



THE ORIENTAL INSURANCE COMPANY LIMITED

HEAD OFFICE: A-25/27, ASAF ALI ROAD, NEW DELHI 110002
CIN U66010DL1947GOI007158

AQUACULTURE (SHRIMP/PRAWN) INSURANCE POLICY

WHEREAS the insured named in the schedule hereto has made to The Oriental Insurance Company Limited (hereinafter called the "COMPANY") a proposal and declaration which shall be the basis of this contract and be deemed to be incorporated herein for the insurance hereinafter contained and has paid the premium stated herein.

The Company hereby agrees, subject to the terms, conditions and exceptions contained herein or endorsed or otherwise expressed hereon that if the Shrimp/Prawns hereinafter described, are totally lost or dead resulting from or arising out of perils specified below during the period of insurance stated herein or any subsequent period in respect of which the insured shall have paid the required premium for having taken extension thereof and the company shall have accepted the premium, the Company will pay to the insured 80% of input value of the Shrimp/Prawns lost or killed by the insured perils as defined and in the manner and to the extent described herein as per the 'Basis of Indemnity' clause at the time of happening of the loss or death of the insured subject matter i.e. Shrimp/Prawns.

I. COVERAGE

Section – I Basic Cover: It provides cover against only Total loss of the Shrimp / Prawns due to the following:

- (a) Summer Kill
- (b) Pollution (from External source only)
- (c) Poisoning
- (d) Riot & Strike
- (e) Malicious acts of Third Parties
- (f) Earthquake
- (g) Explosion/Implosion
- (h) Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, Flood, Inundation, Volcanic eruption and/or other convulsions of nature.
- (i) Aircraft & other aerial devices or articles dropped there from, impact with any road vehicle and animals
- (j) Terrorism

Section-II Comprehensive Cover

It provides cover against all perils as enlisted in basic cover and death due to disease, excepting diseases caused by improper management practices and/or which are due to nutritional deficiencies.

II. EXCLUSIONS:

The Company shall not be liable in respect of loss/death of Shrimp and/or Prawns due to or arising from or through:

- (a) Malicious or wilful injury, poisoning, negligence, error or omission by the insured or his family members or employees.
- (b) Improper & incompetent management and rough handling.
- (c) Partial loss of any kind.
- (d) Infidelity of any person, burglary, poaching and theft.
- (e) Natural mortality of the subject matter.
- (f) Undergrowth and cannibalism.
- (g) Predator, competitors, weeds, fish and dangerous insects.
- (h) Physical alteration/change of chemical status, p^H factor and salinity of soil and water.
- (i) Asphyxia
- (j) Clandestine sale or missing of Shrimp/prawns.
- (k) Loss of production and loss of profits.
- (l) Consequential loss of any nature.
- (m) Transit by any means.
- (n) Use of wrong/excessive chemicals.
- (o) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, revolution, insurrection, mutiny, military or usurped power or any consequences thereof or attempt thereat.
- (p) Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons/material.
- (q) Diseases due to improper management and/or nutritional deficiencies
- (r) Losses due to or resulting from Plankton Blooms (unless associated with natural climatic reasons).
- (s) Polyculture
- (t) Any destruction in compliance with requirements of any statute or any order of government/municipal or other authority except where Company has expressly agreed.
- (u) Flood and inundation due to the action of normal tides.
- (v) Death occurring within 10 days from the inception of policy due to disease, stunted growth and / or low yield.

III. CONDITIONS

1. NOTICE

Every notice and communication to the Company required by this policy shall be in writing or by any reasonable means to the office of the Company through which this insurance is affected. In the event of occurrence of insured peril which may result into the loss, intimation should be given to the insurer within 24 hours of its occurrence

2. MISDESCRIPTION

This policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material particulars.

3. CHANGE OF RISKS:

Before each inception / renewal / extension /of insurance, the insured shall give written notice to the Company on epidemics, diseases, parasitical attacks, injury, illness or physical defects with which the Shrimp/Prawns had been or are affected during the previous culture period, or

in case of request for extension, during the existing policy period.

4. REASONABLE CARE

The insured shall at times exercise all reasonable care and diligence in the selection of employees and shall exercise every precaution and in every manner provide the same care and attention as if no insurance had been affected. The insured shall not introduce, or permit to be introduced any diseased or infected stock. The insured should act at reasonable time to remove the dead Shrimp/Prawn or Prawns attacked with any disease to be completely separated from the remainder of the stock immediately upon the discovery of the pathogenic attack and shall take all necessary proper precautions to protect the healthy stock from any chance of infection.

