**HDFC ERGO General Insurance Company Limited**

**Policy Wordings**
**Jewellers Comprehensive Insurance**

**Jewellers Comprehensive Insurance**
**UIN:** HDE-OT-P15-39-V01-15-16

This Policy is evidence of the contract between the Insured and HDFC Ergo General Insurance Company Ltd (hereinafter called the Company). The Proposal along with any written statement of the Insured for purpose of this Policy forms part of this contract.
This Policy witnesses that in consideration of the Insured having paid the premium, the Company will insure all risks stated under the Sections specified as operative in the Schedule and accordingly the Company will indemnify the Insured in respect of events occurring during the Policy Period in the manner and to the extent set forth in the Policy.
The Schedule shall form part of this Policy and the term Policy whenever used shall be read as including the Schedule.
Any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning whenever it may appear.
The Policy is based on information which the Insured has given the Company and the truth of this information shall be condition precedent to the Insured's right to recover under this Policy.

**A. DEFINITION :**

1. **Proposal**
   Any signed Proposal by filling up the questionnaires and declarations, written statements and any Information in addition thereto supplied to the Company by the Insured
2. **Policy**
   The Policy wording, the Schedule and any applicable endorsement or memoranda. The Policy contains details of the extent of cover available to the Insured, what is excluded from the cover and the conditions, warranties, provisions on which the Policy is issued.
3. **Schedule**
   The latest Schedule issued by the Company as part of the Policy. It provides details of Sections of Policy which are in force, and the level of cover the Insured has. A revised Schedule will be sent at each renewal.
4. **Endorsement**
   Any alteration made to the Policy, which has been agreed to by the Company in writing.
5. **Sum Insured**
   The monetary amounts shown against any Item or Section of the Policy.
6. **The Insured**
   The entity (ies) named in the Schedule only. Any additional entity (ies) acquired or incorporated during the policy period cannot be added to the policy without the prior written agreement of underwriters.
7. **What is covered?**
   The physical damages, perils, contingencies, liabilities howsoever caused except those specifically excluded under the Policy.
8. **What is not covered?**
   Physical damages / perils/ contingencies / liabilities which are not covered under the Policy as set forth in the exclusions hereunder and for which the Company has no liability in the event of

occurrence of a loss.

9. **Market Value**
   The Replacement Value of insured property or item as new at the time of Damage less due allowance for betterment, wear and tear and/ or depreciation OR the value which can be realised from the market for such insured property immediately before the occurrence of damage, whichever is lower.
10. **Reinstatement Value**
    Cost of replacement of the insured property by a new property of same kind and same capacity without any allowance for wear and tear and/or depreciation.
11. **Damage/ Damaged**
    Physical loss or damage of the insured property.
12. **Accident**
    It means a fortuitous event or circumstance which is sudden, unexpected and unintentional on the part of the Insured including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance. Policy is on Event basis.
13. **Deductible**
    The first part of any claim for which the Insured is responsible. The deductible is applied to the limit shown in the schedule.
    For this purpose, loss means any loss arising from a single act or series of related continuous or repeated acts (which shall be treated as a single act).
    In the event of loss from a single event, triggering claim under more than one section of the Policy, the highest applicable deductible under any of the affected sections alone shall apply as deductible for the entire claim.
14. **Family**
    The Insured's spouse, children, parents and/ or other relatives normally living with the Insured in The Insured's Home.
15. **Home**
    The private dwelling named in the Schedule used for domestic purposes including the land belonging to it.
16. **Money**
    Money includes cash, current coins, bank and currency notes – Indian and Foreign, cheques, postal orders and current postage stamps.
17. **Personal Effects**
    Articles (excluding money) including but not limited to jewellery and valuables, which are normally worn, used or carried about by the Insured or the Insured's Family in everyday life.
18. **Documents**
    Documents Includes Patterns, Models, Moulds, Designs, Plans, Deeds, Printed Books and unused Stationary, Computer Systems, Records, Manuscripts and any other similar documents including Securities and Stock Certificates.
19. **Unoccupied Private Dwelling**
    It means not lived in by the Insured, the Insured's Family, the Insured's domestic employee or any other person authorised by the Insured.

20. **Geographical Limits**
    Indian Territory, unless otherwise specified.
21. **Policy Period**
    The period commencing from the effective date and hour as shown in the Schedule and terminating at midnight on the expiry date as shown in the Schedule.
22. **Cost**
    For the purpose of insurance, Cost would mean landed cost that includes all direct cost plus all kinds of labour charges plus all related incidental expenses plus applicable taxes and levies, Recorded within books and records submitted/ provided to Underwriters in the event of Loss.
23. **Premises**
    For the purpose of this insurance, premises means insured's own/occupied premises as stated in the schedule.
24. **Traveller / Messenger**
    A person who is duly authorized by the Insured to have custody of stock for the purpose of its delivery and collection.
25. **DEFINITION OF CLASSES:**
    **CLASS I:** The insured premises specified in the Schedule of the Policy are protected by employment of exclusive watchman/watchmen all 24 hours of the day and that they will so continue to be employed during the currency of the Policy.
    **CLASS II:** The insured premises specified in the Schedule of the Policy are protected by employment of common watchman/watchmen for the whole building or night watchman/watchmen as the case may be at the Insured premises and they will continue to be so employed during the currency of the Policy.
    **CLASS III**: The insured premises specified in the Schedule do not have any specific security arrangements.
    The due observance and fulfillment of the terms provisions and conditions and endorsements 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 statements ;and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

**B. COVERAGE:**

**The property insured:**

Jewellery, gold or silver ornaments or plate, pearls and precious stones of any sort or kind whatsoever and/or other stock or merchandise and material usual to the conduct of the Insured's business, bank notes, scripts whether the same be the Insured's property or that entrusted to the Insured/the Insured's custody on sale or return or on approbation or for work to be done thereon or for safe custody or for any other purpose whatsoever.

