Contractors All Risk Insurance

17/11/2022

To,
SHUBHASHISH BUILDERS AND DEVELOPERS
12-13 RATHORE NAGAR VAISHALI NGAR JAIPUR RAJASTHAN
302021 SANGANER JPR
JAIPUR - 302021
JAIPUR
RAJASTHAN
INDIA
08ABHFS9420N1ZK(GSTIN Number)

Dear Sir / Madam,

Sub: Contractors All Risk Insurance Policy No. 2600036580 00 00

We take this opportunity to welcome you to the Tata AIG family! Thank you for choosing us to meet your insurance requirement. We take immense pride in having you with us and are glad to offer the best of our services. Tata AIG General Insurance Company Ltd. (Tata AIG) combines the Tata Group's pre-eminent leadership position in India and AIG's global presence as the world's leading international insurance and financial services organization. We at Tata AIG, strive to anticipate customer priorities and exceed their expectations. You can be assured that you have chosen the right partner to be **'With You Always'**

This booklet contains information about policy and other important details. We request you to kindly go through the terms and conditions of your insurance and keep this document safe.

Following are the basic details of your policy

Client ID	6121954423
Insured Name	SHUBHASHISH BUILDERS AND DEVELOPERS
Communication Address	12-13 RATHORE NAGAR VAISHALI NGAR JAIPUR RAJASTHAN 302021 SANGANER JPR JAIPUR - 302021 JAIPUR RAJASTHAN INDIA 08ABHFS9420N1ZK(GSTIN Number)
Product	Contractors All Risk Insurance
Project Period	From 23/11/2022 to 22/11/2023
Policy Period	From 23/11/2022 to 22/11/2023
Total Sum Insured (INR)	270,000,000.00
Net Premium (INR)	**116,625.00**
UGST/SGST @ 9% (INR)	10,496.00
CGST @ 9% (INR)	10,496.00
Gross Premium (INR)	**137,617.00**

Should you have any concerns or require any assistance, you can always reach us at

1) 24X7 toll free helpline - 1800 266 7780
2) SMS 'TAG' to 5616181
3) Write to us customersupport@tataaig.com

Thank you again for entrusting us with your business requirement. We sincerely appreciate you for expressing your confidence in TATA AIG.

We look forward to your continued patronage always.

Yours Sincerely,

Authorized Signatory
For Tata AIG General Insurance Company Ltd. Ltd.

Contractors All Risk Insurance

Schedule

Policy No. :	2600036580	**Issued at :**	JAIPUR
Renewal :	00		
Endorsement :	00		
Name of the Insured :	SHUBHASHISH BUILDERS AND DEVELOPERS		
Communication Address :	12-13 RATHORE NAGAR VAISHALI NGAR JAIPUR RAJASTHAN 302021 SANGANER JPR JAIPUR - 302021 JAIPUR RAJASTHAN INDIA 08ABHFS9420N1ZK(GSTIN Number) Place of supply -RAJASTHAN State code -08		
Intermediary Name :	SMITA JAIN	Intermediary Code :	0014511000
Business of the Insured :	As per condition		
Period of Insurance :	From 23/11/2022 to 22/11/2023		

Principal Name : SHUBHASHISH BUILDERS AND DEVELOPERS
Principal Address : 12-13 RATHORE NAGAR VAISHALI NGAR JAIPUR RAJASTHAN 302021 SANGANER JPR
Contractor Name : SHUBHASHISH BUILDERS AND DEVELOPERS
Contractor Address : 12-13 RATHORE NAGAR VAISHALI NGAR JAIPUR RAJASTHAN 302021 SANGANER JPR
Sub - Contractor Name :
Sub - Contractor Address :

Project Period : From 23/11/2022 to 22/11/2023
Risk Location Address : ART B OF KHASRA NO 1550 TO 1553, 1554/2903 1569,1572 TO 1574,1576,1577/2904,1744/2851 VILLAGE, BHANKROTA KASRA 218 TO 221,224,225 VILAGE CHIMANPURA SANGANER JPR, JAIPUR- 302021, JAIPUR, RAJASTHAN, INDIA

Description of Contract Works : Construction of Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings(RCC Framed structure above 10 storeys and upto 15 storeys)

Sr. No.	Insured Item	Sum Insured (INR)
	Section I - Material Damage	
1	**Contract Works (Permanent and Temporary Works And materials to be incorporated therein)**	
1.1	**Contract Price (as per schedule of Quantities & Rates &/or Values attached)**	**270,000,000.00**
1.2	**Materials and Item supplied by the principal**	
2	**Any other works, & installations not Included in 1.1 and 1.2 above (e.g. camp. Colony, stores etc. as per list enclosed)**	
3	**Construction Plant Machinery (Memo. 6) (as per list enclosed)**	
	Total Sum Insured	**270,000,000.00**

