



In consideration of the insured named herein paying to Cholamandalam MS 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, 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.

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: AURANGABAD BRANCH OFFICE Shop No- 4, Plot No- 33, Rokdiya Hanuman Colony, Opp. LMS Jeweller Jaina road, Aurangabad - 431005 KRANTI CHOWK S.O CITY: AURANGABAD STATE: MAHARASHTRA GSTIN: 27AABCC6633K1ZJ	GST Invoice No.:2454453585283 DATE: 26/06/2023 PAN: AABCC6633K SAC Code: 997135 SAC Description: Marine, aviation, and other transport insurance services
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Product Type		Schedule - Marine Cargo Specific Voyage Policy - -Export					
Policy No		2454/00070825/000/00		Name of Insured		REALCADE LIFESCIENCE PVT LTD	
Address of Assured		SURVEY NO. 891-892, Y-JUNCTION, AT:- NARMADA CANAL KARANNAGAR, TA:- KADI, DIST:- MEHSANA, KADI MKT YARD S.O KADI MKT YARD S.O MEHSANA GUJARAT 382715 GST No.: 24AAFCCR8866F1Z2		Date of Journey / Expected Date of Journey		On or after 24/07/2023	
Aadhar No.		NA		PAN No.		AAFCR8866F	
Subject Matter Insured		Pharmachutical Products COMPOUND SODIUM LACTATE INTRAVENOUS INFUSION BP,SODIUM CHLORIDE INTRAVENOUS INFUSION BP, GLUCOSE (5%W/V) WITH NORMAL SALINE (0.9%W/V) INTRAVENOUS INFUSION BP		Packing		Standard and Customary	
Invoice No&Date		EXP/006 & 12/06/2023		Quantity		AS PER INVOICE	
Transit From		KADI		Transit To		HODEIDAH	
Load Port and Country of Load Port		Mundra, INDIA		Unload Port and Country of Unload Port		Hodeidah, Yemen	
Sum Insured (Cargo)		USD 1,22,786.40		Exchange Rate		USD 1 = INR. 81.70	
Duty Sum Insured		INR. 0.00		Net Premium		INR. 7,022.00	
IGST (18%)		INR. 1,264.00		Stamp Duty		INR. 1.00	
Mode of Transit / Conveyance		Sea and Road/Rail		Basis of valuation		Cargo-CIF +10%,	
No of Container		NA		Container Serial No		NA	
LC No.& Date		NA		LC Condition / Other Information		NA	
Others				Basis Of Valuation Duty		NA	
				INR.			