Property insured shall include goods given on consignment ("Memos") to a third party.

The basis of valuation of property insured for the purpose of this insurance, unless otherwise stated in the Policy schedule, shall be the Insured's Landed Cost plus ten per cent thereof, but in case of diamonds where it is not possible to derive the landed cost it shall be Selling Price less ten per cent; in case of Manufactured Jewellery it shall be Selling Price less ten per cent; in case of Gold it shall be Landed Cost + Labour + ten per cent as on date of loss and in case of Furniture, Fixtures and Fittings

it shall be Reinstatement Cost.

The Basis of valuation of inward and outward entrustments is based upon relevant books and records.

**The Perils insured against:**

This Insurance insures against all risks of direct physical loss of or damage to the property described herein occurring during the period set out in the Schedule but subject always to the definitions, limitations, exclusions, terms, conditions and warranties of this Insurance.

**Section -I**: This policy section insures against all risks of direct physical loss of or damage howsoever caused to property insured under items (i) to (v) herein below up to the limits as mentioned under Section I of the schedule whilst contained in the premises where the insured's business is carried on or at other premises where the insured property is deposited as specified in the schedule or endorsed thereto:

i) Stock on Premises
ii) Stock in Vaults, Safes and Bank Lockers
iii) Stock in Display Window
iv) Money on Premises
v) Stock anywhere on premises outside business hours.

It is a condition of this sub-section 1 (v) that the Company's maximum liability shall not exceed 20% of total Sum Insured under Section 1 of the schedule if such stock(s) are kept out of locked safe and / or strong room.

**Section -II**: This policy section insures against all risks of direct physical loss of or damage howsoever caused to property insured under items (i), (ii) and (iii) up to the limits as mentioned under Section II of the schedule and carried, conveyed/ distributed outside the specified premises for purpose of Insured's business, directly entrusted by the Insured.

i) Property insured excluding Money whilst in the custody of Director(s), Employee(s) including contract employee(s), Partner(s), Duly Constituted Attorney(s) and Consultant(s) and such other authorized persons of the Insured.
ii) Property insured excluding Money whilst in the custody of Cutter(s), Broker(s), Agent(s), Gold smith(s), Dealer(s), Client(s), Job worker(s), Contractor(s), Sub Contractor(s) and other such entities including the employee(s) of the above, whether or not in regular employment of the Insured.
iii) Money directly relating to the Insured's business in the custody of Director(s) , Employee(s) including Contract Employee(s), Partner(s), Duly Constituted Attorney(s) and authorized person(s) of the Insured.

It is WARRANTED that goods carried by Personal Conveyance in excess of limits as specified in the schedule must be accompanied by a minimum of two (2) persons at all times other than whilst in customs controlled areas of airports or onboard aircraft only.

**Section -III**: This policy section insures against all risks of direct physical loss of or damage howsoever caused to property insured whilst in transit under (i) to (v) herein below up to the limits mentioned under Section III of the schedule within the Geographical Area / Territorial Limits specified in the schedule.

i) Registered Insured Post Parcel
ii) Airfreight (Minimum 1% Value declaration to the Airlines)

iii) Angadias
iv) Couriers / Logistics Providers
v) Any other carriers and delivery services used in the normal course of Insured's business

It is noted and agreed that the coverage under Section III subsection ii) for Airfreight is provided on a door to door basis as follows:

i) Coverage will start once the goods leave the premises of the shipper
ii) When in the custody of the freight forwarder who hands them over to the airlines
iii) When in custody of the airline from transit, who hands them over to the freight forwarder at the destination
iv) When in the custody of the freight forwarder who deliver them to the shippee

**Section – IV:** This policy section insures against all risks of direct physical loss of or damage howsoever caused to the office furniture, fixtures, fittings and other property of the insured being used in connection with the Insured's business whilst contained in the premises stated in the schedule, including loss or damage in respect of Tenants' improvements and betterments and / or Signs where the insured's business is carried on

**C. EXCLUSIONS:**

The company shall not be liable in respect of the following:

1. The deductible as mentioned in the Schedule.
2. Loss of and / or damage to the property insured which may be sustained whilst the same is being actually worked upon and directly resulting there from, unless specifically covered.
3. Property missing at stock taking in respect of which no claim has been previously notified unless the loss is proved by the insured to be due to any peril covered under the Policy.
4. Loss of and / or damage to the property hereby insured whilst the same is being worn or used by the Insured or any principal director or partner of the Insured, or their wives, members of their families, relatives or friends or whilst in their custody for this purpose.
5. Loss of and / or damage to the property hereby insured whilst at any Public / Private Exhibition whether promoted or financially assisted by any Public Authority or by Trade Association or otherwise, unless specifically covered.
6. Theft or disappearance of property hereby insured from road vehicles of every description owned or hired by or under the control of the insured and / or their partner, servants, agents or representatives where such vehicles are left unoccupied by the insured their employees agents or representatives.
7. Loss or damage directly or indirectly caused by or resulting from wear and tear, gradual deterioration, inherent vice, latent defect, corrosion, rust, dampness of atmosphere, freezing or extremes of temperature, moth, vermin, insects, animals and mildew.
8. Loss or damage due to breakage of any item of glass, crockery, porcelain chinaware and other articles of brittle or fragile nature unless such breakage arises from accident to vessel, train, vehicle or aircraft by which such property is conveyed.
9. i. Loss or damage occurring whilst in transit in India to ultimate destination outside the geographical **area stated in the schedule** or vice versa for the purpose of exports / imports.
   ii. Loss or damage to the property hereby insured intended for export from the time such

property leaves the insured's premises in the ordinary course of processing for transit and during transit for delivery to customs or carrier or post office.

10. Loss or damage to property insured whilst in window display at night or whilst kept out of safe after business hours save and except as covered under **section 1 (Sub section V) of the Policy.**
11. Any consequential loss or damages and / or Loss of Rent.
12. Loss or damage directly or indirectly caused by or resulting from delay, loss of market, loss of use.
13. Loss or damage occasioned by or through or in consequence, directly or indirectly of any of the following occurrences:
    i. Loss or damage (including loss or damage by fire or theft) directly or indirectly resulting from typhoon, hurricane, cyclone, volcanic eruption, earthquake, subterranean fire or other convulsion of nature (this exception applies only to risks on land).
    ii. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
14. Terrorism Exclusion Endorsement:
    Notwithstanding any provision to the contrary within this Insurance or any endorsement thereto it is agreed that this Insurance 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 clause an act of terrorism means an act, 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 organization(s) or government(s), 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.
    This clause also excludes 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 any act of terrorism.
    If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Insurance the burden of proving the contrary shall fall upon the Insured.
    In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
15. Institute Extended Radioactive Contamination Exclusion Clause:
    This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith.
    In no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from
    A. ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
    B. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof

C. any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

D. the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.

16. Any accidental loss or damage or liability directly or indirectly caused by or contributed to, by or arising from nuclear weapons material.
17. Kimberley Process Exclusion Clause: This insurance excludes any loss, damage, cost or expense of whatsoever nature directly or indirectly arising from confiscation or seizure as a result of noncompliance with, or any breach of the requirements of the Kimberley Process Certification Scheme.

    If by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.
18. Loss of or damage to Computer System Software or data or records.
19. War and Civil War Exclusion Clause:

    Notwithstanding anything to the contrary contained herein this Insurance does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or the usurped power, martial law or detention or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
20. Loss of or damage to:
    a. Property or money not directly relating to the Insured's business
    b. Contraband or stolen property or property that the insured has a defective title to whether innocently or otherwise
    c. Exterior glass and any lettering or ornamentation thereon including glass of outside showcases unless specifically covered.
21. Losses as a consequence of mysterious disappearance are excluded hereunder, unless specifically ;covered and subject to the Company's liability under this coverage for any one loss and in the annual aggregate being restricted to the limit mentioned in the schedule attached to the Policy and restricted to premises with fully functioning CCTV and recordings facility only.
22. Loss or damage to goods entrusted to the Insured by clients solely for safe custody.
23. Electronic Data Endorsement:
    i. 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 there from, 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'.

(a) However, in the event that a peril listed below results from any of the matters described in paragraph

(b) 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

i. Fire
ii. Explosion
iii. 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 direct 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 backup 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.

24. Institute Chemical Biological, Biochemical, Electromagnetic Weapons Exclusion Clause:

This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith

i. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from
   a. any chemical, biological, biochemical or electromagnetic weapon
   b. the use or operation,; as a means for inflicting harm, of any computer, computer system, computer software program, computer virus or process or any other electronic system.

25. Loss or damage by theft or dishonesty or deception committed by any servant or traveler or messenger in Insured's exclusive employment or by any customer or broker or broker's customers in respect of property insured, entrusted or deposited for safe custody to them by Insured, Insured's servants or agents.

26. Institute Cyber Attack Exclusion Clause

1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.

1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/ or guidance system and/or firing mechanism of any weapon or missile.

## D. WARRANTIES

IT IS WARRANTED THAT:

1. The Insured shall:
   - i. Maintain and keep detailed records of all:
     Purchases, sales and other related transactions including purchases and sales invoices; customers goods and goods of others in the jewellery trade; stock away from the premises, cash on premises , which shall be listed separately;
   - ii. Maintain and keep all Jhangad slips
   - iii. Take and record dated physical count inventories at not more than 12 (twelve) month intervals. The records and documents required above shall be kept and maintained so that the Company and/or their designated representatives can accurately determine there from for each item, ownership, acquisition date, cost price, the sale price and date of sale, the estimated value of customer goods, the value of goods of others in the jeweler trade and the exact amount of any loss or damage without reference to the personal knowledge of the Assured or others and without reference to accounting calculations based upon information or materials other than a combination of the records required above.
2. i. The premises containing the property insured are fitted with a fully functional/ operating burglar alarm as advised to the Company at inception of this insurance and that no withdrawal, alteration or variation of the system, or any structural alteration which might affect the system shall be made without the Company's consent.
   - ii. The burglar alarm system shall have been put into full and effective operation at all times when the Insured premises are left unattended.
   - iii. The burglar alarm system shall be maintained in good order throughout the currency of this Insurance.
   - iv. Such other protections and / or safe guards which may be referred to in the written proposal and declarations as being in force shall not be withdrawn or varied to the detriment of the Company's interest as the Insurers, without the Company's consent and, immediate advice shall be given to the Company of any notice of withdrawal of any security force / protection safeguards.
   - v. All keys and duplicate keys capable of operating the alarm and all keys and duplicate keys

of Safes and Strong Rooms are removed from the premises when the said premises are left unattended.

i), ii), and iii), to apply only where alarm(s) are installed.