Add-on Covers for Section I

Sr. No.	Risk Description	Any one Accident	Any one Year
1	Clearance and Removal of Debris	0.00	27,000,000.00
2	Owners surrounding property with FLEXA Risk	0.00	27,000,000.00
3	Escalation Clause	0.00	27,000,000.00
4	Professional fees	0.00	10,000,000.00
5	Air Freight	0.00	10,000,000.00
6	Express Freight Air Freight Excluded	0.00	10,000,000.00
7	Deletion of exclusion on breakage of clause	0.00	5,400,000.00
8	Loss minimization expenses	0.00	5,000,000.00
9	Additional Custom Duty	0.00	10,000,000.00
10	Free automatic reinstatement clause	0.00	27,000,000.00
11	Construction Plant Equipment and Machinery - Munich Re	0.00	2,500,000.00
12	Design Defect - DE3	0.00	270,000,000.00
13	Property In Off-Site Storage	0.00	10,000,000.00

Sr. No.	Insured Item	Sum Insured (INR)
	Section II - Third Party Liability	
1	**Limit of indemnity in respect of any One accident or series of accidents Arising out of one event**	**27,000,000.00**

2	**Total limit of Section II during Policy period**		**27,000,000.00**

Add-on Covers for Section II

Sr. No.	Risk Description	Any one Accident	Any one Year
1	Including cross liability	27,000,000.00	27,000,000.00

Deductible/Excess -
Section I & II

1 Normal 5% of claim amount subject to minimum of INR 25000
2 AOG/Major Perils/ Collapse/Fire and Explosion 10% of claim amount subject to minimum of INR 100000
3 Specific Add on As Per Tariff
4 Design Defect - DE3 (Civil Works only) 5 times of AOG Excess.
5 Construction Machinery Plants And Equipments Excess as per CPM Tariff.

Terms & Conditions -

1 Deletion of exclusion on breakage of clause
2 Clearance and Removal of Debris
3 Escalation Clause
4 Express Freight (Air Freight Excluded)
5 Air Freight
6 Additional Custom Duty
7 Construction Machinery plant and equipment
8 Waiver of contribution clause
9 Design Defect - DE3
10 Property In Off-Site Storage
11 Valuable Documents
12 Earthquake
13 50/50 Clause
14 72 hours Clause
15 Free automatic reinstatement clause
16 Loss minimization expenses
17 Professional fees
18 Waiver of Subrogation
19 Owners surrounding property with FLEXA Risk
20 Third Party Liability with Cross Liability
21 Inclusion of Cyber Exclusion Clause - NMA 2915
22 STFI Covered
23 50/50 Clause INR 27,00,00,000 /-
24 72 hours Clause INR 27,00,00,000 /-
25 Waiver of Subrogation INR 27,00,00,000 /-
26 Waiver of Contribution - Restricted between Principal and the contractor only. INR 27,00,00,000 /-
27 Additional Custom Duty INR 1,00,00,000 /-
28 Valuable Documents INR 50,00,000 /-
29 Communicable Disease Endorsement
30 Adequate fire fighting measure shall be there at site. Minimum required protection is portable hand appliances.
31 Round the clock security provisions/ Watch and Ward facility to be made available at all times at the site/premises throughout the policy period.
32 No coverage for materials susceptible to water damage stored in open and in basement.
33 Warranted that erection/testing of second hand machineries and wet work is excluded.
34 Dewatering provisions to be made available at the site.
35 Retention walls to be made available for basement construction.
36 Terrorism is Excluded from the scope of the cover.
37 Warranty concerning underground Cables and Pipes
38 Warranty for damage to crop/forest
39 Warranted that Policy Start Date is the same as Project start date if there is no non-liable period
40 Warranted that the Project Site located at underground,or at blasting site, bridges over river, mines, Dams work & work on or near the river side , tunnel are not covered
41 Business Activity : Construction of Residential and commercial buildings, Office buildings, Schools, Universities, Hotels, Motels, Restaurants, Hospitals, Airport buildings(RCC Framed structure above 10 storeys and upto 15 storeys)

Total Sum Insured (INR)	**270,000,000.00**
Total Net Premium (INR)	**116,625.00**
UGST/SGST @ 9% (INR)	**10,496.00**
CGST @ 9% (INR)	**10,496.00**
Total Gross Premium (INR)	**137,617.00**

Subject otherwise to terms and conditions of Contractors All Risk Insurance

IN WITNESS WHEREOF the undersigned being duly authorised by directors of the Company has/have hereunder set his/their hand(s) at Mumbai on this 1st day of August 2013.
GSTIN : 08AABCT3518Q1ZW - RAJASTHAN, Service Accounting Code : 997137

The stamp duty Of Rs 0.50/ -paid In cash Or demand draft Or by pay order,vide Receipt/ Challan no: LOA-NO.CSD/434/2022/3588dated the18/08/2022.
On Date : 17/11/2022

For Tata AIG General Insurance Company Limited.

