

## INDUSIND BANKERS' INDEMNITY POLICY - COMMERCIAL - POLICY WORDING

### PREAMBLE

Whereas the Insured named in the Schedule hereto has made to 'IndusInd General Insurance Company Limited'(hereinafter called the 'Company") a written proposal and declaration specified in the Schedule which shall be the basis of this contract and be deemed to be incorporated herein for the insurance hereinafter contained and has paid or agreed to pay the premium stated herein subject to the terms, conditions, provisions, exceptions contained herein or endorsed or otherwise expressed hereon.

The Company hereby agrees to indemnify the Insured to the extent specified hereafter if at any time during the Period of Insurance stated in the Schedule or any specified period in respect of which the Insured shall have paid and the Company shall have accepted and/or the Insured shall have agreed to pay the premium for the renewal thereof the Insured shall discover any direct loss of money and/or securities sustained.

### DEFINITIONS

(a) Money:

The term 'Money' as used in this Policy shall be deemed to mean bank notes (signed and unsigned) bullion, coins, currency including foreign currency, jewellery, ornaments, postage and revenue stamps (uncancelled) and stamp papers.

(b) Securities:

The term 'Securities' as used in this Policy shall be deemed to mean Acceptances, Air consignment Notes, Bank Money Order, Bills of Exchange, Bills of Lading, Bonds, Certificates of Deposits, Certificates of Shares, Stock Cheques, Coupons, Debentures, Demand Drafts, Express Postal Orders, Fixed Deposit Receipts issued by the Insured, Lorry Receipts, Lottery Tickets, Postal Receipts, Promissory Notes, Railway Receipts, Time-Draft, Warehouse Receipts, Mail Transfers, Travellers Cheques and Drafts and all other instruments of a negotiable character in respect of which if negotiated by any holder, the Insured would have recourse against the innocent holder thereof.

(c) Employee:

The term 'employee' as used in this Policy shall be deemed to mean all existing employees (Officers, Clerks or Sub-Staff) whether permanent or temporary, whole-time or part-time on contract or otherwise including apprentices on the salary roll of the Insured at all of its offices but shall NOT include any Director or Principal Officer other than salaried.

(d) Valuation Clause:

Value for the purpose of settlement or any claim in respect of jewellery/ornaments under this Policy shall be the 100% value as recorded in the Register of the Bank at the time of pledge of the jewellery or ornaments.

### SCOPE OF COVERAGE

#### Section A: On Premises

By reason of any Money and/or Securities for which the Insured are responsible or interested in or the custody of which they have undertaken and which now are, or are by them supposed or believed to be or at any time during the period of insurance may be in or upon their own premises (including Mobile Offices) or upon the premises of their Bankers in any recognized place of safe deposit or lodged or deposited in the ordinary course of business for exchange conversion or registration with the issuers thereof or with any agents of such issuers or with any person employed to procure or manage the exchange conversion or registration thereof being (while so in or upon such premises or so placed lodged or deposited as aforesaid) lost, destroyed or otherwise made away with by Fire, Explosion and Implosion, Riot, Strike, Malicious Damage, Earthquake, Flood, Inundation, Hurricane, Typhoon, Storm, Tempest, Tornado, Cyclone or due to Burglary or Housebreaking, Theft, Robbery or Hold-Up whether within or without and whether by the employee(s) of the Insured or any other person or persons whomsoever.

#### Section B: In Transit

By reason of any Money and/or Securities being lost, stolen, mislaid, misappropriated or made away with whether due to the Negligence or Fraud of the employee(s) of the Insured or otherwise whilst in transit for the purpose of Insured's business in the hands of such employee(s). Such risk of transit is to commence from the moment the same is received by the employee on behalf of the Insured and to continue until delivery thereof at the destination.

