

Tata AIG General Insurance Company Limited (The Company, We, Ours, Us) will provide the insurance described in this Policy (detailed in the Policy Schedule) and any endorsements to the Policy, in reliance upon the statements contained in the Proposal which shall be the basis of this Policy and are deemed to be incorporated herein, in consideration for the payment of the premium and in compliance with all applicable provisions of this Policy.

The insurance provided under this Policy is only with respect to such coverages as are indicated in the Policy Schedule and upto the specific amount set against each in the Policy Schedule. Our liability in aggregate during the Policy period shall not exceed the Sum Insured stated in the Policy Schedule.

## Section I: General Definitions

Terms with a specific meaning are defined here and have this meaning wherever they appear in the Policy Wordings

- Accidental Damage** means any physical loss or damage to the Equipment that results from an external, unexpected and unforeseeable cause and impedes the proper functioning of the Equipment.
- Condition Precedent** means a policy term or condition upon which the Company's liability under the policy is conditional upon.
- Cover Period** means the start date and the end date of the insurance coverage of the Equipments which are insured under this Policy. Cover Period must incept during the Policy Period.
- Damage** means Accidental Damage or Screen Damage of the Equipment.
- Deductible** means if appearing on the Policy Schedule, the amount which shall be borne by the Insured in respect of each claim made under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible opted.
- Depreciation** means the reduction in the value of an Equipment over time, due to use, wear and tear or obsolescence and will be charged as per the Depreciation table, if appearing on the Policy Schedule on the cost of Replacement
- Equipment** shall mean portable electrical or electronic gadget like smartphone, tablet, e-Reader, internet of thing gadget, laptop, desktop, gaming console, camera, printer, home entertainment gadgets like TV, music system, home theatre and accessories designed to be used specifically with such portable electrical or electronic gadgets which is insured under the Policy and specified in the Policy Schedule.
- Geographical Limits** means the geographic region as mentioned in the Policy Schedule, within which the Incident must occur for coverage benefit to apply under this Policy
- Incident** means Accidental Damage or Screen Damage or Theft, Burglary, Robbery or Misplacement of Equipment.
- Insured** means the organization/entity named in the Policy.
- Maximum Number of Incident(s)** means the total number of incidents covered under the Policy per year during the Cover Period.
- Natural Catastrophe** means flood, inundation, windstorm, cyclone, lightning, subsidence, landslide, rockslide, bush fire, volcanic action and/or earthquake.
- Incident Limit** means the maximum amount payable per incident during the Cover Period.
- Policy** means the contract of insurance including but not limited to the Proposal, Policy Schedule, Endorsement and Policy Wordings.
- Policy Period** means the time during which the policy is in effect and specified in the Policy Schedule.

16. **Repair** shall mean to restore the Equipment to proper working condition as existed prior to the occurrence of the Incident.
17. **Replacement** shall mean an alternative Equipment, which has same or similar specifications as the original Equipment
18. **Policy Schedule** means Schedule attached to and forming part of this Policy mentioning the details of the Insured, Equipments insured, Coverages, Sum Insured, Policy Period Coverage Period and the limits, condition, warranties to which the Coverages under the Policy are subject to, including any annexure and/or endorsements
19. **Service Contract** means the Service Contract offered by the Insured to its Customers and is subject to the terms & conditions set out in the Service Contract document
20. **Screen Damage** means Accidental damage to the screen of the Equipment on which visual information is presented
21. **Sum Insured** is the maximum liability that We will pay under this policy in aggregate for all the Equipments insured under the Policy
22. **You, Yours** refer to the Insured mentioned in the Policy.
23. **We, Us, Our, Company** refers to Tata AIG General Insurance Company Ltd.

## Section II: Scope of Cover

### 1. Insuring Clause:

We will indemnify You for any financial liability arising under a Service Contract, which has been covered under the Policy, offered to Your customers during the Policy Period for a covered loss occurring during the Cover Period subjects to the terms, conditions, warranties, exclusions and Limits of Liability shown in the Policy Schedule.

### 2. Coverages :

The insurance provided under this Policy is only with respect to the following covered loss for Equipments, if they are stated in the Policy Schedule.

