

TECH SURAKSHA

POLICY WORDING

Notes

This insurance contract is established on the basis of the declarations and representations made and documents furnished (including the proposal form) by the insured and insured's agent(s)/broker(s) to the company, all of which constitute an integral part of this contract of insurance.

This contract combined with the policy schedule contains the full insurance terms, conditions, definitions, exclusions, extensions and limitations. Please read the entire policy carefully and keep it safe. This policy and the policy schedule, along with extensions if any and endorsements if any, terms and conditions is a legal contract between you, the insured, and us, the insurers. Please examine it thoroughly to ensure it meets your requirements and that you understand its terms and conditions. If it does not, please advise the company immediately.

If the insured shall make any claim knowing the same to be false or fraudulent, as regards any amount or otherwise, this contract shall become void at the option of the insurer and all rights hereunder shall be forfeited.

PREAMBLE

This Policy consists of

- i. the Policy wording; and
- ii. each endorsement issued by the **Company** and attached to and intended to be attached to the Policy wording or intended by the **Company** to form part of this Policy; and
- iii. the **Policy Schedule**.

The Policy wording and the **Policy Schedule** are to be read together. Any word or expression given a specific meaning in Section 3. Definitions will mean the same wherever else it appears unless specially stated otherwise.

OPERATIVE CLAUSE

Upon receipt of written proposal and declaration along with premium from the **Insured** (as named in the **Policy Schedule**), SBI General Insurance Company Limited (hereafter referred to as "the **Company**") agrees to indemnify the **Insured** as per the Insuring clause contained hereafter.

SECTION 1: INSURING CLAUSE

Subject to all of the terms, exclusions, limitations and conditions contained herein or otherwise endorsed hereon, the **Company** agrees to indemnify such **Loss** for which **Insured** is held legally liable because of Liability imposed by law or assumed in an **Insured Contract** by reason of any **Financial Injury**, caused by or arising out of the failure:

1. of the **Insured Information and Network Technology Product** to perform the function or to serve the purpose intended, due to defect, deficiency, inadequacy, or dangerous condition in the Insured product; or
2. of the **Insured** to perform the **Professional Services or Information and Network Technology Based Services**, in accordance with the terms and conditions of a contract or agreement.

Provided, it is caused by a **Wrongful Act** to which this coverage applies and **Claim** for the same is first made against the **Insured** during the **Policy Period** and notified to the **Company** during the **Policy Period** or applicable extended reporting period. No cover is provided under this contract for serial **Losses** if the first such **Loss** occurred before **retroactive date**.

The **Company** will indemnify the **Insured** only up to the **Limit of**

Liability as stated in the **Policy Schedule** for:

- i. all amount which the Insured becomes legally liable to pay as compensation (excluding punitive, exemplary, indirect, consequential, multiple portion of any multiplied damages award, aggravated and liquidated damages);
- ii. Defence Cost;
- iii. Supplementary Payments.

The Liability provided above does not apply to:

- i. any Injury, **Wrongful Act, Claim, Suit** or other circumstances reported, in whole or part, to the **Company** or any other Insurer before the beginning of the **Policy Period**; or **Deemed Known**, before the beginning of the **Policy Period**, that could reasonably be expected to result in any payment under this insurance;
- ii. Injury arising out of any **Wrongful Act**; or continuation or resumption of any **Wrongful Act or Deemed Known**, before the beginning of the **Policy Period**, to have been committed.

SECTION 2: POLICY EXTENSIONS

The **Company** agrees to pay **Loss** to the **Insured** under this section provided that such **Loss** under the applicable policy extension is subject to all of the terms and conditions of this Policy, schedule and endorsements attached to and forming part of the Policy, **deductible** (unless otherwise expressly excluded); the inclusion of any policy extension shall not automatically increase the aggregate Limit of Liability.

2.1. Court attendance costs

The **Company** agrees to provide for court attendance fees incurred by employees of **Insured**, or by partners, principals, or directors of **Insured's** if they are legally compelled to attend a civil proceeding as a witness in a **Claim** covered by this policy.

The sublimit under this extension shall be as mentioned in the schedule of the Policy and no **deductible** shall apply. This sublimit shall be within the Limit of Liability and not in addition to the aggregate Limit of Liability as mentioned in the schedule.

2.2. Defamation

The **Company** agrees to pay the **Insured** against liability for compensation arising from any **Claim** made against **Insured** for defamation, libel, slander harassment, trespass, false arrest, wrongful detention or imprisonment.