Authorized Signatory

Policy Servicing Office
Tata AIG General Insurance Company Limited
PLOT NO C 93 – C 94 , 1ST FLOOR, OFFICE NO -101-103,, FORTUNE HEIGHTS , SUBASH MARG ,,JAIPUR,RAJASTHAN,JAIPUR-302001
Tel No:91-91-7400010048

RECEIPT

Receipt No. : 101201038801862

Receipt Date : 14/11/2022

Policy No : 2600036580 00 00

Received with thanks from SHUBHASHISH BUILDERS AND DEVELOPERS a sum of ₹ **1,37,617.00** (Rupees One Lakh Thirty Seven Thousand Six Hundred Seventeen And Paise Zero Only) vide Cheque no. 002842 dated 12/11/2022 drawn on HDFC BANK LTD. ,PAYABLE AT PAR branch JAIPUR - ASHOK MARG towards

Sr. No.	Policy Number	Total Premium (₹)	Utilized from the receipt for policy (₹)	Balance (₹)
1	2600036580 00 00	1,37,617.00	1,37,617.00	0.00

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 : 08AABCT3518Q1ZW - RAJASTHAN Service Accounting Code : 997137

Revenue (consolidated) Stamp Duty duly paid vide challan No.LOA-NO.CSD/507/4491 date 18/10/2022 for applicable cases.

CONTRACTORS ALL RISK INSURANCE

WHEREAS the insured named in the schedule hereto had made to Tata AIG General Insurance Company Ltd. (hereinafter called "the Company") a written proposal by completing a proposal form which together with any other statements made in writing by the Insured for the purpose of this policy, is deemed to be incorporated hereto.

NOW THIS POLICY OF INSURANCE WITNESSETH that subject to and in consideration of the Insured having paid to the Company, the premium mentioned in the schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Company will indemnify the Insured in the manner and to the extent hereinafter provided.

GENERAL EXCLUSIONS

The Company will not indemnify the Insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by

a) War, Invasion, Act of foreign enemy, hostilities or War like operations (whether war be declared or not) Civil War, rebellion, revolution, insurrection, mutiny, Civil commotion, Military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious persons or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any Government de jure or defacto or by any Public, Municipal or Local Authority;

b) Nuclear reaction, Nuclear radiation or Radioactive contamination;

c) Willful act or willful negligence of the Insured or of his responsible representative;

d) Cessation of work whether total or partial.

Terrorism Damage Exclusion Warranty

This Policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, an act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above.

In any action, suit or other proceedings where the Company, allege that by reason of the provisions of Exclusion (a) above any loss, destruction, damage or liability is not covered by this insurance, the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

PERIOD OF COVER

Construction Period -

The liability of the Company shall commence, (notwithstanding any date to the contrary specified in the Schedule) only from the time of commencement of work after the unloading of the property specified in the schedule from any conveyance at the site specified in the schedule whichever is earlier and shall expire on the date specified in the schedule. However, the Company's liability expires also for parts of the insured contract works taken over or put into service by the Principal prior to the expiry date specified in the policy whichever shall be earlier.

'If actual construction period is shorter than the period indicated in the schedule, no refund of premium shall be allowed unless specifically allowed by Insurers.'

At the latest, the insurance shall expire on the date specified in the Schedule but if the work of construction included in the insurance is not completed within the time specified hereunder, the Company may extend the period of insurance but the Insured shall pay to the Company additional premium at rates to be prescribed by the Company.

GENERAL CONDITIONS

1. The due observance and fulfillment of the terms of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statement and answers in the questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the company

2. The Schedule and the Section(s) shall be deemed to be incorporated in and form part of this policy and the expression 'this Policy' wherever used in this contract shall be read as including the Schedule and the Section(s). Any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.

3. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers' recommendations.

4 (a) Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the company with all details and information necessary for the assessment of the risk.

(b) The Insured shall immediately notify the Company by telegram and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require and the scope of cover and/or premium shall, if necessary be adjusted accordingly.

No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the Insurance be confirmed in writing by the Company.

5. In the event of any occurrence, which might give rise to a claim under this Policy, the Insured shall

a) immediately notify the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage.
b) take all steps within his power to minimize the extent of the loss or damage
c) preserve the parts affected and make them available for inspection by a representative or surveyor deputed by the Company.
d) furnish all such information and documentary evidence as the company may require;
e) inform the police authorities in case of loss or damage due to theft or burglary.

The Company shall not in any case be liable for loss, damage or liability of which no notice has been received by the company within 14 days of its occurence.

Upon notification being given to the Company under this condition, the Insured may carry out the repair or replacement of any minor damage not exceeding ₹ 2,500/-. In all other cases a representative of the company shall have the opportunity of inspecting the loss or damage before any repairs or alterations are affected. If a representative of the company does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the Insured is entitled to proceed with the repairs or replacement.