Terms & Conditions			
Clauses	1. Institute Cargo Clauses (A) 1.1.1982 2. Institute War Clauses (Cargo) 1.1.1982 3. Institute Strikes Clauses (Cargo) 1.1.1982 4. Institute Classification Clause 2001 5. Cargo ISM Endorsement (JC98/019) 6. Inland Transit (Rail or Road)-Clause A (All Risks) 7. Strikes, Riots, Civil Commotion Clause (Inland Transit not in conjunction with Ocean going Voyage) 8. INSTITUTE RADIOACTIVE CONTAMINATION, CHEMICAL, BIOLOGICAL, BIOCHEMICAL AND ELECTROMAGNETIC WEAPONS EXCLUSION CLAUSE 10.11.2003 9. Private Carrier Limitation of Liability (Inland Transit) Clause 10. Termination of Transit Clause (Terrorism) JC 2009/056 (01/01/09) 11. Termination of Storage in transit Clause 2009 12. Important Notice Clause 13. Voyage Condition Clause 14. JELC Communicable Disease Exclusion (JC 2020-07) 15. Joint Excess Loss Cyber Losses Clause (JX2020-007)	Warranties	1. 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 during the inland leg of journey unless containerised 2. Warranted deck cargo(unless in fully enclosed metal containers) shall be covered on Institute Cargo Clause (C) perils in case of transit by sea. 3. Warranted that in the absence of recovery rights claim will be settled at 75% of assessed loss 4. Warranted that cargo is containerized during sea voyage 5. Warranted the load carried by the subject carrying vehicle is within the permissible carrying capacity as per section 113, subsection 3 of MV Act 1988, as per notification S.O.3467(E) dated 16.07.18 and amendments thereof. It is further agreed that this this warranty shall be applicable only where overloading is the proximate cause resulting in loss of or damage to insured cargo. 6. It is warranted that the cover under within mentioned policy to commensurate only with terms of sale (Incoterms)/Sales Contract and under no circumstances the coverage shall be extended beyond the terms of sale between the concerned parties. 7. Intentional storage is not covered, incidental storage to transit is covered as per Cargo Termination of storage in transit clauses (Amended) 8. Reject, Returns shall be covered under ITC B + SRCC clauses 9. Reject, Returns shall be covered under ICC B/ITC B + War + SRCC clauses 10. Glass/Fragile items shall be covered under ITC B + SRCC clauses 11. Glass/Fragile items shall be covered under ICC B/ITC B + War + SRCC clauses
Exclusions	1. Excluding loss of or damage to cargo due to moisture, sweat, mould, mildew, bacterial, fungal and parasitic infestation unless caused by Inland Transit Clause (Road / Rail) - B perils. (Applicable in case of transit by Rail/Road) 2. (Applicable for shipments through Gulf of Aden) Excluding loss or damage to cargo on account of Somalian piracy and like operations in Gulf of Aden, Somalia and Yemen waters provided vessel is registered with Maritime securitycentre, Horn of Africa (MSC - HOA), prior to transit. 3. Excluding shortages from parcels / packages delivered in extremely sound condition 4. Excluding Quality/Manufacturing defects/Rejection risk/Unexplained shortage 5. Excluding Quality/Manufacturing defects/Rejection risk/Unexplained shortage	Other terms & conditions	
Survey Agent	The Hodeidah Shipping & Transport Co (S.Y.C.),As Agents Of W K Webster London P O Box N0 3337,Hodeidah,Yemen Yemen +967 3 228547 Fax: +967 3 228533 228542 E-mail: lloydshod@y.net.ye, hodship_1969@y.net.ye	Settling Agent	W K Webster & Co Ltd. 10 Fenchurch Avenue, London, Ec3m 5bn, United Kingdom Yemen +44 20 8300 7744 (24 Hr) Fax: +44 20 8309 1266 E-mail: info@wkwebster.com
Consignee name and Address		AL-GHAISH PHARMA FOR IMPORT, Almowasilat St, Hodeidah, next To Alolafy Hospital, republic Of Yemen	
Policy Issuing Office		Aurangabad Branch Office	
Receipt No		1060075124	
Receipt Date		24/06/2023	
POSP Name			
POSP Aadhaar No.			
Client Code		190000730042	
Intermediary Name		JAINUINE INSURANCE BROKERS PRIVATE LIMITED	
Intermediary Code		200149210153	
Receipt Amount		8287	
Intermediary Contact No		8149178773	
POSP PAN No.			

Consolidated Stamp Duty Paid Vide G.O. Rt No.227, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 5/24/2023.

Note: The Certificate of Insurance / Policy Schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Any difference in premium will be refunded on submission of document for NEFT