3. If the Insured makes any claim knowing the same to be false or fraudulent, as regards the amount or otherwise, this Insurance shall become void and all claims hereunder shall be forfeited.

**E. GENERAL CONDITIONS:**

1. All notices and communication relating to this policy are to be sent to the Company in writing.
2. The Insured shall take all reasonable precautions for the safety of the property as regards selection and supervision of employees and securing all doors and windows and other means of entrance or exit.
3. The policy shall be void and all premiums paid hereon shall be forfeited to the Company in the event of willful misrepresentation or nondisclosure of any material particular.
4. The Insured upon becoming aware of any loss or damage in respect of which a claim is or may be made shall take all practicable steps to trace and recover any property and in the event of theft or damage (direct or indirect) to discover the person by whom the property was stolen or damaged and to prosecute and obtain the conviction of such person for the offence and trace and recover any property stolen.
5. The Insured shall use due diligence and do and concur in doing all efforts reasonable practicable to avoid or diminish any loss under this Policy.
6. Immediately upon payment of any claim, the sum insured under the said section shall be reduced by the amount of the loss or damage and such reduced sum insured shall be the limit of the Company's liability in respect to any further losses or damages incurring during the current period of the policy unless the Company consents upon payment of prorata additional premium for the unexpired period from the date of loss or damage to reinstate the full sum insured. However, it is mutually agreed that the first such reinstatement will be without any Additional Premium.
7. The Company shall not be bound by any assignment of this Insurance without prior consent.
8. No notice to, or knowledge possessed by any person or entity shall bind the Company or be held to affect a waiver or change in any part of this Insurance.
9. Personal Conveyance Clause: This Insurance only covers the property insured in transit when in the "close personal custody and control" of an individual designated in this Insurance and subject to the individual limitations as specified in the schedule attached. For the purposes of this clause "close personal custody and control" means that the property insured shall be held by, or attached to, or within arms length reach of the designated individual at all times whilst in transit, subject to the Hotel / Motel Clause. A negligent or voluntary relinquishment of "close personal custody and control", over the property insured by the designated individual will not constitute a loss for the purposes of recovery hereunder, and will result in an immediate cessation of coverage of such property subject to the 'Hotel / Motel' Clause'.
10. Hotel / Motel Clause In respect of stay risks, this Insurance only covers the property insured when in the Insured's hand or sight and/or of the Insured's Employee(s) and/or Representative(s) or when deposited in either bank safe deposit vault or in the safe of a Hotel or Motel and/or whilst in custody of customs. For the purpose of this clause coverage in respect of a safe in a Hotel / Motel room will be operative when the room is occupied. This insurance excludes all losses

from unattended Hotel / Motel rooms.

11. Private Dwelling House Clause It is agreed and understood between parties that whenever the Insured and/or the Insured's representatives take any insured goods home, these goods have to remain under the personal and direct permanent supervision of an adult person unless locked in a safe at private dwelling house.
12. Claims Procedure:
    In the event of any loss of or damage to the property insured or occurrence which may give rise to a claim under this Insurance the Insured shall:
    i. Report any loss or damage immediately to the police and any other appropriate law enforcement authorities in form of written document
    ii. Give written notice to the Company Within 7 days.
    iii. Protect the property from further loss or damage
13. In the event of any claim being reported under this insurance for loss or damage to property insured, the Insured shall
    i. Furnish to the Company within reasonable time days a complete list and description of each item lost or damaged and for each such item, Insured's cost price for the item, the actual cash value at the time of the physical loss or damage and the amount of loss or damage claimed.
    ii. Within reasonable time after the loss or damage , file with the Company a proof of loss signed and sworn to by the Insured, stating the Insured's knowledge and belief as to the following:
        a. the date, time, place and cause of the loss or damage;
        b. Insured's interest and that of all others in the property, the subject of the loss or damage;
        c. a complete list and description of each item lost or damaged and for each item, the cost price for the item, the actual cash value at the time of the loss or damage, the amount of loss or damage claimed;
        d. Copy of acknowledged intimation to Police about the loss specifying cause of loss
        e. all other contracts of insurance, whether valid or not, covering any of the property lost or damaged with copies of all such insurance contracts attached; and
        f. the total amount claimed net of deductible
    iii. Provide the Company or their authorised / designated representatives with any other information, documents, papers and statements under oath which may be required and cooperate fully in all aspects of the investigation and adjustment of the claim.
14. In case of loss of or damage to property of others entrusted or delivered to the Insured for which claim is made hereunder.
    a. The Company shall have the right, at their sole option to adjust such loss or damage with:
        i. the owners of the property, or
        ii. With the Insured, wherein the Insured will assume all responsibility to the owner of the property and release the Company, in writing, of all responsibility to the owner .
    b. The Insured agrees that:
        i. The signature of the owner of the property on a release or receipt as required by the

Company in satisfaction of settlement by the Company shall fully satisfy any claim by the Insured for the loss of or damage to property of others;

ii. Should the Insured receive payment from the Company for loss of or damage to property of others the Insured Will release the Company of any responsibility to the owner of the property and hold the Company harmless from any claims brought by the owner.

c. The owners of such property are not insured or assureds under this Insurance; nor are they intended beneficiaries of this Insurance. This Insurance is only for the Insured's benefit and this Condition 11 only refers to the Insured's risk for loss of or damage to property of others.