The liability of the Company under this Policy in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.

6. The Insured shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or required by the Company in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this Policy) to which the company shall be or would become entitled or subrogated upon their paying for or making good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the company.

7. 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 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 and 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.

8. If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided therein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.

9. If at the time any claim arises under this Policy there be any other insurance covering the same loss, damage or liability the company shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.

10. This insurance may be terminated at the request of the Insured at any time in which case the Insurers will refund appropriate premium amount subject to the following conditions.

i) Claims experience under the policy as on date of cancellation should be less than 60 % of reworked premium.
ii) The unexpired period is not less than 3 months or 25% of the policy period, whichever is less
iii) Testing period should not have commenced.

This insurance may also at any time be terminated at the option of the Company by 15 days notice to that effect being given to the Insured in which case the Insurers shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

SECTION I - MATERIAL DAMAGE

The Company hereby agrees with the Insured (subject to the exclusions and conditions contained herein or endorsed hereon) that if, at any time during the period of insurance stated in the said Schedule, or during any further period of extension thereof the property (except packing materials of any kind) or any part thereof described in the said Schedule be lost, damaged or destroyed by any cause, other than those specifically excluded hereunder, in a manner necessitating replacement or repair the Company will pay or make good all such loss or damage up to an amount not exceeding in respect of each of the items specified in the Schedule the sum set opposite thereto and not exceeding in the whole the total sum insured hereby

The Company will also reimburse the Insured for the cost of clearance and removal of debris following upon any event giving rise to an admissible claim under this policy but not exceeding in all the sum (if any) set opposite thereto in the Schedule.

EXCLUSION TO SECTION I

The Company, shall not, however, be liable for

a) the first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule;
b) loss discovered only at the time of taking an inventory;
c) c) normal wear and tear, gradual deterioration due to atmospheric conditions or lack of use or obsolescence or otherwise, rust, scratching of painted or polished surfaces or

breakage of glass;
d) loss or damage due to faulty design,
e) the cost of replacement, repair or rectification of defective material and/or workmanship, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and/ or workmanship;
f) the cost necessary for rectification or correction of any error during construction unless resulting in physical loss or damage;
g) loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities, cheques, packing materials such as cases, boxes, crates;
h) any damage or penalties on account of the Insured's non- fulfillment of the terms of delivery or completion under his Contract of Construction or of any obligations assumed there under or lack of performance including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies;
i) loss of or damage to vehicles licensed for general road use or water borne vessels or Machinery/Equipment mounted or operated or fixed on floating vessels/craft/barges or aircraft.

PROVISIONS APPLYING TO SECTION I

Memo 1. SUM INSURED

It is a requirement of this insurance that the Sum of Insurance stated in the Schedule shall not be less than the completely erected value of the property inclusive of freights, customs duty, erection cost and the insured undertakes to increase or decrease the amount of insurance in the event of any material fluctuation in the level of wages or prices. Provided always that such increase or decrease shall take effect only after the same has been recorded on the policy by the Company.

If, in the event of the occurrence of a loss, or damage it is found that the Sum Insured representing the completely erected value of the property and/or of particular item involved is less than the amount required to be insured the amount recoverable by the insured under the policy shall be reduced in such proportion as the Sum Insured bears to the amount required to be insured.

Memo 2. PREMIUM ADJUSTMENT

The Sum Insured under the Policy representing the complete value of the contract works shall be adjustable at completion of the construction on the basis of actual values to be declared by the insured in respect of freight and handling charges, customs dues and construction cost and difference in premium shall be met with by payment at the rate agreed to or by the insured as the case may be. Any increase or decrease in the Prime cost of materials shall not be the subject matter of premium adjustment.

Memo 3. REINSTATEMENT OF SUM INSURED -

In the event of loss or damage the Insurance shall notwithstanding be maintained in force during the period of insurance for the Sum Insured the Insured undertaking to pay a pro-rata additional premium on the full amount of each claim for the loss or damage from the date of such loss to the expiry of the period of Insurance.

Memo 4. BASIS OF LOSS SETTLEMENT

In the event of any loss or damage the basis of any settlement under this Policy shall be

a) a) in the case of damage which can be repaired, the cost of repairs necessary to restore the items to their condition immediately before the occurrence of the damage less salvage,

OR

b) in the case of a total loss the actual value of the items immediately before the occurrence of the loss less salvage;

However, only to the extent the costs claimed has to be borne by the Insured and to the extent they are included in the Sum Insured and provided always that the provisions and conditions have been complied with.

All damages which can be repaired shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the items immediately before the occurrence of the damage the settlement shall be made on the basis provided for in (b) above.

The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs and do not increase the total repair expenses.

The cost of any alterations, additions and/or improvements shall not be recoverable under this Policy

Memo 5. EXTENSION OF COVER - Any extra charges incurred for overtime, work on holidays, express freight (excluding air freight), are not covered by this insurance, unless agreed upon at an additional premium to be prescribed by the Company.