2.3. Estates and legal representatives

The **Company** agrees to include in the definition of '**Insured**' the estate, heirs, legal representatives or assigns of **Insured's** in the event of the death or incapacity of **Insured** in respect of a civil liability that would have been covered by Insuring clause had it been if **Insured** were alive or had capacity, provided that such estate, heirs, legal representatives or assigns shall observe and be subject to all terms of this policy in so far as they can apply.

2.4. Intellectual Property Rights

The **Company** agrees to pay **Insured** against liability for compensation arising from any **Claim** made against **Insured** for any unintentional infringement of copyright, trademark, registered design or any plagiarism or breach of confidentiality excluding patents and trade secrets. The onus of proof that such infringement was unintentional lies with **Insured**.

2.5. Loss of Documents

The **Company** will pay on behalf of the insured all damages and

defence costs resulting from the loss of third-party documents which have been destroyed, damaged, lost or mislaid during the Policy Period for which the insured is held legally liable in connection with the Information and Network Technology Based Service performed by the Insured under an Insured Contract

Provided that:

- the loss is discovered by Insured during the Policy Period and reported to the Company during the Policy Period.
- such Liability shall be limited to reimbursement of reasonable costs and expenses incurred by Insured to replace or restore such documents and shall not extend to any consequential or indirect loss; and
- the Company shall not be liable under this extension to pay the loss in respect of damages to documents caused by gradual deterioration, wear and tear, or the action of moths or vermin.

Total liability in respect of all Claims made under this extension shall not exceed limit as specified under the policy schedule.

2.6. Newly Created or Acquired Entity or Subsidiary

If during the **Policy** Period the **Insured** acquires or creates a new **Subsidiary** then that legal entity shall be covered as a **Subsidiary** under this **Policy** with effect from the date of acquisition or creation unless at the time of such acquisition, the legal entity:

- i. Is domiciled in the United States of America or Canada, its territories and possessions and any state or political subdivision thereof;
- ii. Is a Financial Institution
- iii. Has assets greater than the Acquisition Threshold of 25%

If the new **Subsidiary** does not gain coverage because of the conditions mentioned above, then the **Insured** must divulge full information of the new **Subsidiary** for the **Insurer's** assessment of the increased exposure and the **Insurer** may then agree at their absolute discretion to extend cover in return for the payment of additional **Premium** and/or amendments to the terms of this Policy.

Cover under this extension shall only apply in respect to any claim against the **subsidiary** arising from the conduct of technology professional services provided or required to be provided after the date of acquisition or the date the subsidiary was formed or the retroactive date whichever is later.

2.7. Outgoing Principals and Employees

The **Company** agrees to cover former principals, partners, directors and employees of the **Insured** in respect of Legal liability of the **Insured** by the Insuring Clause provided that the definition of **Insured** includes those persons and only in respect of work performed in capacity while being a principal, partner, director or employee of the **Insured**.

2.8. Dishonesty of Employees

The **Company** agrees to pay on behalf of the **Insured**, who is not the actual perpetrator, by reason of liability imposed by law for **financial injury**, because of any dishonest and fraudulent conduct committed by any **employee** while performing duties related to the conduct of their services.

This coverage does not apply to **financial injury** arising out of any dishonest, criminal, fraudulent or malicious conduct committed by or with the consent or knowledge of the **Insured** except the actual perpetrator.

2.9. Vicarious Liability Extension

The **Company** agrees to pay to the **Insured** in respect of any

Claim made against **Insured** arising from any act, error or omission committed or alleged to have been committed by any third party engaged by the **Insured** under a contract for service and for whose acts, errors or omissions the Insured is held legally liable, provided that such coverage shall not extend to such third party

SECTION 3: DEFINITIONS

Wherever used in this Policy in bold face type, the following definitions shall apply.