15. The Company will respond to any proof of loss submitted to the Company by The Insured within a reasonable period of time from the date of receipt at their office, but in no event later than as required by regulation. The amount of any loss or damage for which the Company is liable shall be payable not later than 30 (thirty) days after the Company has provided the Insured with acknowledgement in writing that the proof of loss is satisfactory and that the claim has been accepted. For this purpose, acknowledged intimation to Police about cause and quantum of loss and a Survey Report validating the cause and quantum of loss will constitute proof of loss. In no event shall any claim be payable hereunder unless or until the Insured have complied with all the terms, conditions and warranties of this Insurance.
16. In the event that any legal proceedings are taken to enforce a claim against the Insured in respect of any loss of or damage to the property of others which is insured under this Insurance, the Company reserves the right at their sole option, without expense to the Insured to conduct and control the defence on behalf of and in the Insured's name. No such action of the company shall increase the liability of the company under this Insurance, nor increase the limits of liability specified in the schedule.
17. If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage, the Company shall not be liable for more than its ratable proportion of such loss or damage.
18. In no event shall any claim be paid or made good if the Insured have collected the same from others.
19. In case of any damage of any kind whatsoever, it shall be lawful and necessary for the Insured, the Insured's factors, servants or assigns to sue, labour and travel for, in and about the defence, safeguard and recovery of the property insured or any part thereof without prejudice to this Insurance or waiver of the Insured's rights hereunder. No act or acts by the Insured, by the Company or their representatives in recovering, saving or preserving the property insured in case of loss or damage shall be considered a waiver or an acceptance of abandonment. Any expenses so incurred shall be borne by the Insured and the Company in proportion to their respective interests over and above the relevant sum Insured.
20. No individual shall be a beneficiary under this Insurance, except in so far as the individual is an owner, director, officer or partner of the Insured's business named in the proposal form and while acting in a capacity as such.
21. This Insurance shall in no way inure directly or indirectly to the benefit of any carrier or other

bailee.

22. There shall be no abandonment to the Company of any of the property insured.
23. If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurances, whether effected by the Insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
    Multiple policies involving Bank or other lending or financing entity -
    In case there is more than one insurance policy issued to the customer/ policyholder covering the same risk, the Company will not apply contribution clause.
    Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with value at risk.
24. In case of loss or damage it is understood and agreed that should the Insured acquire any right of action against any party for loss of or damage to the property insured, the Insured will assign and transfer such right of action to the Company and execute and deliver the customary form of Subrogation Agreement or Discharge Voucher and will assign to and subrogate to the Company, or will hold in trust for the Company, all rights and demands of every kind, respecting the same, to the extent of the amount paid or advanced, and will permit suit to be brought in the Insured's name at the Company's expense. The Insured agrees to cooperate fully in the prosecution of any such suit and will appear in court or otherwise at the Company's demand and at the Company's request appoint the Company as the Insured's attorney in fact for the purpose of pursuing any right of recovery.
25. In the event of any salvage, subrogation or other recovery on a loss that has been paid hereunder, such salvage, subrogation or other recovery shall accrue entirely to the Company's benefit until the sum paid by the Company has been fully recovered. Any sums recovered by the Company over and above the amounts paid hereunder shall be paid to the Insured as soon as practicable less the Insured's pro rata share of the cost of recovery until the Assured has been made whole.
26. Outside business hours, all goods will be locked away in a safe deposit vault and / or safe in the premises of the Assured or in respect of goods out on consignment in the safe at consignee's premises.
27. Cancellation of Policy:
    The Insured can cancel the policy at any time during the policy term, by informing the Company.
    The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured.
    The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period
28. **Jurisdiction Clause** This insurance shall be governed by the Indian Law
29. **Special Conditions:**
    Additional warranties, clauses and endorsements applicable to this Insurance are specified in the schedule and are attached to this Insurance and made a part thereof.
30. **Renewal Clause:**
    The Company shall be under no obligation to renew the policy on expiry of the period for which

premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claim experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

**Following covers are available if opted for :**

**1. AGREED BANK CLAUSE:**

It is hereby declared and agreed:

1. 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 as Agents for such other parties.
2. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.
   The Bank shall mean the first named Financial Institution/ Bank named in the Policy.
3. That if and whenever any notice shall be required to be given or other communication 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 other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
4. That any adjustment, settlement, compromise 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 parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.
5. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of Condition 3 of the Policy except where a breach of the Condition has been committed by the Bank or its duly authorised 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 building hereby insured or any building in which the goods insured under the Policy are stored
6. without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations 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 when such increase of risks first took place and
   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 right 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.