#### 2.1 Accidental Damage or Screen Damage (Only one of these coverages is applicable and would be specified in the Policy Schedule)

**Accidental Damage:** In case of Accidental Damage to the Equipment(s) during the Cover Period, We will pay the costs of repair of the Equipment(s) or if not repairable pay the cost of Replacement of the Equipment(s) not exceeding the Incident Limit and subject to the Maximum Number of Incident(s) per year, Deductible and Depreciation mentioned in the Policy Schedule.

**Screen Damage:** In case of Damage to the screen of the Equipment during the cover period, We will pay the costs of repair including replacement of the damaged screen not exceeding the Incident Limit and subject to the Maximum Number of Incident(s) per year and Deductible mentioned in the Policy Schedule.

#### 2.2 Burglary, Theft, Robbery or Misplacement :

In case of loss of the Equipment due to Burglary, Theft, Robbery or Misplacement during the Cover Period, We will pay the cost of Replacement of the Equipment not exceeding the Incident Limit and subject to the Maximum Number of Incident(s) per year, Deductible and Depreciation mentioned in the Policy Schedule

## Section III: Exclusions

We will not be liable for, any loss under this policy arising out of, caused by, occasioned by, attributable to or howsoever connected to the following:

1. Any fraudulent or willful act.
2. Any damage caused by the process of cleaning, dyeing or bleaching, restoring, servicing, preventative maintenance, adjustment, repair or misuse of the Equipment.
3. Any damage to the Equipment caused by a natural catastrophe, atmospheric or climatic conditions, normal wear and tear, manufacturing defects, moth, vermin or insects.
4. Any damage to the equipment caused by fire and explosion/implosion.
5. Any cosmetic damage including but not limited to marring, scratching, discoloration or any type of damage or failure that doesn't affect how the Equipment works.
6. Any loss or damage to accessories used in connection with the Equipment that were not designed to be used specifically with such portable electrical or electronic equipment and which are not part of the covered Equipment.
7. Any loss suffered or cost incurred as a result of loss of value, loss of use, loss of personalized data, customized software, or information stored in memories, or any consequential loss (including but not limited to any economic loss or other loss of turnover, profits, business, goodwill or expected savings), legal liability except as set out elsewhere in this policy.
8. Any damage to the Equipment caused by any war, invasion, act of foreign enemy, hostilities or war like operation (whether declared or not), civil war, mutiny, rebellion, riot, strike, civil commotion, confiscation by the authorities, order of any government, public authority, or custom officials.
9. Any damage to the Equipment caused by nuclear, biological or chemical exposure.
10. The failure of the Equipment, or a part thereof, caused by electrical or mechanical defect.
11. Mysterious disappearance of any kind
12. Terrorism: This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
13. Any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following –including any fear or threat thereof, whether actual or perceived.
14.
  - Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or
  - Corona virus (COVID-19) including any mutation or variation thereof; or
  - Pandemic or epidemic, as declared as such by the World Health Organization or a governmental health authority.
15. Any pre-existing damage to the Equipment.

## Section IV: Eligibility

- i. Only Equipment manufactured in India or legally imported into India are eligible for coverage under this Policy.
- ii. Mobile Phone and Tablet Equipment which are enabled with location tracking application from OEM (or Manufacturer) and can be remotely locked through such tracking application if lost are only eligible for Burglary, Theft, Robbery or Misplacement coverage. This eligibility condition does not apply to any other Equipment other than Mobile Phones and Tablets

## Section V: Limits of Liability

### A. Incident Limit

We will be liable upto the Incident Limit as mentioned in the Policy Schedule for any one incident, for Repair or Replacement of

an Equipment subject to the Depreciation and Deductible shown on the Policy Schedule.

**B. Maximum Number of Incident (s) per year**

We will be liable up to the maximum number of Incidents for an Equipment as mentioned in the Policy Schedule per year during the cover period shown on the Policy Schedule.