5. INSPECTION

The insured shall permit the authorized representative of the Company at all times to inspect the project insured and all the record books and also shall furnish any information which the Company may require and shall comply with all regulations and directions from time to time made and given by the Company.

6. PROJECT/FARM MAINTENANCE

The following should be ensured by the insured:

- (a) Efficient attention and/or extension service to the project/farm.
- (b) Effective liming, manuring, de-weeding, de-silting, earth excavations and earth improvements at appropriate time and maintenance of record to that effect.
- (c) Strong, sufficient and well maintained bunds to the entire project area.
- (d) Proper regulation of water movements by suitable inlets, outlets and sluices.
- (e) Follow-up on proper work schedule.
- (f) Proper and safe stocking of quality and tested seeds and purchase of post larvae from standard/reputed/licensed suppliers/Hatcheries.
- (g) Immediate steps to eradicate diseases, epidemics and parasitical attack and prompt removal of dead prawns/shrimps.
- (h) Screening or shutting the escape routes of prawns/shrimps, such as gaps in embankments etc.
- (i) Proper records for stocking daily feed consumption, water parameters, sampling data of various ponds (biomass). The records must be submitted compulsorily to underwriting office on monthly basis
- (j) Regular water analysis for basic parameters like p^H, Oxygen level, salinity, temperature and turbidity/transparency.
- (k) Either 24 hours watchman should be present near the ponds/tanks or suitable measures should be taken to protect the pond from the outsiders.
- (l) Biomass estimation by cast netting/other appropriate method shall be carried out on fortnightly basis and report thereof shall have to be submitted to Company immediately on completion of the fortnight. In addition, insured shall maintain records in respect of type, number of Shrimp/Prawns stocked in each period, different stages of Shrimp/Prawns stocked, survival rate, Average Body Weight and quantum of Biomass realized at the end of each crop.
- (m) Records for various inputs, expenditures, disease occurrence and prevention measures taken by the insured.

7. MAINTENANCE OF RECORDS

The insured shall maintain records on a daily basis relating to water/soil analysis for different parameters like pH, temperature, salinity, turbidity, dissolved oxygen, hydrogen sulphide etc.

And also in respect of stocking, daily feed consumption, biomass estimation (sampling data) of various ponds and such others as stated above.

All these records should be made available to the Company at least once in a fortnight. Further, the purchase documents for feed/seeds, chemicals, medicines, etc. should also be preserved carefully and submitted on demand.

8. VALUATION

If the loss occurs in a particular month, value in percentage of sum insured shall be proportionately reduced from the value at the end of the month. Reference here is to the Valuation Table given under the head "Basis of Indemnity". So, value of Input, in case of a Loss occurring on 45th day of culture, shall be $45 \times (50/60)\%$.

If the policy period is 120 days or more, and the loss occurs on the 120th day or afterwards upto 180th day, the value of Input shall be taken as 100% of the Sum Insured.

9. TOTAL LOSS

A loss due to any peril covered under the policy would be treated as a Total loss in case the loss percentage at any particular stage in one incident only equals or exceeds 70% of the total population of shrimps/prawns in a particular insured pond named in the schedule of the policy just prior to occurrence of the loss. No claims would be admissible under the policy if the loss percentage in the affected insured pond is below 70%.

Collective loss of different incidents will not be treated as total loss for the purpose of claim under this policy. Further death or loss of the Shrimp/Prawns by any means or any manner whatsoever before the occurrence of the insured peril will be excluded completely and that the population in the insured pond as on date of occurrence of the insured peril but not the originally stocked number and the related biomass shall form the basis for indemnity.

Here, incident shall not be considered to have terminated until there has been seven consecutive days of freedom from the perils covered.

10. CLAIM PROCEDURE

The insured shall, upon the occurrence of any event giving rise to or likely to give rise to a claim under this policy, give immediate notice within 24 hours to the Company, and shall within FOURTEEN (14) days thereafter furnish to the Company:

- i. fully completed claim form
- ii. death certificate (part of the Claim Form) with details certified by an official of State fisheries department/ MPEDA (Technical Officer of Corporate Client in case of Satellite Farming) or any Marine Biologist or a graduate qualified in fishery science
- iii. Meteorological Report or any supporting document (if claim is due to flood or cyclone, or summer kill)
- iv. Daily records of mortality, feeding etc.
- v. Purchase invoices for the shrimp/Prawn seeds
- vi. Any other proof(s) to substantiate the loss like photographs, medical bills etc. as and when required by the Company.
- vii. All documents must be duly attested by the insured / claimant.

