



# STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Regd. & Corporate Office: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,  
Chennai - 600 034. ★ Phone : 044 - 28288800 ★ Email : support@starhealth.in  
Website : www.starhealth.in ★ CIN : L66010TN2005PLC056649 ★ IRDAI Regn. No. : 129

## Kind Attention: Policyholder

Please check whether the details given by you about the insured persons in the proposal form (a copy of which was provided at the time of issuance of cover for the first time) are incorporated correctly in the policy schedule. If you find any discrepancy, please inform us within 15 days from the date of receipt of the policy, failing which the details relating to the person/s covered would be taken as correct.

So also the coverage details may also be gone through and in the absence of any communication from you within 15 days from the date of receipt of this policy, it would be construed that the policy issued is correct and the claims if any arise under the policy will be dealt with based on proposal / policy details.

## Customer Information Sheet - Star Extra Protect – Add on Cover

Unique Identification No.: SHAHLIA23061V012223

Sl. No.	Title Product Name	Description Star Extra Protect – Add on Cover	Refer to Policy Clause Number
1	What am I covered for	<b>Section I</b>	
		a. <b>Enhanced Room Rent:</b> Room rent limits of the <b>Base Policy</b> will be increased	C Section – I (1)
		b. <b>Claim Guard (Consumables cover):</b> If there is an admissible claim under the <b>Base Policy</b> , then the expenses towards the items mentioned will become payable	C Section – I (2)
		c. <b>Enhanced Limit for Modern Treatments:</b> Covered upto Sum Insured of the <b>Base Policy</b>	C Section – I (3)
		d. <b>Enhanced Limit for AYUSH Treatment:</b> Medical expenses for Inpatient Hospitalization incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to sum insured of the <b>Base Policy</b>	C Section – I (4)
		e. <b>Home Care Treatment:</b> Payable up to 10% of the sum insured of the <b>Base Policy</b> , subject to maximum of Rs.5,00,000/- in a policy year, for treatment availed by the Insured Person at home.	C Section – I (5)
		f. <b>Bonus Guard:</b> Cumulative bonus available under <b>Base Policy</b> will not be reduced at renewals unless bonus is utilized.	C Section – I (6)
2	What are the Major Exclusions in the policy	<b>Section II</b>	
		g. <b>Option to Choose Aggregate deductible:</b> If the insured person chooses deductible, company will provide a discount on premium	C Section – II (1)
3	Waiting Periods	All waiting periods as mentioned in the <b>Base Policy</b> will be applicable	As mentioned in the <b>Base Policy</b>
4	Payment basis	As per the <b>Base Policy</b> terms & conditions	As mentioned in the <b>Base Policy</b>
5	Loss Sharing	As per the <b>Base Policy</b> terms & conditions	As mentioned in the <b>Base Policy</b>
6	Renewal Condition	The Add on cover will be renewed only if <b>Base Policy</b> is being renewed	As mentioned in the <b>Base Policy</b>
7	Renewal Benefits	As per the <b>Base Policy</b> terms & conditions	As mentioned in the <b>Base Policy</b>
8	Cancellation	The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days' written notice.	As mentioned in the <b>Base Policy</b>
9	Claims	For Cashless Service	As mentioned in the <b>Base Policy</b>
		For Reimbursement of claim	
10	Policy Servicing Grievances/ Complaints	Company Officials	E(5)
		IRDAI/(IGMS/Call Centre) Ombudsman	
11	Insured's Rights	Free Look	E(4)
		Implied renewability	As mentioned in the <b>Base Policy</b>
		Migration and Portability	
		Increase in SI during the Policy term	
Turn Around Time (TAT) for issue of Pre-Auth and settlement of Reimbursement			
12	Insured's Obligations	Please disclose all pre-existing disease/s or condition/s before buying a policy. Non-disclosure may result in claim not being paid.	E(1)
		Disclosure of Material Information during the policy period such as change in occupation (Note: If applicable, please provide details of the format & to whom the form is to be sent)	Not Applicable

**LEGAL DISCLAIMER NOTE:** The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the Customer Information Sheet and the policy document, the terms and conditions mentioned in the policy document shall prevail



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## STAR EXTRA PROTECT – ADD ON COVER

Unique Identification No.: SHAHLIA23061V012223

### A. PREAMBLE

The declaration and other documents given by the proposer/ policyholder/ Insured shall be the basis of this Add on Cover and are deemed to be incorporated herein. The Add on Cover is granted under **Base Policy** subject to the definitions, terms & conditions, exclusions and applicable endorsements of the **Base Policy**.

The terms defined below have the meaning ascribed to them wherever they appear in this Add on cover and where appropriate.

The Add on Cover can be purchased along with the **Base Policy** and cannot be purchased in isolation or as a separate product.

### B. DEFINITIONS

#### Standard Definitions

**Deductible:** Deductible means a cost sharing requirement under a health insurance policy that provides that the insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.

#### Specific Definitions

**Add on Cover** means Star Extra Protect – Add on Cover

**Aggregate Deductible:** The aggregate of admissible hospitalisation expenses in a policy year up to which the Company is not liable.