#### Section C: Forgery or Alteration

By reason of the payment made in respect of bogus or fictitious or forged or raised cheques and/or drafts and/or genuine cheques and/or travellers' cheques and/or gift cheques and/ or fixed deposit receipts (excluding Bills of Discount and other credit facilities) and such other instruments issued by the Insured bearing forged endorsements on such instruments or the sanction and release of any credit to any customer on the faith of such forged documents whether received from the customer or through the Clearing House or by mail.

#### Section D: Dishonesty

By reason of the dishonest or criminal acts of the employee(s) of the Insured with respect to the loss of money and/or securities wherever committed and whether committed singly or in connivance with others.



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### Section E: Hypothecated Goods

By reason of fraud and/or dishonesty of the employee(s) of the Insured in respect of any goods and/or commodities pledged or hypothecated to the Insured.

### Section F: Registered Postal Sendings

By reason of loss of postal sendings by Robbery, Theft or by other causes not herein excepted whilst in direct transit or intended to be dispatched by Registered Post from the Office of the Insured to the consignee provided that each post parcel shall be insured with the Post Office.

Provided always that the Company's liability shall be limited to balance of the value over and above the value declared for each and every item to the Postal Service while sending the same for postal transit.

### Section G: Appraisers

By reason of infidelity or criminal acts on the part of the Appraisers provided that such Appraisers are on the approved list of Appraisers maintained by the Insured and further provided that the Insured shall have exercised reasonable precaution and safeguards in the selection and appointment of such Appraisers.

### Section H: Agents

By reason of infidelity or criminal acts on the part of the Agents provided that such agents are regular part-time commercial agents of the Insured and are appointed after full scrutiny of their credentials.

The Indemnity Granted Under This Policy With Respect To Such Direct Losses Will Not Exceed

The Sum Insured hereby

- (i) In respect of any loss or losses caused by acts and/or omissions of any employee(s) or acts and/or omissions in which a person is concerned or implicated either as a single act and/or omission or a series of acts and/or omissions during any one period of insurance.
- (ii) In respect of any one casualty or event  
In short the limit for any one event/casualty will be equal to the limit for any one period.

### PROVISIONS UNDER THE POLICY

#### (a) Excess

Insured shall bear the first 25% of each loss under Sections A to E or 2% of the basic Sum Insured whichever is higher but not exceeding Rs. 50,000/.

Each loss in respect of each dishonest or criminal act shall be treated as a separate loss This Excess will however not apply to loss or damage due to Fire, Riot & Strike, Burglary and House-Breaking Risks.

In respect of Sections F, G and H of the Policy (i.e. Registered Postal Sending, Appraisers and Agents, etc.) the deductible applicable will be 25% of the claim amount.

#### (b) Reinstatement

At all times during the period of insurance of this Policy, the insurance cover will be maintained to the full extent of the respective Sums Insured, in consideration of which, upon the settlement of any loss under this Policy, pro-rata premium for the unexpired period for the amount of such loss paid (not exceeding the respective Sum Insured) shall be payable by the Insured to the Company. The additional premium referred to above shall be deducted from the net claim amount payable under the Policy. The intention of this clause is to ensure continuity of the cover to the Insured, subject only to the right of the Company for deduction from the claim amount when settled, of pro-rata premium to be calculated from the date of discovery of each independent loss till expiry of the Policy under which the loss falls. Provided that the liability of the Company will be limited to the Sum Insured during the entire period of the Policy in respect of any loss or losses caused by acts and/or omission of any persons.

#### (c) Retro-Active Period of Cover

The Company shall not be liable

1. For losses not discovered within the period of this insurance
2. In the event of non-renewal or cancellation of this Policy, for losses not discovered within six calendar months next following the date of expiry or the date of cancellation, as the case may be (provided only that if there was any other insurance in force during the said six calendar months whether effected by the Insured or otherwise, this Policy shall not cover or contribute to any loss covered by such other insurance). The Reinstatement provision will not apply to such losses discovered within six calendar months from the date of non-renewal or cancellation.