All dead Shrimp/Prawns should be produced without fail to the representative of the Company or any person authorized by the Company before disposal, if such a person is available/reaches in reasonable time.

11. SUBROGATION:

If the death of the Shrimp/Prawns hereby insured shall be due to negligence, carelessness or wrongful act of any person, the insured shall lodge a claim forthwith, with the said person

claiming the full value of the Shrimp/Prawns so lost, and simultaneously inform the company also of such action. No offer other than the full compensation shall be accepted from such person without written consent of the Company. The insured shall at once give to the Company all necessary information and assistance to enable the Company to secure compensation and it shall be absolutely the right of the Company to sue in the name of the insured to recover compensation from the person causing death and the monies or other compensation which shall be recovered shall belong to the Company. The Company will indemnify the insured against all costs and expenses so incurred with it its written consent.

12. CONTRIBUTION

If at the time of any loss or damage happening to the subject matter hereby insured there be any other subsisting insurance or insurances, whether effected by the insured or by any other person on his behalf, covering the same property, the Company shall not be liable to pay or contribute more than its rateable proportion of such loss.

13. CESSATION OF RISK

The insured shall declare the probable dates of harvest to the Company well in advance. The policy shall cease to cover Shrimp/Prawns immediately after the insured harvests/sells them or parts with any interest in them, whatsoever whether temporarily or permanently or after the expiry of the policy period.

14. FRAUD

If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the insured or any one acting on the insured's behalf to obtain any benefit, the policy shall be cancelled forthwith and the premium shall be forfeited.

15. CANCELLATION

I. The Company can cancel this policy only on grounds of fraud, misrepresentation and moral hazard. Cancellation shall be done by sending notice by registered post with acknowledgement due to the insured at his last known address informing him that after seven days from the receipt of the notice, the policy stands cancelled. No premium shall be refunded in case of such cancellation.

II. The Insured may, at any time, cancel this policy, and in such an event the Company shall charge premium as per the table below:

	Period on Risk	Premium to be charged
1.	Upto 30days	50% of the total premium
2.	31-90days	25% of the total premium
3.	More than 90days	Full premium

16. EXTENSION

The policy may be extended on a written request of the insured, subject to the following:

- i. Request has to be made atleast 15days before the expiry of the initial policy period
- ii. Total policy period, including the extension period, should not exceed 180days

17. ARBITRATION

If any difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted), such difference shall be referred to arbitration in accordance with provision of Indian Arbitration Act, 1996 as amended from time to time and for the time being in force. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before 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 arbitration award of the arbitrator or umpire regarding the amount of loss or damage shall be first obtained.

It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

18. NO SELECTION OF INSURANCE

All the tanks/ponds/whole water spread area utilized for culturing Shrimp/Prawns shall be insured and no cultured pond shall be excluded from the coverage. If any cultured pond is found to be not insured at the time of loss, claim will be settled in the same proportion as insured pond bears to the total number of culture ponds of the insured.

19. EMERGENCY HARVESTING

In case, there is an outbreak of disease in the farm and/or an outbreak of an epidemic disease in the area or any such other event where Insurer feels that immediate harvesting of the crop is required to avert further loss, the insured shall arrange immediately for harvesting of the crop, in consultation with Company's representatives, failing which the Company will not be liable under the policy.

20. SALVAGE

- a For losses upto 60th day, salvage will be deducted on the basis of actual proceeds of the salvaged quantum of Shrimp/Prawns or value arrived at by multiplying salvaged quantum of Shrimp/ Prawns by declared Input Cost per kg, whichever is higher.
- b For losses from 61st day onwards, the quantum of Shrimp/Prawn salvaged shall be deducted from the Biomass assessed just prior to loss.

21. LICENSE

If there is any Government legislation in force in the State/Union Territory in which the insured farm is situated, requiring a license to set up and conduct Prawn/Shrimp culture operations in the area, the farm should obtain such license.