**Base Policy** means Family Health Optima Insurance Plan, Star Comprehensive Insurance Policy, Medi Classic Insurance Policy (Individual) to which this Add on shall be attached.

**Company / Insurer** means Star Health and Allied Insurance Company Limited

**Home** means the Insured Person's place of residence.

**Home Care Treatment** means treatment availed by the Insured Person at home, which in normal course would require care and treatment at a hospital but is actually taken at home provided that:

- The Medical practitioner advises the Insured person to undergo treatment at home
- There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment
- Daily monitoring chart including records of treatment administered duly signed by the treating doctor are maintained

### C. COVERAGE

In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the company agrees as under.

#### Section - I

- Enhanced Room Rent:** Room, boarding, nursing expenses all inclusive as provided by the hospital / nursing home as per the limits given below:

Sum insured (Rs.)	10,00,000/- to 20,00,000/- (as per Base Policy)	Above 20,00,000/- (as per Base Policy)
Room Rent Eligibility	Any Room (Except for suite room and above the category of suite room)	Any Room

- CLAIM GUARD (Coverage for Non-medical Items (Consumables)):** If there is an admissible claim under the **Base Policy**, then the expenses towards the following items will become payable.

Sl.No.	ITEM
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS /BRACES
5	BUDS
6	COLD PACK /HOT PACK
7	CARRY BAGS
8	EMAIL /INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)

Sl.No.	ITEM
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	TELEVISION CHARGES
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG /SHORT /HINGED)
46	KNEE IMMOBILIZER / SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES - SPECIAL NURSING CHARGES
53	SUGAR FREE TABLETS
54	CREAMS POWDERS LOTIONS (TOILETRIES ARE NOT PAYABLE, ONLY PRESCRIBED MEDICAL PHARMACEUTICALS PAYABLE)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

The amount payable under this clause shall be part of the Sum Insured under the **Base Policy** and not in addition to the same.

3. **Enhanced Limit for Modern treatments:** The following procedures covered under the **Base Policy** with sub-limits are covered **up to sum insured** of the **Base Policy**.

1.	Uterine Artery Embolization and HIFU
2.	Balloon Sinuplasty
3.	Deep brain stimulation
4.	Oral Chemotherapy
5.	Immunotherapy - Monoclonal antibody to be given as injection
6.	Intra Vitreal injections
7.	Robotic surgeries
8.	Stereotactic radio surgeries
9.	Bronchical Thermoplasty
10.	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
11.	IONM - (Intra Operative Neuro Monitoring)
12.	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions

The amount payable under this clause shall be part of the Sum Insured under the **Base Policy** and not in addition to the same.

4. **Enhanced Limit for Ayush treatment:** Medical expenses for In-patient Hospitalization incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a AYUSH Hospital is payable **up to sum insured** of the **Base Policy**.

**Note:** Yoga and naturopathy systems of treatments are excluded from the scope of coverage under AYUSH treatment.

The amount payable under this clause shall be part of the Sum Insured under the **Base Policy** and not in addition to the same.

5. **Home Care Treatment:** Payable up to 10% of sum insured of the **Base Policy**, subject to maximum of Rs.5,00,000/- in a policy year, for treatment availed by the insured person at home, only for the specified conditions mentioned below, which in normal course would require care and treatment at a hospital but is actually taken at home provided that:

- the medical practitioner advises the insured person to undergo treatment at home
- there is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment
- daily monitoring chart including records of treatment administered duly signed by the treating doctor are maintained
- Insured can avail "Home Care Treatment" service on cashless / reimbursement basis, if availed from our network service providers given in our website "www.starhealth.in"

**List of treatments / conditions covered under Home Care Treatment:**

- Fever and infectious diseases which can be managed as In-patient
- Uncomplicated urinary tract infections but needing parenteral antibiotics
- Asthma and COPD-Mild Exacerbations needing Home Nebulization
- Acute Gastritis/Gastroenteritis
- I.V. Chemotherapy [Where advised by the doctor]
- Palliative Cancer Care requiring medical assistance
- Acute Vertigo
- Diabetic Foot and Cellulitis
- IVDP [Cervical and Lumbar Disc diseases]
- Major surgeries/Arthroplasties needing IV Antibiotics Post Discharge
- Care for Brain and Spinal Injury Cases Post Discharge
- Post CVA Care at Home after discharge

The amount payable under this clause shall be part of the Sum Insured under the **Base Policy** and not in addition to the same.

6. **Bonus Guard**

- Cumulative bonus available under **Base Policy** will not be reduced at the time of renewals unless the bonus is utilized.
- On full utilization of sum insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted under the **Base Policy** will not be reduced
- On full utilization of sum insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted under the **Base Policy** on renewal will be the balance cumulative bonus available
- On full utilization of Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted under the **Base Policy** on renewal will be "nil"

**Section - II**

1. **Option to choose aggregate deductible:** If the insured chooses any of the following deductibles, the Company will provide discount on premium.