Further provided that losses which become payable under this clause shall be subject to the terms conditions exceptions of the Policy currently in force on the date of discovery.

Add-on Cover: Subject to specific approval from the Company, the Policy will pay for losses sustained within a retroactive period not exceeding 2 years from the date of discovery of any such loss or losses. Provided that in such retroactive period the Insurance was continuously in force



but in no event the Company shall be liable to pay any claim in respect of a loss or damage sustained prior to the Inception of the original Policy.

(d) Valuation of Securities

In estimating the amount of any loss the value of securities shall be taken at the average market price of value in Rupees on the date of discovery of such loss (omitting Sundays and Holidays) and if there be no market price/or value for same or any of them on such day then the value thereof shall be the value as agreed between the respective parties or in the event of difference as ascertained by the arbitrator.

(e) Valuation of Jewellery/Ornaments

Value for the purpose of settlement of any claim in respect of Jewellery/Ornaments under this Policy shall be as per the 100% value as recorded in the Register of the Bank at the time of pledge of the Jewellery or Ornaments.

### EXCLUSIONS UNDER THE POLICY

The Company shall not be liable in respect of:

- (a) Any loss or damage occasioned by or through or in consequence whether directly or indirectly of any of the following occurrences:
- (i) Earthquake, Volcanic Eruption, Subterranean Fire or any other convulsions of nature
  - (ii) Flood, Inundation, Hurricane, Typhoon, Storm, Tornado, Cyclone or Atmospheric Disturbance (not applicable to mobile office)
  - (iii) War, Invasion, Act of Foreign Enemies, Hostilities, War-Like Operations (whether war be declared or not)
  - (iv) Mutiny, Military or Popular Rising, Insurrection, Rebellion, Revolution, Military or Usurped Power, Martial Law or State of Siege or any of the events or causes to determine of the proclamation of martial law or state of siege.
- Any loss happening during the existence of abnormal conditions (whether physical or otherwise) which are occasioned by or through or in consequence directly or indirectly of any of the said occurrences shall be deemed to be a loss which is not covered by this except to the extent that the Insured shall prove that such loss happened independently of the existence of such abnormal conditions.
- (b) Losses resulting wholly or partially from any negligent act of the Insured's employee or the wrongful act of its independent Director. However this exception does not apply to Section 'B' i.e. 'In Transit Cover.'
- (c) Losses resulting wholly or partially from the wrongful act or default of any Directors or Principal Officers of the Insured other than salaried.
- (d) Losses of any money and/or securities and/or personal property which are unexplained or without any substantiation.
- (e) Losses of any money and/or securities and/or property or other losses due to mysterious disappearance.
- (f) Losses of any money and/or securities as a result of shortage due to error or omission
- (g) Loss of money and / or securities and or other property from safe or strong room following use of the key to the safe or strong room or any duplicate thereof belonging to the Bank unless this has been obtained by threat or by violence.
- (h) Loss of money entrusted to any person other than the Bank or authorised employee of the Bank.
- (i) Losses resulting directly or indirectly from trading transactions whether in the name of the Insured or otherwise, whether or not within the knowledge of the Insured notwithstanding any act or omission on the part of any employee in connection therewith, whether acting within the scope of authority or not or within any account of recording the same.
- (j) (i) Loss, destruction or damage to any property whatsoever or any loss or expense resulting or arising there from or any consequential loss
- (ii) Any legal liability of whatever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contaminated by radioactivity from any source whatsoever or from nuclear weapons materia
- (k) Losses attributable directly or indirectly to manipulation or a faulty computer or other EDP Programme and/or any fraudulent use of the computer or other EDP Programme by the employee or outsiders irrespective of whether the computer or EDP system belongs to the Insured or is shared by the Insured with others on service contract basis or otherwise.
- (l) Losses due any acts or omissions committed by the concerned employee(s) after discovery of a loss in which the said employee(s) was involved.
- (m) Loss or damage to the property insured by explosions or otherwise directly caused by:
- (i) An act of terrorism committed by a person or persons acting on behalf of or in connection with any organization
  - (ii) The action of any lawfully constituted authority in suppressing or attempting to suppress any such act referred to in point (i) above or in minimizing the consequences thereof

In any action suit or other proceeding where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.