## ADD ON COVERS (Available at additional premium)

### 1. EMPLOYEE INFIDELITY EXTENSION

Notwithstanding the contents of exclusion no. 25, this insurance is extended to cover the property insured against direct physical loss or damage sustained through any act or acts of fraud or dishonesty committed by any Employee during the period of this insurance, to the amount not exceeding the limit stated in the Schedule for any one loss and in the annual aggregate.

This Extension is subject to the following conditions which in so far as they relate to anything to be done by the Assured shall be deemed to be conditions precedent to the right of the Assured to recover hereunder:

1. The word "Employee" in this Extension shall mean any and all persons who have been engaged in the services of the Assured in the course of their business anywhere within the territorial limits of this insurance and including managers and/or directors employed by the Assured's company without having a financial interest.
2. In the event of a circumstance being discovered where a claim may be made under this Extension, the Underwriters shall be advised within 3 working days of discovery.
3. Unless otherwise agreed by the Underwriters, there shall be no claim hereunder:
   - 3.1 in respect of acts committed prior to the inception date or after the expiry date of this insurance;
   - 3.2 for losses not discovered and reported to the Underwriters within 180 days of the act of fraud or dishonesty.

     For any Employee Infidelity loss which involves a series of acts committed by any employee or group of employees conspiring together, this condition shall be deemed to apply to each individual act of fraud and dishonesty and not solely to the final act prior to discovery;

     Subject otherwise to Policy terms and conditions.

### 2. CROSS FIDELITY EXTENSION

It is agreed and understood between parties that for the purpose of this Insurance, the manager Directors/ employee of the company as mentioned in the schedule with whom the Assured shares the premises are considered as being employee(s) of the Assured.

Subject otherwise to Policy terms and conditions.

### 3. BOILING AND / OR CASTING AND / OR LASER MACHINE OPERATIONS:

This policy insures against all risks of direct physical loss of or damage to property insured whilst they are under the process of Boiling and / or Casting and / or Laser Machine Operations as specified in the schedule. The Company's maximum liability shall not exceed the limit mentioned in the schedule in any one period of insurance.

Subject otherwise to Policy terms and conditions

### 4. EXHIBITION EXTENSION

Notwithstanding the contents of Exclusion no.5, this insurance is extended to cover the property insured whilst at the exhibitions and up to the limits stated in the Schedule. Cover is provided for transits to and from exhibitions where so indicated and by the methods stated in the Schedule. This extension is subject to the following warranties and conditions:

1) It is warranted that during exhibition hours, the property insured being displayed shall be in key locked showcases and or safe with the keys removed, except whilst temporarily removed

therefrom for showing to customers.

2) It is warranted that at all times during exhibition hours the stand is to be supervised by a minimum of two persons.
However, where the stand is supervised by only two persons, Underwriters agree that the stand may be supervised by only one person for a short period while the other person takes a "sanitary break".
3) It is warranted that outside exhibition hours, the property insured is to be kept in a locked safe on the stand and/or the safe deposit facilities provided by the exhibition organisers.
4) It is warranted that two persons shall accompany the movement of the property insured between the stand and the safe deposit facilities.
5) It is warranted that the inventory is checked on placing the property insured in the showcases at the start of each day and again on removing the property insured from the showcases at the end of each day.
6) Notwithstanding anything to the contrary elsewhere in this insurance, the property insured is NOT covered against mysterious loss or unexplained shortage whilst at exhibitions.
7) For the purpose of this insurance, the directors and/or employees of any company with whom the Assured shares the exhibition stand are considered to be employees of the Assured for the duration of the exhibition.

Subject otherwise to Policy terms and conditions

**5. RETAIL PREMISES CLAUSE**

The Underwriters' liability in respect of loss of or damage to property insured contained in the display windows at the Assured's premises by theft or attempted theft accomplished by or resulting from the smashing or cutting of such windows shall not exceed:

(i) the amount stated in the Schedule when the premises are open for business or when the Assured or any of their employees (other than security personnel) are present at, or in attendance at, the premises.
(ii) the amount stated in the Schedule at all other times.

It is a condition precedent to the liability of the Underwriters in respect of loss by theft that all showcases, cupboards containing stock and the rear of all display windows be locked and keys removed therefrom at all times, other than during the process of items being added or removed by a responsible authorised person.

It is further warranted that all items of jewellery, when on display, be kept in such locked showcases, cupboards or display windows with keys removed.

Subject otherwise to Policy terms and conditions

**6. MYSTERIOUS DISAPPEARANCE EXTENSION**

Notwithstanding the contents of Exclusion no.21, this insurance is extended to cover the property insured against mysterious loss or unexplained shortage up to the limit stated in the Schedule

**7. TERRORISM CLAUSE (Wordings are subject to change as per prevailing Pool guidelines)**

**INSURING CLAUSE**

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Schedule, it is hereby agreed and declared that notwithstanding anything stated in the 'Terrorism Risk Exclusion" of

this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of terrorism, subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, 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 cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of terrorism by the duly empowered government or Military Authority.

Provided that If the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, para military forces, police or any other authority constituted by the government for maintaining law and order.