- 3.1 **"Aircraft"** means any vessel, aircraft or thing made or intended to fly or move in or through the atmosphere or space.
- 3.2 **"Asbestos"** means asbestos in any form, including its presence or use in any alloy, by-product, compound or other material or waste. Waste includes material to be recycled, reconditioned or reclaimed.
- 3.3 **"Bodily Injury"** means any actual, alleged or threatened physical injury, death, illness or disease of or to any person at any time including humiliation, emotional distress, mental anguish or any other form of psychological injury.
- 3.4 **"Claim"** means any written demand for monetary damages, suit or arbitration proceeding made or commenced against the Insured for a Wrongful Act.
- 3.5 **"Computer Systems"** means computers and associated input and output devices, data storage devices, networking equipment, and back up facilities:
 - i. operated by and either owned by or leased to the Insured; or
 - ii. operated by a third-party service provider exclusively for the purpose of providing hosted computer application services to the Insured or exclusively processing, maintaining, hosting or storing the Insured's electronic data, pursuant to a written contract with the Insured for such services.
- 3.6 **"Deductible"** means the amount the Insured must first bear in relation to each Occurrence, as mentioned in the schedule. The deductible applies to all amounts payable under this Policy including defence cost.
- 3.7 **"Deemed Known"** means known by, or that should have been known from the standpoint of a reasonable person in the circumstances of:
 - Insured; or
 - any of **Insured** directors, members, officers or partners (whether or not an **Employee**). Officer will be deemed to include an officer's designee.

Such injury, **Wrongful Act**, **claim**, **Suit** or circumstance, as applicable, will be **Deemed Known** at the earliest time when any such person described above

- i. reports all, or any part, of the injury, Wrongful Act, claim, Suit or circumstance to the Company or any other insurer;
 - ii. receives a **claim** for damages in connection with the injury, **Wrongful Act** or circumstance; or
 - iii. becomes aware:
 - a. that the injury has occurred or has begun to occur; or
 - b. that the **Wrongful Act** has been committed or has begun; or
 - c. of any actual, alleged or threatened injury, **Wrongful Act**, **claim** or **Suit** in connection with the circumstance.
- 3.8 **"Employee"** means the person under a contract of service or apprenticeship with the **Insured**.
 - 3.9 **"Financial Injury"** means economic injury sustained by a person or organization because their property, including software, data and other information that is in electronic form cannot be

used; or is less useful and it includes only that part of economic injury, which results from **Insured's Product or Insured's Service**, or a part or phase of Insured's Product or Insured's Service, that has been accepted.

Insured's Product or Insured's Service, or a part or phase of **Insured's Product or Insured's Service**, will be deemed accepted only when and only to the extent that such product or service (or such part or phase) has been accepted pursuant to the acceptance criteria in effect at the time of acceptance.

But, in no event will such:

- i. product be deemed accepted unless and until possession of the product has been relinquished to perform the function or serve the purpose intended;
- ii. service be deemed accepted unless and until the service has begun.

3.10 "Information and Network Technology Product" means a computer or communications hardware or software, product, or related electronic product, Internet, data or other information in electronic form, network or website which is created, developed, installed, leased or licensed (to others).

3.11 "Information and Network Technology Service" means analysis, technology consulting and training, custom software programming also including installation and integration, computer and software support, and network management services performed by the **Insured** or by others acting on **Insured's** behalf for a fee, (but shall not mean **"Information and Network Technology Products"**).

It also includes the analysis, design, integration, management, maintenance, processing, programming, repair or support services in connection with an **Information and Network Technology Product**.

3.12 "Insured" means:

- i. Any Entity or, **subsidiary** specified as the **Insured** in the Schedule
- ii. Any natural person, who is a principal, partner or director of the Insured or any subsidiary only with respect to the conduct of Named Insured's business
- iii. Any Employee only for acts within the scope of their employment or while performing duties related to the conduct of Named Insured's business.
- iv. Any temporary contractual labour, self-employed person, labour only sub-contractors, solely under contract with, and under the direction and direct supervision of the **Insured** or any **subsidiary** only with respect to the conduct of Named Insured's business

3.13 "Insured Contract" means a contract or agreement pertaining to **Insured's** business in which **Insured** assume the liability of another person or organisation for **Financial Injury** sustained by a third person or organisation, that is caused by a Wrongful Act, to which this insurance applies, committed by the **Insured** or on **Insured's** behalf.

3.14 "Intellectual property rights" means

- i. certification mark, copyright, patent or trademark (including collective or service marks);
- ii. right to, or judicial or statutory law recognizing an interest in, any trade secret or confidential or proprietary non-personal information;
- iii. other right to, or judicial or statutory law recognizing an interest in, any expression, idea, likeness, name, slogan, style of doing business, symbol, title, trade dress or other intellectual property; or

iv. other judicial or statutory law concerning piracy, unfair competition or other similar practices.

3.15 "Limit of Liability" means the applicable Limit of Liability specified in the **Policy Schedule**.