### CONDITIONS PRECEDENT TO LIABILITY

It is a condition precedent to any liability under this Policy that the Insured shall comply in all material respects with the following:

A manual of instructions covering the procedure for money and/or securities shall be kept on the premises.

Joint custody shall be established and maintained for the safeguarding of:

- i) Money and/or securities while in safe or vaults
- ii) All keys to safes and vaults, and
- iii) Codes, cyphers and test keys.

Joint Custody means the handling of the above in the presence of or under the observation of at least one other person, such person being equally accountable for the Physical Protection and safeguarding of the various security items including money, locks and combinations in vaults and safes must be so arranged that no one person can open them alone.

Dual Control shall be established and maintained for the handling of:

- i) All types of securities, negotiable and non-negotiable instruments and unissued and blank forms of said items.
- ii) The reserve supply of official cheques, drafts and unissued travelers cheques
- iii) Dormant accounts of depositors
- iv) Codes, Cyphers and Text Keys

(Dual control means the work of one person in processing transaction being verified by a second person and both sharing the accountability).

There should be job rotation of employees handling money and/or securities.

In addition to the normal audit of books of accounts of the business by the Insured's statutory auditor there should be a review of internal controls at least once in two financial years at all premises.

Premises Including Insured's computer centers and facilities at which the business is carried on and shall retain the cards relating to such review.

### GENERAL CONDITIONS

1. Notice:

Every notice or communication to be given or made under this Policy shall be delivered in writing to the Policy Issuing Office of the Company with which this Insurance is affected.

2. Misdescription:

This Policy shall be void and premium paid hereon shall be forfeited to the Company in the event of misrepresentation, misdescription or nondisclosure of material facts.

3. Reasonable Care:

The Insured shall take all reasonable steps to safeguard the property insured against any accident, loss or damage and to secure all doors, windows and other openings and also the safes, strong rooms, etc.

4. (a) Premises:

The Insured shall install an alarm system at vulnerable branches of the Bank. In respect of branches holding Rs. 50 lakhs but not exceeding Rs 1 crore, apart from installing alarm systems, the Insured bank should have additional security arrangements to safeguard the property against.

In respect of branches holding amounts exceeding Rs. 1 crore and also in respect of currency chests Branches, apart from alarm system the Insured shall make arrangements for adequate security to safeguard the property insured against.

(b) In Transit

For Cash-in-transit exceeding Rs 5 lacs and upto Rs 10 lacs, one escort with fire arm shall be provided.

For Cash In-transit exceeding Rs. 10 lacs, two guards with firearms shall be the escort, out of which one shall sit along with the driver and other at the rear irrespective of whether the Insured's own vehicle is used or a private vehicle is engaged.

5. Cancellation Clause:

The Company may cancel this Policy by sending 15 days notice to the Insured at the Insured's registered office address and in such event return to the Insured the premium charged under the Policy on pro-rata basis for the unexpired period of the Policy. The Policy may be cancelled any time by the Insured on 15 days notice, provided no claim has been paid or reported till the date of advice of cancellation and the Insured shall be entitled to return the premium at the Company's Period rates for the time the Policy has been in force.



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6. Claims Procedure:

The Insured shall upon the occurrence of any event giving rise or likely to give rise to a claim under this Policy.

Lodge forthwith a complaint with the Police and take all practicable steps to recover the property lost and to apprehend the guilty person and to take appropriate departmental action against him.

Give immediate notice thereof to the Company and shall as soon as possible thereafter furnish to the Company at the Insured's own expense, detailed particulars of the amount of the loss or damage, together with such explanations and evidence to substantiate the claim as the Company may reasonably require.