22. AGREED BANK CLAUSE

All policies in which a Bank/Financial Institution has interest shall be issued in the name of Bank/Financial Institution and owner or mortgagor and shall contain a suitable clause to protect their interest, with the following Clause is given below:

“It is hereby declared and agreed:

- i. That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank/Financial Institution as Agents for such other parties.
- ii. That the receipts of the Bank shall be complete discharge of the Company therefor and shall be binding on all the parties insured hereunder.
- iii. That if and whenever any notice shall be required to be given or other communications shall be required to be made by the Company to the insured or any of them in any manner arising under or in connection with this policy, such notice or communication shall be deemed to have been sufficiently given or made to the Bank.
- iv. That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the insured or any of them arising under

or in connection with this policy if made by the Bank shall be valid and binding on all the parties insured hereunder but not so as to impair the rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.

- v. That this insurance in so far as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of Insured's failure to intimate the Company of any increase in the risk except where a breach has been committed by the Bank or its duly authorized Agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any culture hereby insured; provided always that the Bank shall notify the Company of any alteration or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall, on demand, pay to the Company necessary additional premium from the time such increase of risks first took place.
- vi. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim, that as to the mortgagor or owner, no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the rights of the Bank to recover the full amount of any claim it may have on such mortgagor or owner or any other party or parties insured hereunder or from any securities or funds available.

N.B.: (i) The Bank shall mean the first named Financial Institution / Bank named in the policy.
(ii) In cases where the name of any Central Government or State Government owned and/or sponsored Industrial Financing or Rehabilitation Financing Corporations and/or Unit Trust of India or General Insurance Corporation of India and/or any Public Sector General Insurance Company or LIC of India/ any Financial Institution is included in the title of the Policy as mortgagee(s), the above Agreed Bank Clause may be incorporated in the Policy substituting the name of such institution in place of the word 'Bank' in the said clause.

23. WARRANTIES:

It is hereby warranted that

- (i) The Shrimp/Prawn culture ponds should be prepared in accordance with prescribed, recommended and established practices.
- (ii) The Prawn/Shrimp seeds should be healthy and of good quality and selected in accordance with established and prescribed norms and tests (purchased) from well-known hatcheries/source.
- (iii) The feed should be of high quality, procured from reputed firms.
- (iv) The stocking density of shrimp/prawns should not be more than 10 seeds per sq.m. in case of P Monodon and 40seeds per sq.m. in case of P.Indicus, and 60 seeds for L. Vannamei and P. Vannamei, or as prescribed from time to time by the Coastal Aquaculture Authority (CAA) or such other government agency.
- (v) The stocking density of other species, shall be as prescribed by CAA, Marine Products Export Development Authority (MPEDA) or such other government agency.
- (vi) The density as stated above is subject to adequate biosecurity, power, alternative power sources, technical competency and other necessary infrastructure being in place.
- (vii) The density of the stocking can be increased by 25-50%, in case of short duration crop of around 60-70days and the targeted Average Body Weight (ABW) is about 12-15-20 grams; the harvest is done as partial harvests and sold at domestic markets.
- (viii) A holiday period as recommended by MPEDA or such other Government Agency has to be observed by the farmers before releasing fresh seeds and during the period proper pond treatment has to be ensured by the proposer/insured, which shall be verified, by the underwriting office.
- (vi) If there is any suspicion of outbreak of any disease or catastrophic loss due to insured

perils, then the farmer/insured should resort to premature harvest based on expert opinion and in consultation with the Company.

- (vii) In all the aforesaid matters concerning farming practices, the norms, stipulations and guidelines recommended by competent Government authority, Fisheries' Department officials, Research Institutes, Fisheries College, etc. should be complied with.

24. BASIS OF INDEMNITY:

There are two methods to work out the Indemnity based on the time of the loss.

Method 1: Applicable when the loss occurs within 60days of the culture

It has been reported that upto 60th day, biomass cannot be assessed with desired accuracy and therefore settlement of losses occurring upto the 60th day shall be on agreed basis. So, the amount of liability shall be 80% of the value in percent of the declared Sum Insured shown against applicable month (i.e the month during which loss has occurred), in the Valuation Table, (after taking the proportionate amount as per Policy condition no.8); OR 80% of the actual input cost as on date of the occurrence of the insured peril, whichever is less, subject further to the deduction of salvage value realized by selling the residual catch.

Method 2: Applicable when the loss occurs after 60days of the culture or afterwards.

From 61st day onwards, the claim shall be assessed on the basis of biomass as under:

- (i) To the extent of 80% of the declared input value of the shrimp/prawns lost/killed by the insured perils and value shall be that established documentarily for the remaining population (Biomass) as on date of occurrence of the insured peril and further that the value per unit weight shall be restricted to such unit value declared for insurance as stated in the Valuation Table.

