

New Business-0008731000

Date: 01/04/2022

METAL ALLOYS (INDIA)
506/507, METRO AVENUE, OPP. WESTERN EXPRESS HIGHWAY
METRO STATION, ANDHERI (E), MUMBAI
MUMBAI-400099
MUMBAI-MAHARASHTRA

Policy No : 6500040037
Renewal : 00
Endorsement : 00
Client ID : 6105976071

Dear Sir / Madam,

We thank you for choosing TataAIG General Insurance Company Ltd . as your preferred insurer. Your Policy No. is 6500040037..

We are glad that you have chosen our product Marine Specific Policy and given us an opportunity to be your risk carrier for this Product.

Enclosed please find your policy docket based on the information furnished by you.

We look forward to a long and mutually beneficial relationship and providing you wider range of benefits in the years to come.

In case of any queries, you are requested to use the following channels to reach us:



Your's Sincerely,

For TATA AIG General Insurance company Limited

Authorised Signatory

Insurance is a subject matter of solicitation. For more details on the risk factors, terms and conditions, please read our Sales brochure or our insuring terms as per quote provided carefully before concluding a sale.

Tata AIG General Insurance Company Limited.

Registered office: Peninsula Business Park, Tower A, 15 Floor, G.K Marg, Lower Parel, Mumbai-400013
24*7 Tollfree Number: 1800 266 7780 Fax: 0226693 8170 Email: customersupport@tataaig.com Website: www.tataaig.com
IRDA of India Registration No : 108 CIN: U85110MH2000PLC128425, PAN:AABCT3518Q, UIN: IRDAN108CP0041V01201819

Marine Specific Policy

Agent/Broker Name - JAINUINE INSURANCE BROKERS PVT LTD
Agent/Broker License Code - 376
Agent/Broker Contact No - 9850049400 (mobile or landline)

In consideration of the Policyholder named herein paying to the Tata AIG General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

POLICY NO 6500040037	Policy Inception Date 29/03/2022
RENEWAL : 00	
ENDORSEMENT : 00	

METAL ALLOYS (INDIA)
 506/507, METRO AVENUE, OPP. WESTERN EXPRESS HIGHWAY
 METRO STATION, ANDHERI (E), MUMBAI
 MUMBAI-400099
 MUMBAI-MAHARASHTRA
 Place of Supply : MAHARASHTRA
 State Code : 27

To Order :		
LR/RR/AWB/BL Number :	LR/RR/AWB/BL Date :	REF/LC Number :
Amount Insured In INR INR 17,278,003.60	Mode of Conveyance : By Rail &/or By Registered Post Parcel &/or By Road &/or By Sea &/or By Courier	Conveyance Name :

In Foreign currency: USD 227,942.00

From : Xingang, China, CHINA	To : CAIRO, EGYPT, EGYPT
Voyage type : Merchant Export	Marks & Numbers :

Proforma Invoice/Invoice No./Contract No. ~~MAEX24~~ 22028 DATED 29-03-2022 dated 29/03/2022

Interest Insured : Magnesium Ingots

Packing Details Standard and Customary

Basis of valuation Merchant Export : Invoice Value + 10 %

LC Description : 90% LC at sight, balance 10% against 75 days from BL Date

Acid No. 1001125282022030100

Insuring Clauses

Terms of Cover ICC 'C' + War&Strikes

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Tata AIG General Insurance Company Limited.

Subject to:

Institute Strikes Clause (Cargo) CL 386 01/01/09
 Institute War Clauses (Cargo) CL 385 01/01/09
 Institute Classification Clause CL 354 1/1/01
 Cargo ISM Endorsement
 Strikes Riots and Civil Commotion Clause - 2010
 Limitation of Liability Clause
 Termination of Transit Clause (Terrorism) JC 2009/056 (01.01.09)
 Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical, Electromagnetic Weapons Exclusion Clause CL.370 (10.11.03)
 Institute Cyber Attack Exclusion Clause CL.380 (10.11.03)
 Institute Standard Conditions for Cargo Contracts 1/4/82
 Important Notice Clause
 Sanction Limitation and Exclusion Clause (JC2010/014)
 Inland Transit Clause - B 2010
 Institute Cargo Clause (C) CL 384 01/01/09
 Registered Post Parcel Clause 1/4/82 (duly amended Courier)

Warranties/Conditions/Exclusions :

Cutting Clause: In the event of damage or breakage caused by an insured peril it is agreed that the damaged, broken length or portion shall be cut off, the remaining length or portion be considered as sound and the Company shall be liable only for the insured value of the length or portion which has been lost by being broken off or cut off. In addition, the Company shall be liable for the cost of cutting.