CHEOLA MS

CLAUSES WORDINGS

1. Institute Cargo Clauses (A) 1.1.1982 As Attached
2. Institute War Clauses (Cargo) 1.1.1982 As Attached
3. Institute Strikes Clauses (Cargo) 1.1.1982 As Attached
4. 01/01/2001 INSTITUTE CLASSIFICATION CLAUSE QUALIFYING VESSELS 1). This insurance and the marine transit rates as agreed in the policy or open cover apply only to cargoes and/or interests carried by mechanically self-propelled vessels of steel construction classed with a Classification Society which is: 1.1. a Member or Associate Member of the International Association of Classification Societies (IACS*), or 1.2. a National Flag Society as defined in Clause 4 below, but only where the vessel is engaged exclusively in the coastal trading of that nation (including trading on an inter-island route within an archipelago of which that nation forms part). Cargoes and/or interests carried by vessels not classed as above must be notified promptly to underwriters for rates and conditions to be agreed. Should a loss occur prior to such agreement being obtained cover may be provided but only if cover would have been available at a reasonable commercial market rate on reasonable commercial market terms. AGE LIMITATION 2). Cargoes and/or interests carried by Qualifying Vessels (as defined above) which exceed the following age limits will be insured on the policy or open cover conditions subject to an additional premium to be agreed. Bulk or combination carriers over 10 years of age or other vessels over 15 years of age unless they : 2.1. have been used for the carriage of general cargo on an established and regular pattern of trading between a range of specified ports, and do not exceed 25 years of age, or 2.2. were constructed as containerhips, vehicle carriers or double-skin open-hatch gantry crane vessels (OHGCs) and have been continuously used as such on an established and regular pattern of trading between a range of specified ports, and do not exceed 30 years of age. CRAFT CLAUSE 3). The requirements of this Clause do not apply to any craft used to load or unload the vessel within the port area. NATIONAL FLAG SOCIETY 4). A National Flag Society is a Classification Society which is domiciled in the same country as the owner of the vessel in question which must also operate under the flag of that country. PROMPT NOTICE 5). Where this insurance requires the assured to give prompt notice to the Underwriters, the right to cover is dependent upon compliance with that obligation. LAW AND PRACTICE 6). This insurance is subject to English law and practice. * For a current list of IACS Members and Associate Members please refer to the IACS website at www.iacs.org.uk
5. CARGO ISM ENDORSEMENT (JC98/019) Applicable to shipments on board Ro-Ro passenger ferries. Applicable with effect from 1st July 1998 to shipments on board: 1) passenger vessels transporting more than 12 passengers and 2) oil tankers, chemical tankers, gas carriers, bulk carriers and cargo high speed craft of 500 Gt. or more. Applicable with effect from 1st July 2002 to shipments on board all other cargo ships and mobile offshore drilling units of 500 Gt or more. In no case shall this Insurance cover loss, damage or expense where the subject matter insured is carried by a vessel that is not ISM Code certified or whose owners or operators do not hold an ISM Code Document of Compliance when, at time of loading of the subject matter insured on board the vessel, the Assured were aware or in the ordinary course of business should have been aware either:- i) that such vessel was not certified in accordance with the ISM Code. or ii) that a current Document of Compliance was not held by her owners or operators as required under the SOLAS Convention 1974 as amended. The exclusion shall not apply where this Insurance has been assigned to the party claiming hereunder who has bought or agreed to buy the subject matter insured in good faith under a binding contract. CARGO ISM FORWARDING CHARGES CLAUSE (For use only with JCC Cargo ISM Endorsement JC98/019) In consideration of an additional premium to be agreed, this insurance is extended to reimburse the Assured, up to the limit of the Sum Insured for the voyage, for any extra charges properly and reasonably incurred in unloading, storing and forwarding the subject matter to the destination to which it is insured hereunder following release of cargo from a vessel arrested or detained at or diverted to any other port or place (other than the intended port of destination) where the voyage is terminated due to either: i) such vessel not being certified in accordance with the ISM Code or ii) a current Document of Compliance not being held by her owners or operators. as required under the SOLAS Convention 1974 as amended. This clause, which does not apply to General Average or Salvage or Salvage Charges, is subject to all other terms, conditions in the policy and to JCC Cargo ISM Endorsement JC98/019.
6. Inland Transit (Rail or Road)-Clause A (All Risks) As Attached
7. STRIKES RIOTS AND CIVIL COMMOTION CLAUSE (Inland Transit not in conjunction with Ocean going Voyage) Risks Covered: 1. Subject otherwise to the terms, conditions and warranties of the Policy on goods against transit risks, this Insurance covers, except as provided in clause 2 below loss of or damage to the subject matter Insured caused by 1.1 strikers, locked-out workmen or persons taking part in labour disturbances, riots or civil commotions 1.2 any terrorist or any persons acting from a political motive. EXCLUSIONS : 2. In no case shall this insurance cover 2.1 loss damage or expense proximately caused by delay, inherent vice or nature of the subject matter insured 2.2 loss damage or expense proximately caused by the absence shortage or withholding of labour of any description whatsoever during any strike, lockout labour disturbance, riot or civil commotion. 2.3 any claim for expenses arising from delay or other consequential or indirect loss or damage of any kind 2.4 loss damage or expenses caused by war, civil war, revolution, rebellion insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power
8. This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith
1. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
- 1.1 ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
- 1.2 the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof
- 1.3 any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- 1.4 the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes
- 1.5 any chemical, biological, bio-chemical, or electromagnetic weapon.
- CL 370
9. PRIVATE CARRIER LIMITATION OF LIABILITY (INLAND TRANSIT) CLAUSE The liability of the Company shall be limited to 75% of the assessed loss where the Consignment Note is issued limiting the liability of the carriers in any respect by Special Contract duly signed by the Consignor, Consignee or by their Authorised Representative, Agents or where the Consignment Note is issued by a Private Carrier or Freight Broker. This warranty would not apply where loss or damage has occurred whilst the goods are not in the custody of the carriers.
10. TERMINATION OF TRANSIT CLAUSE (TERRORISM) JC 2009/056 (01/01/2009): This Clause shall be paramount and shall override anything contained in this insurance inconsistent therewith. 1. Notwithstanding any provision to the contrary in this Policy or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject matter insured caused by any terrorist or any person acting from a political motive, such cover is conditional upon the subject matter insured being in the ordinary course of transit and, in any event, shall terminate either: 1.1 As per the transit clauses contained within the Policy. OR 1.2 On delivery to the Consignees or other final warehouse or place of storage at the destination named herein. On delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other than in the ordinary course of transit or for allocation of distribution. OR 1.4 In the respect of marine transits, on the expiry of 60 days after completion of discharge outside of the goods hereby insured from the overseas vessel at the final port of discharge. 1.5 In respect of air transits, on the expiry of 30 days after unloading the subject matter insured from the aircraft at the final place of discharge. Whichever shall first occur 2. If this policy or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, cover will reattach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.
11. CARGO TERMINATION OF STORAGE IN TRANSIT CLAUSE (For warehousing and or storage risks insured in the ordinary cause of transit) This clause shall be paramount and shall override anything contained in this Contract inconsistent therewith. 1. Notwithstanding any provision to the contrary contained in this Contract or the Clauses referred to therein, it is agreed that in so far as this Policy covers loss of or damage to the subject-matter insured whilst being warehoused and/or stored, this cover is conditional upon such warehousing and/or storage being in the ordinary course of transit and, in any event, SHALL TERMINATE EITHER: 1.1 As per the transit clauses contained within the Policy, or 1.2 on delivery to the Consignees or other final warehouse or place of storage at the destination named herein, 1.3 on delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or 1.4 in the respect of marine transits, on the expiry of 60 days after completion of discharge outside of the goods hereby insured from the overseas vessel at the final port of discharge, 1.5 in respect of air transits, on the expiry of 30 days after unloading the subject matter insured from the aircraft at the final place of discharge, whichever shall first occur. 2. If this Contract or the Clauses referred to therein specifically provide cover for inland or other further transits following on from storage, cover will re-attach, and continues during the ordinary course of that transit terminating again in accordance with clause 1.
12. IMPORTANT NOTICE CLAUSE
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:
- To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages.
- In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition.
- 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.
- 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.
- 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.
- 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 the carriers and appropriate certificates
- To issue notices of claims against carriers, bailees or third parties by Registered Post with Acknowledgement due card.
- NOTE.- The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge.
- 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 Lloyds 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 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 / Non-Delivery 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 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.