**LOSSES EXCLUDED**

This cover shall not indemnify loss of or damage to property caused by any or all of the following:

1. Loss by seizure or legal or illegal occupation;
2. Loss or damage caused by:
   (i) Voluntary abandonment or vacation,
   (ii) Confiscation, commandeering, nationalisation, requisition, detention, embargo, quarantine, or any result of any order of public or government authority, which deprives the Insured of the use or value of its property;
3. Loss or damage arising from acts of contraband or illegal transportation or illegal trade;
4. Loss or damage directly or indirectly arising from or in consequence of the seepage and or discharge of pollutants or contaminants, which pollutants and contaminants shall include but not be limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment;
5. Loss or damage arising directly or indirectly from or in consequence of chemical or biological emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;
6. Loss or damage arising directly or indirectly from or in consequence of asbestos emission, release, discharge, dispersal or escape or asbestos exposure of any kind;
7. Any fine, levy, duty, interest or penalty or cost or compensation/damages and/or other assessment which is incurred by the Insured or which is imposed by any court, government agency, public or civil authority or any other person;
8. Loss or damage by electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorised instructions or code or the use of any electromagnetic weapon. This exclusion shall not operate to exclude losses (which would otherwise be

covered under this Policy) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile;

9. Loss or damage caused by vandals or other persons acting maliciously or by way of protest or strikes, labour unrest, riots or civil commotion;
10. Loss or increased cost occasioned by any public or government or local or civil authority's enforcement of any ordinance or law regulating the reconstruction, repair or demolition of any property insured hereunder;
11. Any consequential loss or damage, loss of use, delay or loss of markets, loss of income, depreciation, reduction in functionality, or increased cost of working;
12. Loss or damage caused by factors including but not limited to cessation, fluctuation or variation in, or insufficiency of, water, gas or electricity supplies and telecommunications or any type of service;
13. Loss or increased cost as a result of threat or hoax;
14. Loss or damage caused by or arising out of burglary, house breaking, looting, 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;
15. Loss or damage caused by mysterious disappearance or unexplained loss;
16. Loss or damage directly or indirectly caused by mould, mildew, fungus, spores or other micro;organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health;
17. Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.

LIMIT OF INDEMNITYAs mentioned in the policy schedule.

EXCESSAs mentioned in the policy schedule.

**CANCELLATION CLAUSE**

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 midterm purely for the purpose of coinciding with the accounting year of the insured, prorate 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.

Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.

If the cancellation is for any other purpose, refund of premium will only be allowed after charging short term scale rates.

Note: The definitions, terms and conditions of main Policy save as modified or endorsed herein shall apply.

**SANCTIONS LIMITATION AND EXCLUSION CLAUSE**

No (re)insurer shall be deemed to provide cover and no (re) insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provisions of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## Contact Us

| **Claim Intimation:** | **Claim document submission at address** |
|---|---|
| **Contact Us -**<br>022 6158 2020/ 022 6234 6234<br>**Email**: care@hdfcergo.com | The Manager<br>Claims Department<br>HDFC ERGO General Insurance Company Limited<br>6th Floor Leela Business Park<br>Andheri Kurla Road, Andheri East<br>Mumbai-400059<br>India |

## GRIEVANCE REDRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Centre - 022 6158 2020 / 022-6234 6234
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.
If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at:

**The Complaint & Grievance Redressal Cell,**
**HDFC ERGO General Insurance Company Limited**
**D-301,3rd Floor, Eastern Business District (Magnet Mall),**
**LBS Marg, Bhandup (West),**
**Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address:

**To the Chief Grievance Officer**
**HDFC ERGO General Insurance Company Limited**
**D-301, 3rd Floor, Eastern Business District (Magnet Mall),**
**LBS Marg, Bhandup (West),**
**Mumbai - 400078, Maharashtra**
**e-mail:** cgo@hdfcergo.com

Grievance may also be lodged at IRDAI Integrated Grievance Management system - https://bimabharosa.irdai.gov.in
You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com , https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.
Grievance may also be lodged at IRDAI Integrated Grievance Management System https://igms.irda.gov.in

## ANNEXURE A

**Ombudsman Details**

The contact details of the Insurance Ombudsman offices are as below-

| Office Details | Jurisdiction of Office<br>Union Territory, District) |
|---|---|
| **AHMEDABAD**<br>**Office of the Insurance Ombudsman,**<br>Jeevan Prakash Building, 6th floor,<br>Tilak Marg, Relief Road,<br>Ahmedabad – 380 001.<br>Tel.: 079 - 25501201/02<br>Email: oio.ahemdabad@cioins.co.in | Gujarat, Dadra & Nagar Haveli, Daman and Diu. |
| **BENGALURU**<br>**Office of the Insurance Ombudsman,**<br>Jeevan Soudha Building, PID No. 57-27-N-19<br>Ground Floor, 19/19, 24th Main Road,<br>JP Nagar, Ist Phase, Bengaluru – 560 078.<br>Tel.: 080 - 26652048 / 26652049<br>Email: oio.bengaluru@cioins.co.in | Karnataka. |
| **BHOPAL**<br>**Office of the Insurance Ombudsman,**<br>1st floor,"Jeevan Shikha",<br>60-B, Hoshangabad Road,<br>Opp. Gayatri Mandir, Arera Hills<br>Bhopal – 462 011.<br>Tel.: 0755 - 2769201 / 2769202 / 2769203<br>Email: oio.bhopal@cioins.co.in | Madhya Pradesh, Chhattisgarh. |
| **BHUBANESWAR**<br>**Office of the Insurance Ombudsman,**<br>62, Forest park,<br>Bhubaneswar – 751 009.<br>Tel.: 0674 - 2596461 | Odisha. |