Warranted containerised cargo during ocean journey.

Warranted that goods are transported in closed wagons and /or trucks to be covered with tarpaulin or any other water proof material to avoid ingress of water

Below conditions shall be applicable for Overdimensional Cargo/ OverWeight Cargo: It is condition of the policy that any cargo defined as OVERDIMENSIONAL CARGO/OVERWEIGHT CARGO/CRITICAL CARGO will be covered subject to satisfactory PreDispatch Inspection and LOADING/STOWAGE/LASHING and UNLOADING supervision carried out by surveyors appointed by TataAIG and the survey cost is on the account of the insured. The intimation for the survey needs to be given 10 working days in advance. ODC: Over Dimensional Cargo: Any items (including its packaging) with dimensions in excess of 12 m length and/or 2.5 m wide and/or 2.5 m high OR any cargo that including its packaging, will not fit inside a 40 feet closed body container, including highcube(9â€™™6â€™?) closed body container. OWC: Over Weight Cargo (Heavy Lift): Any item including packing with a weight greater than 55 MTOOG: Out Of Gauge: Any items with irregular footprint AND/OR with offcentred gravity AND/OR requiring special conveyance/handling/lashing/securing constraint, due to its characteristics Any item requiring Barge Shipments Any item requiring OnDeck Shipments 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.

It is a condition of this policy that used/ secondhand items, if any, shall be covered subject to Institute Cargo Clauses 'B' or Inland Transit Clause 'B' perils.

Basis of Valuation for used/secondhand items shall be Depreciated Market Value

Excluding denting, bending, scratching, rust, oxidation, discoloration, corrosion losses unless caused by Institute Cargo Clauses 'B' or Inland Transit Clause 'B' perils.

It is a condition of this policy that shipment passing through Sanctioned/Prohibited (US/UN/EU/Indian Government) countries is excluded from the scope of this policy.

Warranted Sales proceeds are received in India in an approved manner.

In respect of shipments to African countries, coverage shall cease on completion of unloading from Vessel/aircraft at discharge Port/Airport.

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Tata AIG General Insurance Company Limited.

Warranties/Conditions/Exclusions :

COMMUNICABLE DISEASE EXCLUSION LMA 5394 (amended) This exclusion applies to all original risks (including individual declarations made under facilities). 1. Notwithstanding any provision to the contrary within this insurance agreement, this insurance agreement excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly 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: 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 damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property. Notwithstanding the foregoing, losses resulting directly or indirectly from, or caused by, contributed to by, resulting from, arising out of, or in connection with any otherwise covered peril under the Policy and not otherwise excluded under this insurance agreement shall be covered.

JOINT EXCESS LOSS CYBER LOSSES CLAUSE (JX2020007) 1. 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. 2. 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. 3. 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. 4. 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 noncomputer equipment, whether the property of a direct insured or not.

Excluding coverage in respect of Institute War Clauses (Cargo) and Institute Strikes Clauses (Cargo) where Tata AIG risk commences from Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates and/or where Tata AIG risk terminates at Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates. The Reinstatement of Institute War Clauses (Cargo) and Institute Strikes Clauses (Cargo) shall be subject to an additional premium @ 0.05% on the shipment value, to be paid/remitted to the Tata AIG prior to the commencement of the transit, failing which Tata AIG shall be absolved of all liabilities

Excess:
 Transit Excess: 0.5% of consignment value or INR 10,000 whichever is higher.
 Storage Excess:
 Franchise:

This policy is valid for a period of 90 days from the policy inception date, unless extended with prior

In the event of loss or damage which may involve a claim under this insurance, immediate notice of such loss or damage should be given to:
 Settling Agent: 44 Abdel Moniem Riad Street, First Floor, Mohandessin, Giza, Egypt, CAIRO, EGYPT

Claims Representative: AIG Egypt Insurance Co., CAIRO, EGYPT, Toll-free Help Line: 1-800-266-7780

Consignee Name & Address: ,

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Tata AIG General Insurance Company Limited.