13. VOYAGE CONDITIONS: EXCLUDING shipments to/through/from Afghanistan, Cuba, Iran, Iraq, North Korea, Sudan, Somalia, Syria, Yemen and Indian Government prohibited countries &/or Sanctioned Countries, unless agreed by underwriters prior to shipment.

Rail/road Export shipments to Myanmar, Nepal, Bhutan, Pakistan, Bangladesh, coverage shall be restricted to transshipment point at Indian border; in case of Imports coverage shall attach from Indian border. (no coverage inland leg of such countries, unless specifically agreed by underwriter prior to shipment).

In respect of Export shipments to countries in the African Continent/ Myanmar/ Sri Lanka/ Bangladesh or Pakistan coverage shall cease on completion of discharge from Liner Vessel at discharge port (any deviation to be specifically agreed by the Underwriter prior to shipment).

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

15. 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 there from, 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 non-computer equipment, whether the property of a direct insured or not.

CHEOLA MS

Mechanism for Grievance Redressal

As an esteemed customer of our company, you can contact us to register complaint/grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to you. The contact details of our office are given below for your reference.

If any Grievances / issues on claims pertaining to Senior Citizens, Insured can register the complaint / grievance which shall be processed on Fast Track Basis by dedicated personnel.

Contact Information

Cholamandalam MS General Insurance Company Limited
H.O:Dare House 2nd floor, No 2 NSC Bose road, Chennai 600001.
Toll free: 1800 208 5544
SMS: "CHOLA" to 56677*(premium SMS charges apply)
E-MAIL: customercare@cholams.murugappa.com
WEBSITE: www.cholainsurance.com

For Complaints

If You have not received any reply from us within 3 days from the date of the lodgement of complaint or if You are not satisfied with the reply of the Company, you can contact the IRDA Grievance Call Centre at the toll free no. 155255 or email at complaints@irda.gov.in for registering the grievance or the nearest Insurance Ombudsman, whose addresses are mentioned below:

Nearest Insurance Ombudsman Offices

Sl. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Jurisdiction
1	AHMEDABAD	Office of the Insurance Ombudsman 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014, Tel: 079-27546150/139 Fax: 079-27546142 E-mail: bimalokpal.ahmedabad@gbic.co.in	State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
2	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 E-mail: bimalokpal.bengaluru@gbic.co.in	Karnataka.
3	BHOPAL	Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 033. Tel: 0755-2769200/201/202 Fax: 0755-2769203 E-mail: bimalokpalbhopal@gbic.co.in	States of Madhya Pradesh and Chattisgarh.
4	BHUBANESHWAR	Office of the Insurance Ombudsman 62 Forest Park BHUBANESHWAR-751009 Tel: 0674-2596461 / 2596455, FAX: 0674-2596429 Email: bimalokpal.bhubaneswar@gbic.co.in	State of Orissa.
5	CHANDIGARH	Office of the Insurance Ombudsman S.C.O. No.101,102& 103, 2nd Floor, Batra Building, sector 17-D, CHANDIGARH-160 017 Tel: 0172-2706196/5861 / 2706468 FAX: 0172-2708274, Email: bimalokpal.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
6	CHENNAI	Office of the Insurance Ombudsman Fatima Akhtar court, 4th floor, 453 (old no 312), Anna salai, Teynampet, CHENNAI-600 018. Tel: 044-24333664 / 24335284, FAX: 044-24333664 Email: bimalokpal.chennai@gbic.co.in	State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
7	DELHI	Office of the Insurance Ombudsman 212 A, Universal Insurance Building, Asaf Ali Road New Delhi-110 002 Tel: 011-23239611/7539/7532, Fax: 011-23239658, Email: bimalokpal.delhi@gbic.co.in	State of Delhi.
8	ERNAKULAM	Office of the Insurance Ombudsman 2nd floor, Pulinat Building, Opp. Cochín Shipyard, M.G. Road, Ernakulam - 682 015. Tel: 0484-2358759/2359338 Fax: 0484-2359336, Email: bimalokpal.ernakulam@gbic.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
9	GUWAHATI	Office of the Insurance Ombudsman 'Jeevan Nivesha'™, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel: 0361- 2132204 / 2132205, Fax:- 0361-2732937, Email:- bimalokpal.guwahati@gbic.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	Hyderabad	Office of the Insurance Ombudsman 6-2-46, 1st floor, "Main 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@gbic.co.in	States of Andhra Pradesh, Telangana and Union Territory of Yanam - a part of the Union Territory of Pondicherry.
11	JAIPUR	Office of the Insurance Ombudsman Jeevan Nidhi-II Bldg., Ground Floor, Bhawani Singh Marg, Jaipur - 302005. Tel:- 0141-2740363, Email:- bimalokpal.jaipur@gbic.co.in	State of Rajasthan.
12	KOLKATA	Office of the Insurance Ombudsman Hindustan Building Annexe, 4th floor, 4, CR Avenue, Kolkata - 700 072. Tel:- 033-22124339 / 22124340, Fax:- 033-22124341,	States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.

13	LUCKNOW	<p>Email:- bimalokpal.kolkata@gbic.co.in</p> <p>Office of the Insurance Ombudsman</p> <p>6th Floor, Jeevan Bhawan, Phase 2, Nawal Kishore Road, Hazartganj, LUCKNOW - 226 001 Tel.:- 0522-2231330 / 2231331, Fax:- 0522-2231310 Email:- bimalokpal.lucknow@gbic.co.in</p>	<p>District of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sulanpur, Maharajganj, Santkabirnagar, Azamgarh, Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli, Ballia, Sidharathnagar.</p>
14	MUMBAI	<p>Office of the Insurance Ombudsman</p> <p>3rd Floor, Jeevan Seva Annexe, S.V.Road, Santa Cruz(W) MUMBAI - 400 054 Tel.:- 022-26106928/360/889, Fax:- 022-26106052, Email:- bimalokpal.mumbai@gbic.co.in</p>	<p>States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
15	NOIDA	<p>Office of the Insurance Ombudsman</p> <p>Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, Gautam Budh Nagar, Noida Email:- bimalokpal.noida@gbic.co.in</p>	<p>States of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shami, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
16	PATNA	<p>Office of the Insurance Ombudsman</p> <p>1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Email:- bimalokpal.patna@gbic.co.in</p>	<p>States of Bihar and Jharkhand.</p>
17	PUNE	<p>Office of the Insurance Ombudsman</p> <p>Jeevan Darshan Building, 3rd Floor, CTS Nos. 195 to 198, NC Kelkar Road, Narayan Peth, Pune - 411 030 Tel: 020 -32341320, Email:- bimalokpal.pune@gbic.co.in</p>	<p>States of Maharashtra. Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

Whether tax is payable under reverse charge basis - No.

CHHOLA MS