Sum insured (Rs.)	Aggregate Deductible Options	Discount offered (in %)
10,00,000/- to 20,00,000/-	Rs.25,000	15%
	Rs.50,000	20%
	Rs.1,00,000	30%
Above 20,00,000/-	Rs.25,000	12%
	Rs.50,000	18%
	Rs.1,00,000	25%

The Company will be liable under the **Base Policy** only if admissible claim/s exceeds the aggregate deductible limit.

**D. GENERAL CONDITIONS (APPLICABLE TO BOTH SECTION I AND SECTION II)**

- The Add on Cover can be purchased along with the **Base Policy** only (with Rs.10,00,000/- and above Sum Insured) either at Inception or during Renewal of the **Base Policy**.
- The Add on Cover shall be available only if the same is specifically mentioned in the **Base Policy** Schedule.
- Any claim under this Add on Cover will be subject to an admissible claim under the **Base Policy**.
- Wherever the benefits mentioned in the Add on Cover (Section I Benefits) are already available in the **Base Policy**, the Add on Cover benefits shall supersede the existing benefits.
- The limits under the Add on Cover shall not be in addition to the limits under the **Base Policy**.
- Wherever the benefits mentioned in the Add on Cover are not available in the **Base Policy**, the Add on Cover benefits will get added to the existing benefits of the **Base Policy**.
- During renewal, if insured reduces the **Base Policy** Sum Insured to below Rs.10,00,000/-, the Add on Cover will not be available.
- In case if insured migrates from the existing **Base Policy** to any other product offered by the Company, providing of the Add on Cover is subject to the availability of Add on Cover in the migrated product.
- If Section I in the Add on Cover is opted, Insured cannot opt-out of the same at the time of renewal provided the Sum Insured is Rs.10,00,000/- and above

**E. CONDITIONS**

**STANDARD CONDITIONS**

- Disclosure of Information:** The 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 fact by the policyholder.
- Withdrawal of policy**
  - In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy
  - Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break
- Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.
- Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy. The insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
  - a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
  - where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
  - where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

5. **Redressal of Grievance:** In case of any grievance the insured person may contact the Company through

**Website :** [www.starhealth.in](http://www.starhealth.in)

**E-mail :** [gro@starhealth.in](mailto:gro@starhealth.in), [grievances@starhealth.in](mailto:grievances@starhealth.in)

**Ph. No. :** 044-69006900 | Toll Free No. 1800 425 2255

**Senior Citizens may call at 044-69007500**

**Courier :** 4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road, Royapettah, Chennai- 600014

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at 044-43664600.

**For updated details of grievance officer, kindly refer the link**

<https://www.starhealth.in/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

**SPECIFIC CONDITIONS**

6. **Policy disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

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

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

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained. It is also further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within three years 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.

8. **Relief under Section 80-D:** Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash.

9. **Customer Service:** If at any time the Insured Person requires any clarification or assistance, the insured may contact No. 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai 600034, during normal business hours.

#### F. TERMS, CONDITIONS, EXCLUSIONS, WAITING PERIODS AND CANCELLATION

All other terms, conditions, exclusions, waiting periods and cancellation will apply as per the **Base Policy**.

#### List of Insurance Ombudsman

<p><b>AHMEDABAD</b> 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 <b>JURISDICTION:</b> Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>	<p><b>BENGALURU</b> 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 <b>JURISDICTION:</b> Karnataka.</p>	<p><b>BHOPAL</b> Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in <b>JURISDICTION:</b> Madhya Pradesh Chattisgarh.</p>	<p><b>BHUBANESWAR</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in <b>JURISDICTION:</b> Odisha.</p>
<p><b>CHANDIGARH</b> Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in <b>JURISDICTION:</b> Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &amp; Kashmir, Ladakh &amp; Chandigarh.</p>	<p><b>CHENNAI</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai - 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in <b>JURISDICTION:</b> Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).</p>	<p><b>DELHI</b> 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 <b>JURISDICTION:</b> Delhi &amp; following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh.</p>	<p><b>ERNAKULAM</b> Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in <b>JURISDICTION:</b> Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p><b>GUWAHATI</b> 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 <b>JURISDICTION:</b> Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	<p><b>HYDERABAD</b> 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 Email: bimalokpal.hyderabad@cioins.co.in <b>JURISDICTION:</b> Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>	<p><b>JAIPUR</b> 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 <b>JURISDICTION:</b> Rajasthan.</p>	<p><b>KOLKATA</b> Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, Kolkata - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in <b>JURISDICTION:</b> West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>
<p><b>LUCKNOW</b> Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in <b>JURISDICTION:</b> 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, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>	<p><b>MUMBAI</b> Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/29/30/31 Email: bimalokpal.mumbai@cioins.co.in <b>JURISDICTION:</b> Goa, Mumbai Metropolitan Region (excluding Navi Mumbai &amp; Thane).</p>	<p><b>NOIDA</b> Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in <b>JURISDICTION:</b> State of Uttarakhnad and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>	<p><b>PATNA</b> Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in <b>JURISDICTION:</b> Bihar, Jharkhand.</p>
			<p><b>PUNE</b> 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 <b>JURISDICTION:</b> Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>

Kindly refer our website, for future updates in Ombudsman address