3.16 "Loss" means

- i. damages that the **Insured** becomes legally obligated to pay; and
- ii. **Claim** adjustment expenses related to a **Claim** or **Suit**, to which this insurance applies that seeks such damages.

But it does not include

- i. any consideration owed or paid to any **Insured** in connection with Insured's **"Information and Network Technology Product or Insured's "Information and Network Technology Service**, including any restitution or return of any charges or fees;
- ii. damages, **loss**, cost or expense to perform any obligation assumed by or on behalf of any **Insured**;
- iii. Fines, penalties, punitive or exemplary damages, non pecuniary relief, taxes, or any amount for which an **Insured** is not financially liable, or which is without legal recourse to an **Insured**, or any matter which may be deemed uninsurable under Indian law.
- iv. other damages, **loss**, cost or expense incurred, or agreed to, by or on behalf of any **Insured**, except in an agreed settlement.

3.17 "Occurrence" means a **Wrongful Act** which results in **Financial Injury** neither expected nor intended from the **Insured's** standpoint. All **Financial Injury** arising out of continuous or repeated exposure to substantially the same general conditions will be construed as arising out of one **Occurrence**.

3.18 "Period of Insurance" means the period commencing from the retroactive date as shown in the **Policy Schedule** and terminating on the expiry date as shown in the **Policy Schedule**.

3.19 "Policy Period" means the period commencing from effective date and hour as shown in the **Policy Schedule** and terminating at midnight on the expiry date as shown in the **Policy Schedule**.

3.20 "Policy Schedule" means the schedule of the Insurance or any endorsement schedule provided by the **Company**.

3.21 "Pollution" means pollution or contamination of the atmosphere or of any water, land, or other tangible property.

3.22 "Pollutant" means any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes material to be recycled, reconditions or reclaimed. **Pollutants** shall also mean a hazardous substance as defined under the Indian Public Liability Insurance Act, 1991 or any statutory amendments made thereto or modification thereof, or any other similar law for the time being in force.

3.23 "Property Damage" means actual, alleged or threatened physical loss of or injury to or damage to or destruction of or loss of use of tangible property.

Tangible property does not include any software, data or other information that is in electronic form.

3.24 "Regulatory Authority" is a person or entity established under any act or legislation for the purposes of enforcement of such legislation.

3.25 "Retroactive date" means the date specified as such in the schedule.

3.26 "Subsidiary" means companies in which the Insured, either directly or indirectly through one or more of its Subsidiaries;

- i. controls the composition of the board of directors;
- ii. controls more than half of the voting power; or
- iii. holds more than half of the issued share capital.
- iv. For any Subsidiary or any Insured thereof, cover under this Policy shall only apply to Wrongful Acts committed while such entity is a Subsidiary of the Insured

3.27 "Suit" means a civil proceeding in which damages, to which this insurance applies, are sought. It includes arbitration or other dispute resolution proceedings in which such damages are sought and to which the **Insured** must submit or does submit with consent of the **Company**.

3.28 "Wrongful Act" means any error, unintentional omission or negligent act including all related wrongful acts and all series of continuous, repeated or related wrongful acts.

SECTION 4: NOTIFICATION AND EXTENSION CLAUSE

Should the **Insured** notify the **Company** during the **Period of Insurance** in accordance with General Condition 14.1 of any specific event or circumstance which the **Insured** accept may give rise to a **Claim** or **Claims** which form the subject of Liability by this Policy then acceptance of such notification means that the **Company** will deal with any **Claims** subsequently arising from such circumstance(s) and such **Claim** or **Claims** shall be considered to have been made during the **Policy Period** or the Extended Reporting Period in which the circumstances were first reported to the **Company**. The extension granted under this clause will be subject to the **Claim** being made against the **Insured** within three (3) years from such notice to the **Company**.

SECTION 5: EXTENDED REPORTING PERIOD

In the event of non-renewal or cancellation of this Policy, either by the **Company** for any reason other than for non-payment of premium or by the **Insured**, the **Company** will allow a time limit not exceeding thirty (30) days from the date of expiry or cancellation of the Policy provided no insurance is in force during this extended reporting period for the same interest, for notification of **Claims** for **Occurrences** which had taken place during the **Period of Insurance** but **Claims** thereof could not be made during the **Policy Period**, provided, however, all **Claims** made during the extended reporting period shall be handled as if they were made on the last day of the expiring **Policy Period** and are subject to the limits of Liability and the terms, conditions and exceptions of the Policy.