Memo 6. CONSTRUCTION PLANT AND MACHINERY -

Loss of or damage to Construction Plant and Machinery excludes loss or damage directly caused by its own explosion or its own mechanical or electrical breakdown or derangement.

Memo 7. SURROUNDING PROPERTY

Loss of or damage to property located on or adjacent to the site and belonging to or held in care, custody or control of the Principal(s) or the Contractor (s) shall only be covered if occurring directly due to the construction of the items insured under Section I and happening during the period of cover, and provided that a separate Sum therefore has been entered in the Schedule under Section I, for Principal's surrounding specified property. This cover does not apply to construction/erection machinery, plants and equipment.

Memo 8. MAJOR PERILS/AOG PERILS -

The Major Perils/Acts of God Claims shall mean the claims arising out of

a) Earthquake - Fire & Shock
b) Landslide/Rockslide/Subsidence,

c) Flood/Inundation,
d) Storm/Tempest/Hurricane/Typhoon/Cyclone/lightning or other atmospheric disturbances.
e) Collapse
f) Water damage for 'wet' risks i.e. contract involving works in rivers, canals, lakes or sea.

Memo 9. REINSTATEMENT OF THE INDEMNITY LIMIT -

Reinstatement of the indemnity limit on payment of additional premium after occurrence of claim can be allowed for extensions like express freight, overtime, surrounding property, airfreight. However, in respect of Third Party Liability, reinstatement can be allowed upto overall limit of ₹1 crore during entire Policy period.

Memo 10. THIRD PARTY LIABILITY Third party liability (TPL) cover cannot be granted during extended maintenance.

SECTION II - THIRD PARTY LIABILITY

The Company will indemnify the Insured against

a) Legal liability for accidental loss or damage caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with construction thereon;
b) Legal liability (liability under contract excepted) for fatal or non-fatal injury to any person other than the Insured's own employees or workmen or employees of the owner of the works or premises or other firms connected with any other construction work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to the construction of any property described in the Schedule.

Provided that the total liability of the Company during the period of Insurance under this clause shall not exceed the limits of Indemnity set opposite thereto in the Schedule.

In respect of a claim for compensation to which the indemnity provided herein applies, the Company will, in addition, indemnify the Insured against

a) all cost and expenses of litigation recovered by any claimant from the Insured,
b) all costs and expenses incurred with the written consent of the Company.

The exclusion contained in paragraphs (d), (f) & (g) in Section I of this Policy shall apply also to this Section.

EXCLUSIONS TO SECTION II

The Company will not indemnify the Insured in respect of

1. The Excess stated in the Schedule to be borne by the Insured in any one occurrence related to property damage.

2. Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy;

3. Liability consequent upon

a) bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families;
b) loss of or damage to property belonging to or held in care, custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or an employee or workman of one of the aforesaid;
c) any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft;
d) any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

CONDITIONS APPLYING TO SECTION II

1. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company who shall be entitled if they so desire, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

2. The Company may, so far as any accident is concerned, pay to the Insured the limit of indemnity for anyone accident/ anyone period, but deducting therefrom in such case any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising from such accident can be settled and the company shall thereafter be under no further liability in respect of such accident under this section.

Clearance and Removal of Debris

Attached to and forming part of Policy No. 2600036580 00 00

This Policy extends to cover costs and expenses necessarily incurred by the Insured with the consent of the Insurers in demolishing or removing debris of portions of the property insured by Section I destroyed or damaged by any peril hereby insured against up to an amount not exceeding _________% of the claim amount ₹___________ per any one occurrence and Rs in the aggregate.

N.B.: Not applicable if the cover is only for ₹50 lacs.

ENDORSEMENT REGARDING ESCALATION - UPTO % OF SUM INSURED

Attached to and forming part of Policy No. 2600036580 00 00

The following Endorsement Wording has to be used for the purpose

In consideration of the payment of an additional premium of ₹_________.It is hereby declared and agreed that the Company shall provide for escalation in Sum Insured under items of Section I of the schedule attached to the policy upto____% of the Original Site value, the basis of claim settlement shall be the original Site value of effected equipment plus increase in cost of replacement, if any, provided that the increase in the value of such equipment does not exceed_____ % of the original site value.

It is also hereby declared and agreed that in the event of a claim the insured would be considered as fully insured upto the Sum Insured inclusive of______ % increase as per selected escalation and under-insurance would apply only in the event of the cost of replacement of the effected equipment exceeding the original value of selected_______% towards escalation.

It is however understood and agreed that the premium collected against price escalation herein above shall not be subject to refund the premium adjustment clause in the memo 2 of the policy.

It is further understood and agreed that in case of additional premium chargeable during final adjustment, additional escalation premium will be charged to the insured but in case of any premium refundable during final adjustment no refund shall be allowed against the escalation premium already charged to the insured'.