| | |
|---|---|
| /2596455/2596429/2596003<br>Email: oio.bhubaneswar@cioins.co.in | |
| **CHANDIGARH**<br>**Office Of The Insurance Ombudsman,**<br>Jeevan Deep Building SCO 20-27,<br>Ground Floor Sector- 17 A,<br>Chandigarh – 160 017.<br>Tel.: 0172-2706468<br>Email: oio.chandigarh@cioins.co.in | Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh. |
| **CHENNAI**<br>**Office of the Insurance Ombudsman,**<br>Fatima Akhtar Court, 4th Floor, 453,<br>Anna Salai, Teynampet,<br>Chennai – 600 018.<br>Tel.: 044 - 24333668 / 24333678<br>Email: oio.chennai@cioins.co.in | Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry). |
| **DELHI**<br>**Office of the Insurance Ombudsman,**<br>2/2 A, Universal Insurance Building,<br>Asaf Ali Road,<br>New Delhi – 110 002.<br>Tel.: 011 - 46013992/23213504/23232481<br>Email: oio.delhi@cioins.co.in | Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh. |
| **GUWAHATI**<br>**Office of the Insurance Ombudsman,**<br>Jeevan Nivesh, 5th Floor,<br>Near Pan Bazar , S.S. Road,<br>Guwahati – 781001(ASSAM).<br>Tel.: 0361 - 2632204 / 2602205 / 2631307<br>Email: oio.guwahati@cioins.co.in | Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. |
| **HYDERABAD**<br>**Office of the Insurance Ombudsman,**<br>6-2-46, 1st floor, "Moin Court",<br>Lane Opp.Hyundai Showroom ,<br>A. C. Guards, Lakdi-Ka-Pool,<br>Hyderabad - 500 004.<br>Tel.: 040 - 23312122 / 23376991 /<br>23376599 / 23328709 / 23325325<br>Email: oio.hyderabad@cioins.co.in | Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry. |

| | |
|---|---|
| **JAIPUR**<br>**Office of the Insurance Ombudsman,**<br>Jeevan Nidhi – II Bldg., Gr. Floor,<br>Bhawani Singh Marg,<br>Jaipur - 302 005.<br>Tel.: 0141- 2740363<br>Email: oio.jaipur@cioins.co.in | Rajasthan. |
| **KOCHI**<br>**Office of the Insurance Ombudsman,**<br>10th Floor, Jeevan Prakash, LIC Building,<br>Opp to Maharaja's College Ground,<br>M.G.Road, Kochi - 682 011.<br>Tel.: 0484 - 2358759<br>Email: oio.ernakulam@cioins.co.in | Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry. |
| **KOLKATA**<br>**Office of the Insurance Ombudsman,**<br>Hindustan Bldg. Annexe, 7th Floor,<br>4, C.R. Avenue,<br>Kolkata - 700 072.<br>Tel.: 033 - 22124339 / 22124341<br>Email: oio.kolkata@cioins.co.in | West Bengal, Sikkim, Andaman & Nicobar Islands. |
| **LUCKNOW**<br>**Office of the Insurance Ombudsman,**<br>6th Floor, Jeevan Bhawan, Phase-II,<br>Nawal Kishore Road, Hazratganj,<br>Lucknow - 226 001.<br>Tel.: 0522 - 4002082 / 3500613<br>Email: oio.lucknow@cioins.co.in | Districts of Uttar Pradesh : Lalitpur, Jhansi, 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**<br>**Office of the Insurance Ombudsman,**<br>3rd Floor, Jeevan Seva Annexe,<br>S. V. Road, Santacruz (W),<br>Mumbai - 400 054.<br>Tel.: 022 - 69038800/27/29/31/32/33<br>Email: oio.mumbai@cioins.co.in | List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N, S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai. |

| | |
|---|---|
| **NOIDA**<br>**Office of the Insurance Ombudsman,**<br>Bhagwan Sahai Palace<br>4th Floor, Main Road, Naya Bans, Sector 15,<br>Distt: Gautam Buddh Nagar, U.P-201301.<br>Tel.: 0120-2514252 / 2514253<br>Email: oio.noida@cioins.co.in | State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur. |
| **PATNA**<br>**Office of the Insurance Ombudsman,**<br>2nd Floor, Lalit Bhawan, Bailey Road,<br>Patna 800 001.<br>Tel.: 0612-2547068<br>Email: oio.patna@cioins.co.in | Bihar, Jharkhand. |
| **PUNE**<br>**Office of the Insurance Ombudsman,**<br>Jeevan Darshan Bldg., 3rd Floor,<br>C.T.S. No.s. 195 to 198, N.C. Kelkar Road,<br>Narayan Peth, Pune – 411 030.<br>Tel.: 020-24471175<br>Email: oio.pune@cioins.co.in | State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region |
| **THANE**<br>**Office of the Insurance Ombudsman,**<br>2nd Floor,Jeevan Chintamani Building,<br>Vasantrao Naik Mahamarg,<br>Thane (West)- 400604<br>Tel.: 022-20812868/69<br>Email: oio.thane@cioins.co.in | Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East,<br>M/West, N, S and T." |