The extended reporting period does not

- i. extend the Policy Period or change the scope of coverage provided;
- ii. reinstate or increase the Limit of Liability;
- iii. apply to Claims that are covered under any subsequent insurance the Insured purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such Claims;
- iv. apply to any injury, Wrongful Act, Claim, Suit or other circumstance reported, in whole or in part, to the Company or any other insurer before the beginning of the Extended Reporting Period.

SECTION 6: CROSS LIABILITY CLAUSE

Where **Insured** comprises of more than one entity or person, each entity or person is separately paid in respect of **Claims** made against any of them by any other person or party (other than the named **Insured**) subject to Company's total liability not exceeding the **Limits of Liability** stated in the **Policy Schedule**.

SECTION 7: DEFENCE COST

Subject to all of the terms and conditions of this insurance the **Company** will pay all reasonable costs, fees and expenses incurred

by the **Insured** with prior consent of the **Company** in the investigation, defence or settlement of any **Claim** made against the **Insured** and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any **Claim** made or which might be made against the **Insured**, provided such **Claim** or **Claims** are the subject of liability by the Policy. Such costs, fees and expenses are called 'Defence Cost' and it shall serve to reduce the **Limit of Liability** of this Policy as stated in the **Policy Schedule**. The Company's obligations hereunder end when the **Company** has used up the applicable **Limit of Liability**.

SECTION 8: SUPPLEMENTARY PAYMENTS

Subject to all of the terms and conditions of this insurance the **Company** will pay, with respect to a **Claim** or **Suit** to which this insurance applies

- i. reasonable expenses (other than defence cost) incurred by the **Insured** at the request of the **Company** to assist in the investigation, defence or settlement of such **Claim** or **Claims** which are the subject of Liability by the Policy;
- ii. interest on the full amount of a judgment that accrues after entry of the judgment and before the **Company** has paid, offered to pay or deposited in court the part of the judgment that is within the applicable **Limit of Liability**.

Such expenses are called 'Supplementary Payments' and it shall serve to reduce the **Limit of Liability** of this Policy as stated in the **Policy Schedule**.

Supplementary Payments do not include any fine or other penalty.

The Company's obligations hereunder end when the **Company** has used up the applicable **Limit of Liability**

SECTION 9: LIMIT OF LIABILITY

The Company's total liability to pay compensation, **Claimant's** costs, fees and expenses and defence cost shall not exceed the **Limit of Liability** stated in the **Policy Schedule** in the form of Any One Accident (AOA) Limit and Aggregate One Year (AOY) Limit.

i. Any One Accident (AOA) Limit

Any one Accident (AOA) Limit is the most the **Company** will pay for the sum of damages for **Loss** for **Financial Injury** arising out of any one **Occurrence**. Any such sums the **Company** pay will reduce the amount of the applicable Aggregate one Year (AOY) Limit available for any other payment.

If the applicable Aggregate One Year (AOY) Limit has been reduced to an amount that is less than the Any One Accident (AOA) Limit, the remaining amount of such Aggregate One Year (AOY) Limit is the most that will be available for any other payment.

ii. Aggregate one Year (AOY) Limit

Subject to the Any One Accident (AOA) Limit, the Aggregate one Year (AOY) Limit is the most the **Company** will pay for the sum of damages for **Loss** for **Financial Injury**.

Any damages the **Company** pay will reduce the **Limit of Liability**. Payments made by the **Company** by way of the Defence Cost and Supplementary Payments under this insurance contract will reduce the **Limit of Liability**. The Company's obligations hereunder end when the **Company** has used up the applicable Limit of Insurance.

SECTION 10: CLAIMS SERIES CLAUSE

For the purpose of this Policy, where a series of and/or several **Financial Injuries** are attributable directly or indirectly to the same cause, all such **Financial Injuries** shall be added together and all such **Financial Injuries** shall be treated as one **Claim** and such **Claim** shall be deemed to have been made at the point in time when the first of the **Claims** was made in writing. There shall, however, be no coverage for **Claims** made arising from one specific cause, which are made later than 3 years after the first **Claim** of the series.

SECTION 11: DEDUCTIBLE

The **Insured** shall bear the **Deductible** for each and every **Claim**, the amount or percentage of the **Limit of Liability** per any one accident so stipulated in the **Policy Schedule** attached to the Policy. This **Deductible** shall be applicable to **Financial Injury Claims**, inclusive of Defence Cost arising out of any one accident. The Company's liability shall attach for the **Claim** in excess of such **Deductible**.