**C.** Our liability in aggregate under the policy shall not exceed the sum insured shown on the Policy Schedule.

### Section VI: Duties after a Loss

It is a condition precedent to The Company's liability hereunder that If any Incident occurs that may give rise to a claim under this Policy, You must:

1. Notify Us of loss in accordance to the terms and conditions of the Policy.
2. In cases of Burglary, Theft, Misplacement and Robbery of the Equipment, a police FIR (First Information Report) needs to be filed within 24 hours of occurrence of such an Incident.
3. In case Burglary, Theft, Robbery or Misplacement of mobile phone and tablet Equipment, the mobile phone and tablet Equipment should be locked within 24hrs of occurrence of such an Incident via the tracking application and online account provided by OEM(Manufacturer)

### Section VII: General Conditions

1. **Admissibility of Claim:** Any claim to be admissible under this Policy, the Date of loss should be within the Cover Period unless otherwise provided.
2. **Territorial Jurisdiction:** All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by an Indian court and

according to Indian law.

3. **Mis-representation, Fraud or non-disclosure of material facts:** We will not be liable to pay under the Policy if any Mis-representation, Fraud or non-disclosure of material facts is noted at the time of claim or otherwise, whether by You or anyone acting on behalf of You, and Policy will be void ab- initio without any premium refund.
4. **Policy Currency:** All payments under this Policy will only be made in Indian Rupees.
5. **Reasonable Care** should be taken to Safeguard the Equipment against any insured Incident.
6. **Claim Settlement (provision for Penal Interest)**
  - i. The Company shall settle or reject a claim within 30 days from the date of receipt of last necessary document.
  - ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
7. **Condition Precedent to Admission of Liability**

The terms and conditions of the policy must be fulfilled by the Insured for the Company to make any payment for claim(s) arising under the policy.
8. **Right to Inspect:** If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall, on being required to do so by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss

or such circumstances in his possession and furnish copies of or extract from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain the correctness thereof or the liability of the Company under the Policy.

## 9. Arbitration:

9.1 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 or if they cannot agree upon a single arbitrator within One (1) month 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 as amended from time to time.

9.2 It is clearly agreed and understood that no difference or dispute shall be referable to arbitration, if The Company have disputed or not accepted liability under or in respect of this Policy.

9.3 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.

10. **Contribution** If, at the time of occurrence of an event that gives rise to any claim under this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, then the Company shall

not be liable to pay or contribute more than its ratable proportion of any loss or damage.

11. **Subrogation:** Unless specifically and separately stated in the Policy Schedule, the Insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any right and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured indemnification by the Company.

12. **Notice of Claim:** To file a claim, You must immediately give notice to us of the loss or damage. If You do not give such notice on time, We may refuse to pay Your claim. We may however, waive this condition, if We are satisfied that by reason of extreme hardship it was not possible for You to give such notice on time.

You can send the claim notification to Our office address mentioned below or call us at the 24x7 Toll free number or email us at the email id provided below:

### **Tata AIG General Insurance Company Limited.**

15th Floor, Tower A, Peninsula Business Park, GK Marg, Lower Parel Mumbai, Maharashtra, INDIA 400 013

24X7 Toll Free No: 1800 266 7780

Fax: 022 6693 8170

Email: customersupport@tataaig.com

13. **Cancellation and Termination of Policy:**

13.1 You can cancel this Policy at any time by giving us 15 days notice. We will refund the premium after retaining

premium on short period scale given below. This will be applicable for cancellation of Policy and also cancellation of any covered Equipment from Coverage in the Policy. No refund of premium will be made on those Service Contracts/Equipments that have a claim reported under it or have a claim settled under it, prior to the date of cancellation.

Short period scale for Premium Retention due to cancellation

3 Year Policy	Premium to be deducted
Cancellation of policy <= 6 months	25%
Cancellation of policy > 6 months & <= 1 Year	50%
Cancellation of policy >1 year & <=2 years	75%
Cancellation of policy >2 years & <=3 years	100%
2 Year Policy	
Cancellation of policy <= 6 months	25%
Cancellation of Policy > 6 months & <= 1 year	50%
Cancellation of policy >1 year & <=1.5 years	75%
Cancellation of Policy > 1.5 Years	100%
1 Year Policy	
Cancellation of policy <=3 months	25%
Cancellation of policy >3 months & <=6 months	50%
Cancellation of Policy > 6 months & <= 9 months	75%
Cancellation of policy > 9 months	100%

13.2 We may cancel this Policy by giving You 15 days notice on the grounds of

misrepresentation, fraud, non-disclosure of material facts or non-cooperation and We shall then refund a pro-rata portion of the premium for the remaining Policy Period. We shall not be liable for Service Contract offered by You after the cancellation date but all outstanding Contract offered by You prior to the date of cancellation and included in this Policy shall continue to be covered under the policy until such Contract terminates in accordance with its terms.