EXPRESS FREIGHT –
Attached to and forming part of Policy No. 2600036580 00 00

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the insured having paid the agreed extra premium, this insurance shall be extended to cover extra charges for express freight (excluding air freight).

Provided always that such extra charges are incurred in connection with any loss of or damage to the insured items recoverable under the policy.

If the sum(s) insured of the demand item(s) is/are less than the amount(s) required to be insured the amount payable under this endorsement for such extra charges shall be reduced in the same proportion.

Extra Premium ₹___________

ENDORSEMENT REGARDING AIR FREIGHT

Attached to and forming part of the Policy No. 2600036580 00 00

The Endorsement wording for covering the Air Freight will be as under

It is hereby declared and agreed that the policy shall also indemnify towards Air Freight incurred by the Insured in connection with the idemnifiable loss under the Policy.

In consideration thereof an additional premium of ₹ is charged hereby.

Limit of indemnity shall be ₹ during currency of the Policy.

Each and every claim shall be subject to a minimum Excess of 5 % of the admissible Air Freight incurred over and above the excess as applicable under the Policy.

Subject otherwise to terms, conditions and exceptions of the policy .

ENDORSEMENT REGARDING ADDITIONAL CUSTOMS DUTY UPTO RS.
Attached to and forming part of the Policy No. 2600036580 00 00

The following Endorsement Wording to be used for the purpose

In consideration of the insured having paid an additional premium of ₹ it is hereby declared and agreed that the insured shall also be indemnified during the currency of this policy, towards Additional Custom Duty ₹ which may be incurred by the insured over and above the Custom Duty amount taken into account in arriving at the Sum Insured of the affected item.

Each and every claim payable under this extension shall be subject to an Excess of 5% of the admissible Additional Custom Duty incurred and will be in addition to the Excess amount applicable for the affected item under the Policy.

The Indemnity for such Additional Custom Duty will stand reduced after occurrence of the claim unless reinstated by payment of an additional premium prescribed by the Company.

Subject otherwise to the terms conditions and exceptions of the policy .

This Endorsement does not cover loss of or damage caused by

A) I total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
   II Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
   III Permanent or temporary dispossession of any building or plant or unit of machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
   IV Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any action taken in respect of an act of terrorism.

B) loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling , preventing , suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

The limit of coverage under this Endorsement shall not exceed the amount (being the overall liability limit for Material Damage and Loss of Profits insurances combined) stated in the Schedule in respect of this Endorsement. In respect of several insurances within the same compound / location with all the Indian insurers, the maximum aggregate loss (Material Damage and Loss of Profit combined) payable per compound /location shall be ₹750 crores. If the actual aggregate loss suffered at one compound / location is more than ₹750 crores, the amounts payable under individual policies shall be reduced on pro rata basis.

The coverage under this Endorsement is subject to an Excess of Re. 0.5% of the total sum insured subject to a minimum of ₹100,000 and maximum Rs 10,00,00,000 for each and every claim in respect of both Material Damage and Loss of Profits combined.

Notwithstanding the cancellation provisions relating to the basic insurance policy on which this Endorsement is issued, there shall be no refund of premium allowed for cancellation of the Terrorism risk insurance during the Period of Insurance except where such cancellation is done along with the cancellation of the basic insurance. Where a Policy is cancelled and rewritten mid-term purely for the purpose of coinciding with the accounting year of the Insured, pro-rate refund of the cancelled policy premium will be allowed. If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates as per Tariff.

DE 3 - LIMITED DEFECTIVE CONDITION EXCLUSION

Attached to and forming part of Policy No. 2600036580 00 00

This Policy excludes loss of or damage to and the cost necessary to replace, repair or rectify

a. Property Insured, which is in a defective condition due to a defect in a design, Plan, Specification, Materials, or workmanship of such Property Insured or any part thereof.

b. Property Insured lost or damaged to enable the replacement, repair or rectification of Property Insured excluded by (a) above.

Exclusion (a) above shall not apply to other Property Insured, which is free of the defective condition but is damaged in consequences thereof.

For the purpose of the Policy and not merely this Exclusion, the Property Insured shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design, Plan, Specification, Materials, or workmanship in the Property Insured or any part thereof.

OFF PREMISES
Attached to and forming part of Policy No. 2600036580 00 00

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Policy or any Endorsements agreed upon and subject to the Insured having paid the agreed extra premium, Section I of the Policy shall be extended to cover loss of or damage to property insured (except property being manufactured, processed or stored at the manufacturer's, distributor's or supplier's premises) in off-site storage within the territorial limits as stated below.