SECTION 12: TERRITORY AND JURISDICTION LIMITS

The Territory and Jurisdiction limits will be as specified in the Policy schedule

SECTION 13: EXCLUSIONS

13.1 Antitrust and Restraint of Trade

This insurance does not apply to **Financial Injury** arising out of or giving rise to or in any way related to any actual or alleged monopolisation, price discrimination, price-fixing, predatory pricing, trade conduct or violation of any law, regulation or statute relating to thereto regardless of whether this insurance would otherwise apply to all or part of any such alleged or actual injury or damage in absence of such actual or alleged conduct or violation.

13.2 Adjustment, Inspection, Recall or Replacement Expenses

This insurance does not apply to any damages, **Loss**, cost or expense incurred by any **Insured** or others for any **loss** of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- i. **Insured's Information and Network Technology Product**;
- ii. any property containing or incorporating **Insured's Information and Network Technology Product**; or
- iii. any property on which **Insured's Information and Network Technology Service** is or was performed.

This exclusion does not apply to **Financial Injury**, sustained by others, resulting from the **loss** of use of:

- i. **Insured's Information and Network Technology Product**;
- ii. property containing or incorporating **Insured's Information and Network Technology Product**; or
- iii. property on which **Insured's Information and Network Technology Service** was performed;

in connection with the ownership, maintenance or use of **Insured's Information and Network Technology Product or Information and Network Technology Services**

13.3 Aircraft Products

This insurance does not apply to any **Financial Injury** arising out of or connected directly or indirectly with any aircraft product or any missile or spacecraft or aerial devise including any

- i. article, equipment, material, part or spare part installed or otherwise incorporated in, on or under any Aircraft, missile, spacecraft or aerial devise, or furnished or used in connection therewith;
- ii. air or space communication, guidance or navigation system;
- iii. ground control, handling or support equipment or tools furnished or used in connection therewith;
- iv. equipment or tools furnished or used in connection with manufacturing, repairing or servicing any of the foregoing;
- v. blueprints, designs, drawings, information, instructions, manuals, maps, opinions, reports, representations, software, specifications, surveys, training aids, warnings or warranties or engineering or other data furnished or used in connection with any of the foregoing; or
- vi. engineering or other advice, instruction, labour or service

relating to any of the foregoing.

13.4 Asbestos, Asbestos Dust And/or Asbestos Products

This insurance does not apply to any **Financial Injury** arising out of or connected directly or indirectly with

- a. any actual or alleged liability whatsoever for claims in respect of **Loss** or **Losses**, directly or indirectly (exclusively or partially) caused by or resulting from or in consequence of or contributed to by or arising out of or resulting from the existence, production, processing, manufacture, sale, distribution, storage, deposit or use of or in any way involving **Asbestos** or respirable ceramic fibres, or any material containing **Asbestos** or respirable ceramic fibres in whatever form or quantity;
- b. the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of **Asbestos**;
- c. any damages, **Loss**, cost or expense arising out of any:
 - i. demand, order, request or regulatory or statutory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **Asbestos**; or
 - ii. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **Asbestos**.

13.5 Bodily Injury And/ or Property Damage

This insurance does not apply to any **financial injury** arising out of, based upon or attributable to **Bodily Injury** and/ or **Property Damage**, unless arising from an actual or alleged failure to achieve the legally required standard of care, diligence and expertise in performing of the **Professional Services**.

13.6 Contractual Liability

This insurance does not apply to any **Financial Injury** for liability arising out of or connected with liability assumed by the **Insured** under any agreement or contract provided however this exclusion will not apply to the liability which would have been attached to and/ or imposed on the **Insured** in the absence of such agreement or contract.

13.7 Licensing Fees/ Royalty Payments

Arising out of or resulting from any actual or alleged obligation to make licensing fee or royalty payments, including but not limited to the amount or timeliness of such payments;

13.8 Patents and Trade Secret

Arising out of, based upon or attributable to the infringement of or misappropriation of Patents or Trade Secrets;

13.9 Deliberate, Conscious and Intentional Acts

This insurance does not apply to any **Financial Injury** arising out of or caused by the dishonest, deliberate, conscious, criminal, fraudulent or intentional or malicious conduct committed by or with the consent or knowledge of the **Insured**.