Premium Amount : INR 5,183.40

UGST/SGST @ 9 % : INR 466.51

CGST @9% : INR 466.51

Stamp Duty : The stamp duty of INR 1.00 paid vide Challan No: LOA_NO.CSD/270/2022/727 dated 29/03/2022

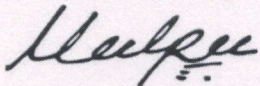
Total Amount : INR 6,117.00

Place: AURANGABAD

Date of issue: 01/04/2022

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Attached to and forming part of Policy No. 6500040037 00 00

10/11/03.

INSTITUTE CYBER ATTACK EXCLUSION CLAUSE

- 1.1. Subject only to Clause 1.2. below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- 1.2. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1. shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system an/or firing mechanism of any weapon or missile.

CL.380

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IMPORTANT

PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH UNDERWRITERS MAY BE LIABLE

LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES

It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss and to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required:-

1. To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.
2. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
3. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in the shipping documents, to clause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification.
4. To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.
5. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery.
6. To take examined delivery from the Carriers of packages which are outwardly damaged or appear to have been tampered with and obtain a Damage and/or Shortage Certificate from them. If any package appears to be deficient in weight, to take weightment/examined delivery from Carriers and an appropriate Certificates.
7. To issue Notices of claim against Carriers, Bailees or Third Parties by Registered Post with Acknowledgement Due Card.

Note - To apply immediately for survey by Carriers' or other Bailees' Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey.

INSTRUCTIONS FOR SURVEY

In the event of loss or damage which may involve a claim under this insurance, immediate notice of such loss or damage should be given to and a Survey Report obtained from the Company's representative at port of discharge or destination or if there be no representative of the Company, the nearest Lloyd's Agent.

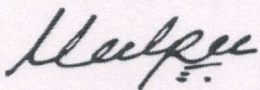
DOCUMENTATION OF CLAIMS

To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay, including when applicable:-

1. Original policy or certificate of insurance.
2. Original or copy of shipping invoices and Packing List and/or Weightment Notes.
3. Original Bill of Lading and/or other contract of carriage.
4. Survey report and other documentary evidence (Damage/NonDelivery Certificate) to show the extent of the loss or damage.
5. Landing Remarks and Weightment Notes at final destination.
6. Correspondence exchanged with the Carriers and other Third Parties regarding their liability for the loss or damage along with copies of Notice of Claim on the Carriers/Third Parties and Receipted A/D Card/Postal Registration Receipt.

Your's Sincerely,

For TATA AIG General Insurance company Limited



Authorised Signatory

Policy Servicing Office

Tata AIG General Insurance Company Limited

2ND FLOOR, C WING., KANDI TOWER, JALNA ROAD., AURANGABAD, MAHARASHTRA, AURANGABAD-431001,

Tel No: 91-91-2406623750

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RECEIPT

Receipt No.102131029090758

Receipt Date : 23/03/2022

Policy No : 6500040037 00

Received with thanks from METAL ALLOYS (INDIA) a sum of INR 6117 (Rupees Six Thousand One Hundred Seventeen And Paise Zero Only)Direct Debit, Branch Bank Branch Name - Deutsche Bank , MUMBAI towards

Sr. No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	6500040037 00	6,117.00	6,117.00	241,032.00

Note:

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN No: 27AABCT3518Q1ZW - MAHARASHTRA Service Accounting Code : 9971

Revenue (Consolidated) Stamp Duty paid vide challan No. LOA_NO.CSD/270/2022/727 date 10/02/2022 for applicable cases.

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GRIEVANCE REDRESSAL POLICY



WITH YOU ALWAYS

Grievance Lodgment Stage

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels :

Call us 24x7 toll free helpline 1800 266 7780

Email us at customersupport@tataaig.com

Write to us at: Customer Support, Tata AIG General Insurance Company Limited

A-501 Building No.4 IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097

Visit the Servicing Branch mentioned in the policy document

Nodal Officer

Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, the company will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, the company will inform you of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com: After investigating the matter internally and subsequent closure, the company will send our response within a period of 8 days from the date of receipt of your complaint.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head-Customer Services at head.customerservices@tataaig.com. After examining the matter, the company will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

List of Insurance Ombudsman Offices

Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
AHMEDABAD	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.
BENGALURU	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.
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	Madhya Pradesh Chhattisgarh.
BHUBANESWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: 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	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	Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
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	Delhi & 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	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	Andhra Pradesh, Telangana, Yanam and part of Territory 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, 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 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, Sikkim, Andaman & Nicobar Islands
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 : 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.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, 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	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

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