14. **Renewal:** The Policy may be renewed with our consent, the benefits under the policy or/and the terms and conditions of the policy, including premium rate may be subject to change. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid / received. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.
15. **Grievance Redressal Procedure:** We are committed to extend the best possible services to you. However, if you have any complaints or 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. Email the customer service desk at customersupport@tataaig.com or call our 24X7 Toll free number 1800-266-7780. After examining the issue, We will send our response within 10 days from the date of receipt of the complaint by us. In case the resolution is likely to take longer time, We will inform you of the same through an interim reply.
  2. **Escalation Level 1-** In case you do not receive a resolution within 10 days or

if the resolution still does not meet your expectations, You can write to [manager.customersupport@tataaig.com](mailto:manager.customersupport@tataaig.com). We will send our response within a period of 8 days from the date of receipt at this email id.

3. **Escalation Level 2-** In case You do not receive a resolution within 8 days or if the resolution still does not meet your expectations, you can write to Head - Customer Services at [head.customerservices@tataaig.com](mailto:head.customerservices@tataaig.com). We will send You our final response within 7 days from the date of receipt of your complaint on this email id.
4. **Ombudsman-** If You do not receive a response from us within one month or are not satisfied with our reply, You may approach the nearest Insurance Ombudsman under the Insurance Ombudsman Scheme.

Office Details	Address & Contact details	Jurisdiction of Office Union Territory, District	Date of Taking Charge
AHMEDABAD - Shri Kuldip Singh	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	3/10/2019
BENGALURU - Smt. Neerja Shah	Office of the Insurance Ombudsman, Jeevan Soudha Building No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>	Karnataka.	23/04/2018
BHOPAL - Shri Guru Saran Shrivastava	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@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>	Madhya Pradesh Chhattisgarh.	24/05/2018
BHUBANESHWAR - Shri Suresh Chandra Panda	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455, Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>	Orissa.	11/9/2019
CHANDIGARH - Dr. Dinesh Kumar Verma	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@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	16/04/2018
CHENNAI - Shri M. Vasantha Krishna	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@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	3/5/2018
DELHI - Shri Sudhir Krishna	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>	Delhi	12/9/2019
GUWAHATI - Shri Kiriti .B. Saha	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	2/5/2018



Office Details	Address & Contact details	Jurisdiction of Office Union Territory, District	Date of Taking Charge
HYDERABAD - Shri I. Suresh Babu	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 - 67504123 / 23312122, Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	11/6/2018
JAIPUR - Smt. Sandhya Baliga	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a>	Rajasthan	13/04/2018
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: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	7/11/2018
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 Fax : 033 - 22124341 Email: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a>	West Bengal, Sikkim, Andaman & Nicobar Islands.	30/09/2019
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: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a>	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Basti, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Ballia, Jaunpur, Varanasi, Gazipur, Jalaun, Mau, Gonda, Deoria, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Faizabad, Amethi, Kaushambi, Balrampur, Ambedkarnagar,	11/9/2019

Office Details	Address & Contact details	Jurisdiction of Office Union Territory, District	Date of Taking Charge
		Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Ghazipur, Chandauli, Sidharathnagar.	
MUMBAI - Shri Milind A. Kharat	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: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	4/5/2018
NOIDA - Shri Chandra Shekhar Prasad	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Budaun, Bulandshehar, Bijnor, Etah, Kanoor, Shamli, Mainpuri, Muzaffarnagar, Mathura, Hapur, Meerut, Farrukhabad, Moradabad, Oraiyya, Pilibhit, Etawah, Firozbad, Ghaziabad, Hardoi, Shahjahanpur, Gautambodhanagar, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	17/09/2019
PATNA - Shri N. K. Singh	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a>	Bihar, Jharkhand.	9/10/2019

Office Details	Address & Contact details	Jurisdiction of Office Union Territory, District	Date of Taking Charge
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@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	3/12/2019

**Prohibition of Rebates** – Section 41 of The Insurance Act, 1938 as amended by the Insurance laws (Amendment) Act, 2015

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.