13.10 Employment Practices

This insurance does not apply to any liability arising out of, based upon or attributable to any:

- i. actual or alleged employment related: practices, harassment or discrimination; or
- ii. intentional or systemic harassment or discrimination;

13.11 Pricing, Advertising or Gambling

- i. inaccurate, inadequate, or incomplete description of the price of goods, **Information and Network Technology Products or Services**;
- ii. the failure of goods, **Information and Network Technology Products or Services** to conform with any represented quality or performance contained in Advertising; or
- iii. any actual or alleged gambling, contest, lottery, promotional game or other game of chance;

13.12 Expected or Intended Financial Injury

This insurance does not apply to any liability arising out of or connected directly or indirectly with **Financial Injury** intended by the **Insured** or that would be expected from the standpoint of a reasonable person in the circumstances of the **Insured**.

13.13 Government Claims

This insurance does not apply to any damages, **Loss**, cost or expense arising out of any **Claim** or proceeding made by or on behalf of any governmental authority. This exclusion does not apply to **Financial Injury** sustained by a governmental authority resulting from their ownership, maintenance or use of the **Insured's Product** or **Insured's Service**.

13.14 Fines, Penalty and Punitive Damages

This insurance does not apply to any liability arising out of or connected directly or indirectly with fines, penalties, punitive, aggravated, liquidated or exemplary damages or multiple portions of any multiplied damages award or any other damages resulting from the multiplication of compensatory damages, unless insurable by law and unless specifically mentioned in the schedule of the Policy.

13.15 Electrical, Utility and/or Infrastructure Failure

Arising out of, resulting from or alleging any failure or malfunction of electrical or telecommunications infrastructure or services, unless under the **Insured's** operational control.

13.16 Maintenance of Contracts or Licenses

This insurance does not apply to any actual or alleged **Financial Injury** arising out of, any actual, alleged or threatened failure to effect, maintain, procure or secure; or cancellation, lapse, modification, nonrenewal, revocation, suspension or other impairment of, in whole or in part at any time, any bond, insurance, lease, license, order, permit or other contract or agreement that any **Insured** is obligated to maintain, procure or secure in connection with **Insured's Product** or **Insured's Service**.

13.17 Seepage, Pollution and Contamination

This insurance does not apply to any **Financial Injury** arising out of

- i. the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **Pollutants** and/or any contamination therefrom;
- ii. any damages, **Loss**, cost or expense arising out of any:
 - a. demand, order, request or regulatory or statutory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of **Pollutants**; or
 - b. **Claim** or proceeding by or on behalf of a governmental authority or others for damages because of testing

for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of **Pollutants**.

This exclusion applies regardless of whether or not the **Pollution** was accidental, expected, gradual, intended, preventable or sudden.

13.18 Prior Acts

This insurance does not apply to any liability arising out of or due to any **Wrongful Act**, or any event or any **occurrence** prior to the retroactive date which may result into a **Financial Injury** during the **Policy Period** as mentioned in the **Policy Schedule**.

13.19 Radioactivity, Ionizing Radiation or Contamination

This insurance does not apply to any actual or alleged **Financial Injury** arising out of or connected directly or indirectly with

- i. ionising radiation, combustion or contamination by radioactivity from any nuclear fuel or weapon, medical isotope, waste or other material whether occurring naturally or otherwise;
- ii. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- iii. storage, transport, assembly, disassembly, maintenance or operation of any nuclear weapon or nuclear component thereof.

13.20 Strike, Riots and Civil Commotion

Any **Loss**, **Financial Injury**, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection Strike, riots and civil commotion regardless of any other cause or event contributing concurrently or in any other sequence to the **Loss**.

13.21 War and Terrorism, Invasion and Act of Foreign Enemy

This insurance does not apply to any liability arising out of or connected directly or indirectly with or occasioned by, happening through or in consequence of

- i. war, warlike action by military, invasion, act of foreign enemy, hostilities (whether war be declared or not) including any action in hindering or defending against any actual or expected attack, by any government, sovereign or other authority using military personnel or other agents;
- ii. civil war, rebellion, revolution, insurrection or military or usurped power including any action by any governmental authority in hindering or defending against any of these;
- iii. any act of terrorism, piracy or hijack;
- iv. legal liability arising directly or indirectly as a result of or in connection with Terrorism (including, without limitation, contemporaneous or ensuing **Loss** or damage or legal liability caused by fire and/or looting and/or theft) regardless of whether this insurance would otherwise apply to all or part of any such damages, **Loss**, cost or expense in the absence of any of the foregoing.