The Insurers will not indemnify the Insured for loss or damage caused by the neglect of generally accepted loss prevention measures for warehouses or storage units. Such measures include, in particular:

- ensuring that the storage area is enclosed (either a building or at least fenced-in), guarded, protected against fire, as appropriate for the particular location or type of property stored;
- separating the storage units by fire-proof walls or by a distance of at least 50 metres;
- positioning and designing the storage units in such a way as to prevent damage by accumulating water or flooding due to rainfall or by a flood with a statistical return period of less than 20 years.
- limiting the value per storage unit.

Territorial limits of:_________________

Maximum value per storage unit:_________________

Limit of indemnity (any one occurrence):________________

Deductible:___________% of loss amount minimum any one occurrence.

Extra premium:_________________

VALUABLE DOCUMENT
Attached to and forming part of Policy No. 2600036580 00 00

In respect of documents, manuscripts and records of computer systems dedicated to the project, this policy shall include the cost of labour and/or computer time expended in reproducing such documentation or records (including any expenses in connection with the production of information to be recorded therein) but not the value to the Insured of the information contained therein, subject to a limit of RS any one event.

Loss shall include accidental or malicious erasure or destruction or distortion of data contained within the data carrying materials whether accompanied by damage to the equipment or not.

Provided that in connection with losses following malicious or accidental erasure, the insurance hereunder shall not apply to costs and expenses arising more than or continuing beyond twelve calendar months after the occurrence of such erasure.

The insured shall keep adequate back-up copies of all computer system records and shall take all reasonable precautions in maintaining and storing such copies.

As far as is reasonably practical, the insured shall observe manufacturers and/or suppliers recommendations for the safeguarding and securing of computer system records and information thereon.

Earthquake (Fire and Shock)
Attached to and forming part of Policy No. 2600036580 00 00

In consideration of the payment by the Insured to the Company of the additional premium, it is hereby agreed and declared that notwithstanding anything stated in the printed Exclusions of this Policy to the contrary, this insurance is extended to cover loss or damage (including loss or damage by fire) to any of the property insured by this Policy occasioned by or through or in consequence of Earthquake including flood or overflow of the sea, lakes, reservoirs and rivers and/or Landslide / Rockslide resulting therefrom.

Provided always that all the conditions of this Policy shall apply (except in so far as they may be hereby expressly varied) and that any reference therein to loss or damage by fire shall be deemed to apply also to loss or damage directly caused by any of the perils which this insurance extends to include by virtue of this Endorsement.

Special conditions

1. Deductible as mentioned on the schedule of the policy
2. This extension cover applies only if the entire property in one complex / compound / location covered under this Policy is extended to cover this risk and the Sum Insured for this extension is identical to the Sum Insured against the risk covered under Policy except for the value of the plinth and foundations of the building(s).
3. Onus of proof In the event of the Insured making any claim for loss or damage under this Policy he must (if so required by the Company) prove that the loss or damage was occasioned by or through or in consequence of Earthquake.

50/50 CLAUSE

Attached to and forming part of Policy No. 2600036580 00 00

The Insured hereby undertake to examine each item of the Insured Property upon arrival at the port for possible damage sustained during transit.

In case of packed items which are to be left in their packaging until a later date, the packaging is to be individually visually examined for signs of possible damage and where such damage is visible, the items are to be unpacked and inspected and any damage discovered reported to the marine cargo insurer.

Where the packaging of an item shows no visible signs of damage to such item having been sustained during transit, any subsequent damage discovered upon unpacking will be dealt with by the marine cargo insurer under the Policy, according to whether it can be clearly established that such damage was caused before or after arrival at the port.

Where it is not possible to clearly establish whether the damage to an item was caused before or after arrival at the port, it is hereby agreed that the cost of such damage shall be shared equally between the marine cargo insurer and the insurers under this Policy.

It is further agreed that in the event of the Insured s Retained Liability, under this Policy being different from that under the Policy of marine insurance, in settling claims as described above, each Insurer shall deduct 50% of the appropriate retained liability from its 50% share or the adjusted claim.

Where it is possible to clearly establish whether the damage to an item was caused by Inland Transport or storage or handling on the work site, then it is agreed that the cost of such damage shall be taken by the Insurers under this policy.

72 HOURS CLAUSE

Attached to and forming part of Policy No. 2600036580 00 00

It is agreed that any loss of or damage to the Insured Property arising during any one period of 72 consecutive hours caused by Storm, Cyclone, Tempest, Flood or Earthquake shall be deemed as a single event and therefore to constitute one occurrence will regard to the excess provided in Section I of the policy. For the purpose of the foregoing the commencement of any such 72 hours period shall be decided at the discretion of the Assured. It being understood and agreed, however, that there shall be no overlapping in any two or more such 72 hours periods in the event of damage occurring over a more extended period of time.

AUTOMATIC REINSTATEMENT OF SUM INSURED UPTO % SI

Attached to and forming part of Policy No. 2600036580 00 00

It is noted and agreed that if the Sum Insured (other than the Aggregate Loss Limit on Windstorm Hurricane and Earthquake) is reduced following the payment of a claim under the Policy, the said Sum Insured shall automatically and immediately be reinstated to the amount shown in the Schedule

Provided that the Insured agrees to pay the appropriate additional premium on the amount so reinstated calculated at pro rata the policy rate.