Illustration:

Declared Input Cost = Rs.a per kg
Biomass (Shrimps/Prawns) just prior to loss = b kg
Salvage = c kg

Indemnity shall be worked as under = $\frac{(b-c)*a*80}{100}$

OR

- (ii) 80% of the value in percent of the declared Sum Insured shown against applicable month during which the loss had occurred, (taking proportionate amount as per condition no.8) as per Valuation table given below, subject however to deductions towards salvage.

OR

- (iii) 80% of the actual input cost incurred as on date of the occurrence of the insured peril, subject however to deductions towards salvage.

Whichever is less of (i) (ii) (iii)

Valuation Table	
Culture Period	Valuation of Inputs in % of Declared Sum Insured
1 st Month (i.e 30 th day)	25
2 nd Month (i.e 60 th day)	50
3 rd Month (i.e 90 th day)	75
4 th Month & onwards (i.e 120th day onwards)	100

25. PROTECTION OF POLICYHOLDERS' INTERESTS:

- i. On receipt of the final survey report or the additional survey report, as the case may be, and on receipt of all required information/documents that are relevant and necessary for the claim, an insurer shall, within a period of 30 days offer a settlement of the claim to the insured/claimant. If the insurer, for any reasons to be recorded in writing and communicated to the insured/claimant, decides to reject a claim under the policy, it shall do so within a period of 30 days from the receipt of the final survey report and/or additional information/documents or the additional survey report, as the case may be.
- ii. In case, the amount admitted is less than the amount claimed, then the insurer shall inform the insured/claimant in writing about the basis of settlement in particular, where the claim is rejected, the insurer shall give the reasons for the same in writing drawing reference to the specific terms and conditions of the policy document.
- iii. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the insured/claimant by insurer till the date of actual payment.

26. PRODUCT WITHDRAWAL: This product may be withdrawn in future with due approval of IRDAI, in which case an advance notice of at least three months shall be given to the insureds.

27. JURISDICTION: The Geographical Limit and jurisdiction of this Policy shall be India. All disputes or differences under or in relation to the policy shall be determined by the Indian Courts and in accordance with the Indian laws. All claims under this Policy shall be settled in Indian Rupees only

28. DISCLAIMER OF CLAIM: If the Company disclaims liability and communicates in writing to the Insured in respect of the claim and such claim has not within 12 calendar months from the date of such disclaimer been made the subject matter of a suit in a Court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

29. GRIEVANCE REDRESSAL: When the Company repudiates a claim if not payable under the policy, the Company shall communicate the reasons for repudiation in writing to the Insured. In case of any grievance related to the policy or a claim thereunder, the Insured shall have the right to appeal / approach the Customer Service Department of the Company at its policy issuing office, concerned Divisional Office, concerned Regional Office or of the Head Office, situated at A-25/27, Asaf Ali Road, New Delhi-110002. E-mail id is csd@orientalinsurance.co.in.

List of Offices of Insurance Ombudsman

Areas of Jurisdiction	Insurance Ombudsman, Office of the Insurance Ombudsman
Gujarat , UT of Dadra and Nagar Haveli, Daman and Diu	Office of the Insurance Ombudsman, 2 nd floor, Ambica House, Near C.U. Shah College,5, Navyug Colony, Ashram Road, Ahmedabad – 380014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@gbic.co.in
Madhya Pradesh and Chhattisgarh	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@gbic.co.in
Orissa	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
Punjab , Haryana, Himachal Pradesh, Jammu and Kashmir , UT of 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@gbic.co.in
Tamil Nadu, UT–Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284

	<p>Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in</p>
Delhi	<p>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: bimalokpal.delhi@gbic.co.in</p>
Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	<p>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@gbic.co.in</p>
Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	<p>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@gbic.co.in</p>
Rajasthan	<p>Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in</p>
Kerala , UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry	<p>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@gbic.co.in</p>
West Bengal, UT of Andaman and Nicobar Islands, Sikkim	<p>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@gbic.co.in</p>
Districts of Uttar Pradesh :	<p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.</p>

<p>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, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	<p>Tel.: 0522 - 2231330 / 2231331</p> <p>Fax: 0522 - 2231310</p> <p>Email: bimalokpal.lucknow@gbic.co.in</p>
<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane</p>	<p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.</p> <p>Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052</p> <p>Email: bimalokpal.mumbai@gbic.co.in</p>