designate any party other than You as the loss payee, and the same has been endorsed by Us in the schedule to the policy, all claim payments due under the terms and conditions of this Insurance shall be made payable to such party. Payment of such losses by Us to such Loss Payee shall be a sufficient and complete discharge of all of Our obligations to You and Loss Payee(s) in connection with said loss(es).

### 13. Legal action against Us

No suit shall be brought upon this Insurance unless You have strictly complied with all the policy provisions and have commenced such suit within twelve months from the date of loss.

## GRIEVANCES

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:

Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

#### Grievance cell

In case of any grievance the insured person may contact the company through:

**Website:** [www.universalsompo.com](http://www.universalsompo.com)

**Toll free:** 1 - 800 - 224030 (For MTNL/BSNL Users) or 1 - 800 – 2004030

**E-mail:** [contactus@universalsompo.com](mailto:contactus@universalsompo.com)

**Courier:** Universal Sampo General Insurance Co. Ltd, Unit No- 601 & 602 A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur Road, Airoli- 400708

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at [grievance@universalsompo.com](mailto:grievance@universalsompo.com)

For updated details of grievance officer, kindly refer the link [www.universalsompo.com](http://www.universalsompo.com)

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

1. Consumer Affairs Department of IRDAI

- a.) In case 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](mailto:complaints@irdai.gov.in). You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at [igms.irda.gov.in](https://igms.irda.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 <http://www.policyholder.gov.in> for more details.

2. 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](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

**IRDAI Integrated Grievance Management System – <https://igms.irda.gov.in/>**

**The contact details of the Insurance Ombudsman offices are as below-**

Office Details	Jurisdiction of Office Union Territory, District)
<b>AHMEDABAD - Shri Kuldip Singh</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">Email: bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>BENGALURU -</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road,	Karnataka.

JP Nagar, 1st Phase,  
Bengaluru – 560 078.  
Tel.: 080 - 26652048 / 26652049  
[Email: bimalokpal.bengaluru@cioins.co.in](mailto:bimalokpal.bengaluru@cioins.co.in)

**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  
Fax: 0755 - 2769203  
[Email: bimalokpal.bhopal@cioins.co.in](mailto:bimalokpal.bhopal@cioins.co.in)

Madhya Pradesh  
Chattisgarh.

**BHUBANESHWAR - Shri Suresh Chandra Panda**  
Office of the Insurance Ombudsman,  
62, Forest park,  
Bhubneshwar – 751 009.  
Tel.: 0674 - 2596461 /2596455  
Fax: 0674 - 2596429  
[Email: bimalokpal.bhubaneswar@cioins.co.in](mailto: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  
Fax: 0172 - 2708274  
[Email: bimalokpal.chandigarh@cioins.co.in](mailto: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  
Fax: 044 - 24333664  
[Email: bimalokpal.chennai@cioins.co.in](mailto:bimalokpal.chennai@cioins.co.in)

Tamil Nadu,  
Tamil Nadu  
PuducherryTown and  
Karaikal (which are part of  
Puducherry).

**DELHI - Shri Sudhir Krishna**

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](mailto:bimalokpal.delhi@cioins.co.in)

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](mailto: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 - 23312122

Fax: 040 - 23376599

Email: [bimalokpal.hyderabad@cioins.co.in](mailto: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](mailto:bimalokpal.jaipur@cioins.co.in)

Rajasthan.

**ERNAKULAM - Ms. Poonam Bodra**

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](mailto:bimalokpal.ernakulam@cioins.co.in)

Kerala,  
Lakshadweep,  
Mahe-a part of Union  
Territory of Puducherry.

**KOLKATA - Shri P. K. Rath**

Office of the Insurance Ombudsman,  
Hindustan Bldg. Annexe, 4th Floor,

4, C.R. Avenue,

KOLKATA - 700 072.

Tel.: 033 - 22124339 / 22124340

West Bengal,  
Sikkim,  
Andaman & Nicobar  
Islands.

Fax : 033 - 22124341

Email: [bimalokpal.kolkata@cioins.co.in](mailto:bimalokpal.kolkata@cioins.co.in)

**LUCKNOW -Shri Justice Anil Kumar Srivastava**

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](mailto: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,  
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.:

69038821 / 23/24/25/26/27/28/28/29/30/31

Fax: 022 - 26106052

Email: [bimalokpal.mumbai@cioins.co.in](mailto:bimalokpal.mumbai@cioins.co.in)

Goa,  
Mumbai Metropolitan  
Region  
excluding Navi Mumbai &  
Thane.

**NOIDA - Shri Chandra Shekhar Prasad**

State of Uttaranchal and  
the following Districts of  
Uttar Pradesh:

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](mailto:bimalokpal.noida@cioins.co.in)

Agra, Aligarh, Bagpat,  
Bareilly, Bijnor, Budaun,  
Bulandshehar, Etah, Kanooj,  
Mainpuri, Mathura, Meerut,  
Moradabad,  
Muzaffarnagar, Oraiyya,  
Pilibhit, Etawah,  
Farrukhabad, Firozbad,  
Gautambodhanagar,  
Ghaziabad, Hardoi,  
Shahjahanpur, Hapur,  
Shamli, Rampur, Kashganj,  
Sambhal, Amroha, Hathras,  
Kanshiramnagar,  
Saharanpur.

**PATNA - Shri N. K. Singh**

Office of the Insurance Ombudsman,  
2nd Floor, Lalit Bhawan,  
Bailey Road,  
Patna 800 001.  
Tel.: 0612-2547068  
Email: [bimalokpal.patna@cioins.co.in](mailto:bimalokpal.patna@cioins.co.in)

Bihar,  
Jharkhand.

**PUNE - Shri Vinay Sah**

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](mailto:bimalokpal.pune@cioins.co.in)

Maharashtra,  
Area of Navi Mumbai and  
Thane  
excluding Mumbai  
Metropolitan Region.