Insurers agree to waive such additional premium for individual losses not exceeding ₹

LOSS MINIMIZATION EXPENSES UPTO RS.
Attached to and forming part of Policy No. 2600036580 00 00

If upon the happening of any peril hereby insured resulting in actual damage to the Insured Property the Insured shall take all steps to minimize further loss or damage arising from that Occurrence or Accident. Expenses necessarily and reasonable incurred by or on behalf of the Insured in an attempt to prevent or minimize such further loss or damage (or to allow execution of the Project's works to continue) will be indemnified hereunder:

A. the overall liability of the Insurer hereunder shall be limited to ₹________in respect of each and every Occurrence or Accident, subject to a maximum of ₹___________during the policy period.
B. the Insurers shall not be liable for costs and expenses incurred to prevent or minimize further Occurrence or Accidents or happenings of a similar nature.

PROFESSIONAL FEES
Attached to and forming part of Policy No. 2600036580 00 00

In consideration of the additional premium paid by the Insured, the insurance by this Policy is extended to include the costs incurred by the Insured towards the professional fees charged by Architects, Surveyors and Consulting Engineers for the preparation of Plans & Drawings, Specifications & Quantities in connection with the repair or reinstatement of the insured Property that is damaged or destroyed including the cost of professional supervision during the course of such repair or reinstatement.

The total indemnification by the Company under the provisions of this Clause in respect of any one occurrence (being understood as one claim or a series of claims arising out of one accidental event or cause) shall be limited to ₹_____________but in no case shall exceed 5% of the overall claim amount and shall not be subject to the Policy conditions relating to average.

Subject otherwise to the terms, conditions and exceptions of the Policy and endorsements if any thereon.

Waiver of Subrogation
Attached to and forming part of the Policy No. 2600036580 00 00

It is hereby agreed and understood that otherwise subject to the terms exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall waive all their rights of subrogation or action which they may have or acquire against the assured and any person, firm or corporation having an association or affiliation at the time of loss with the assured through ownership or management subject to having been insured under this Policy.

OWNERS SURROUNDING PROPERTY UPTO 10% SUM INSURED INCLUDING FLEXA RISKS
Attached to and forming part of Policy No. 2600036580 00 00

In consideration of insured having paid extra premium amounting to ₹___________ it is hereby agreed and declared, subject to otherwise terms and conditions of the policy, that this insurance by within policy is extended to cover loss or damage to property located at or adjacent to the site and belongings to or held in care custody, control of the principal(s) or the contractor(s) if occurring directly due to damage of items mentioned in the schedule while at rest or in use for construction or erection during the period of policy. The Company will pay to the insured the value of the damaged property at the time of accident or at its option reinstate or replace such damaged property or any part thereof provided that : The liability of the Company shall in no case exceed ₹___________for any one accident or series of accidents arising out of any one event and in the whole the total indemnity of ₹_____________during the currency of the policy. The insured shall bear the same excess as mentioned in the schedule of the Policy. In respect of loss or damage resulting to underground piping tunneling or underground cables and other underground facilities, the indemnity will be restricted to actual repair cost, provided prior to commencement of work, insured with the relevant authorities about the exact locations or position of such cables, pipes or other underground facilities. Cracks that neither impairs the stability of the structure nor safety of its users are not covered.

Cyber Exclusion Clause – NMA 2915

1. Electronic Data Exclusion

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

a) This Policy does not insure, loss, damage, destruction, distortion, erasure, corruption or alteration of ELECTRONIC DATA from any cause whatsoever (including but not limited to COMPUTER VIRUS) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

ELECTRONIC DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software, and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

COMPUTER VIRUS means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. COMPUTER VIRUS includes but is not limited to ‘Trojan Horses’, ‘worms’ and ‘time or logic bombs’.

b) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils

Fire
Explosion

2. Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Assured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled.

N.M.A. 2915

GRIEVANCE REDRESSAL POLICY

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, we 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, we 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, we 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, we 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 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@ecoi.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, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.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@ecoi.co.in	Madhya Pradesh Chattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.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@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, 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@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI	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@ecoi.co.in	Delhi
GUWAHATI	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@ecoi.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 - 65504123 / 23312122 Fax: 040 - 23376599 Email : bimalokpal.hyderabad@ecoi.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@ecoi.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@ecoi.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@ecoi.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@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhasi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, 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@ecoi.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.: 0120-2514250 / 2514252 / 2514253 Email : bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh : Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut,Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghazaibad, 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@ecoi.co.in	Bihar, Jharkhand
PUNE	Bhagwan Sahai Palace , 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. NOIDA – 201301 Tel: 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region