7. Examination of Books of Account:

In case of any loss to the Insured, if required by the Company, the agent of the Company shall be entitled at any reasonable time to examine into the circumstances of such loss and the Insured shall on being required to do so by the Company produce all books of accounts, receipts and documents relating to or containing entries relating to the loss in their possession and furnish copies of or extracts from such of the documents as may be required by the Company so far as they relate to such claim or will in any way enable the Company to ascertain the correctness or the liability of the Company under this Policy.

8. Right to Recoveries:

Any amount which but for the acts or defaults on which the claim shall be found would have become payable by the Insured to the Employee in respect of whom a claim is made hereunder or any other money which shall be due to such employee from the Insured shall be deducted from the amount payable under this Policy and that all moneys, estate and effects of such Employee in the hands of or received or possessed by Insured and or claims which may be or may prior to the settlement of the claim become due from the Insured to the Employee and also all moneys or effects which shall come into the possession or power of the Insured for or on account of such Employee in respect of whom any claim shall be made on this Policy shall be applied by the Insured in and towards making good the amount of his claim under this Policy in priority to any other claim of the Insured upon such moneys estate or effects. The Company shall without thereby being held to admit any claim, be entitled at any time in the Company's own or the Insured's name to take steps for the recovery of any property claimed for and the Insured shall be bound to give the Company all information and reasonable assistance in doing so. The Insured may also be required as a condition of any settlement to procure settled. Any money recovered after settlement of any claim shall be the property of the Company not exceeding however the amount paid by the Company.

9. Subrogation:

In the event of payment under this Policy, the Company shall be subrogated to all the Insured's rights or recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights. The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.

10. Contribution:

If there shall be existing any other insurance of any nature whatsoever covering the same property whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

11. Fraud

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured/Insured Person or anyone acting on his/her behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no Court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this Policy shall be forfeited.

12. Arbitration:

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996

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

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

13. Observation of Terms and Conditions:

If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the

details of his grievance through:

Website	<a href="https://www.indusindinsurance.com">https://www.indusindinsurance.com</a>
e-mail	<a href="mailto:services@indusindinsurance.com">services@indusindinsurance.com</a>
Telephone	022 4890 3009 (paid)
Post/Courier	Any branch office, the correspondence address, during normal business hours
Write to us at (Correspondence Only)	IndusInd General Insurance, 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai - 400063

For further details on Grievance redressal procedure please refer: <https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:

OMBUDSMAN OFFICE			
Office of the Ombudsman	Address	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 001.	Tel.: 079 - 27546150/27546139 Fax: 079 - 27546142 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078.	Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003.	Tel.: 0755 - 2769201, 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009.	Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneshwar@cioins.co.in">bimalokpal.bhubaneshwar@cioins.co.in</a>	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: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of 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: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a>	Delhi



GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM).	Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.	Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, LIC OF INDIA, 10th Floor, 'Jeevan Prakash', Divisional Office, M. G. Road, Ernakulam, Kochi – 682011.	Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe-a part of UT of Pondicherry.
KOLKATA	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, UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	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: Laitpur, 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, Ambedkar Nagar, Sultanpur, Maharajgang, Sant Kabir Nagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharath Nagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.



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IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Bankers' Indemnity Policy - Commercial. UIN No.: IRDAN103CP0003V01200607. IGI/MCOM/CO/Liab-11/PW/VER.2.0/210226.



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NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddh Nagar, U.P. - 201301.	Tel.: 0120 - 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Budha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiram Nagar, Saharanpur.
PATNA	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.
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030.	Tel.: 020 - 41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman are available on IRDAI website: [www.irdai.gov.in](http://www.irdai.gov.in), on the website of General Insurance Council: [www.giccouncil.in](http://www.giccouncil.in), our website [www.indusindinsurance.com](http://www.indusindinsurance.com)