13.22 Delay in Delivery or Failure to Deliver

This insurance does not apply to any actual or alleged **Financial Injury** arising out of or connected directly or indirectly with any actual, alleged or threatened delay in delivery of or failure to deliver **Insured's Information and Network Technology Product** or part or phase of **Insured's Information and Network Technology Product**.

13.23 Delay in Performance of or Failure to begin Service

This insurance does not apply to any actual or alleged Financial Injury arising out of or connected directly or indirectly with any actual, alleged or threatened delay in performance of or failure to begin **Insured's Information and Network Technology Service** or part or phase of **Insured's Information and Network Technology Service**.

13.24 Unauthorised Access or Security Breach

This insurance does not apply to any actual or alleged **Financial Injury** arising out of or connected directly or indirectly with any actual, alleged or threatened security breach of, unauthorised access to or unauthorised use of:

- i. **Insured's Information and Network Technology Product;**
- ii. any property containing or incorporating **Insured's Information and Network Technology Product;**
- iii. any property on which **Insured's Information and Network Technology Service** is or was performed;

by any person or organisation (including any Insured), regardless of whether this insurance would otherwise apply to all or part of any such actual or alleged injury in the absence of any such actual, alleged or threatened breach, access or use.

SECTION 14: General Conditions

14.1 The **Insured** shall give written notice to the **Company** as soon as reasonably practicable, but not later than the expiry of Policy or applicable extended reporting period, of any **Claim** made against the **Insured** (or any specific event or circumstance that may give rise to a **Claim** being made against the **Insured**) and which forms the subject of Liability under this Policy and shall give all such additional information as the **Company** may require. Every **Claim**, writ, summons or process and all documents relating to the event shall be forwarded to the **Company** immediately they are received by the **Insured**.

14.2 The **Company** will have the right, but in no case the obligation, to take over and conduct in the name of the **Insured** the defence of any **Claim** and will have full discretion in the conduct of any proceedings and in the settlement of any **Claim** and having taken over the defence of any **Claim**, may relinquish the same.

All amounts expended by the **Company** in the defence settlement or payment of any **Claim** will reduce the **Limit of Liability** specified in the **Policy Schedule**. In the event the **Company**, in its sole discretion, chooses to exercise its right pursuant of this condition, no action taken by the **Company** in the exercise of such right will serve to modify or expand in any manner, what the **Company's** liability or obligations would have been had it not exercised its rights under this condition.

14.3 No admission, offer, promise or payment shall be made or given by or on behalf of the **Insured** without the written consent of the **Company**.

14.4 The **Insured** shall give all such information and assistance as the **Company** may reasonably require. The **Insured** shall at all times in addition to their obligations set out in General Condition 14.1 above provide such information to and co-operate with the **Company** or their appointed representative.

14.5 The **Insured** shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes

the information supplied to the **Company** at the time when this Policy was effective, and the **Company** may amend the terms of this Policy according to the materiality of such change.

14.6 The **Company** may at any time pay to the **Insured** in connection with any **Claim** or series of **Claims** under this Policy, to which the **Limit of Liability** applies, the amount of such limit (after deduction of any sums already paid) or any lesser amount for which such **Claims** can be settled and upon such payment and/or settlement being made, the **Company** shall relinquish the conduct and control of and be under no further liability in connection with such **Claims**.

14.7 The Policy and the **Policy Schedule** shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Policy or the **Policy Schedule** shall bear such specific meaning wherever it may appear. The terms, conditions and exclusions of this Policy (and any phrase or word contained therein) shall be interpreted in accordance with Indian Law.

14.8 Where the premium is based on the **Insured's** estimates, the **Insured** shall keep accurate records and after expiry of the **Period of Insurance**, declare as soon as possible such details as the **Company** require. The premium shall then be adjusted and any additional premium as the case may be collected from the **Insured**.

14.9 This Policy does not cover liability which at the time of happening of any event resulting into such liability, be **Insured** by or would, but for the existence of this Policy, be **Insured** by, any other Policy (but not a Errors And Omission Liability Insurance) or Policies, except in respect of any **Excess** beyond the amount which could have been payable under such Policy/Policies, had this Insurance not been effected.

14.10 The insurance afforded by this Policy is excess over any other valid and collectable insurance available to the **Insured**. Valid and collectable insurance includes any self-insurance plan which would be applicable to the **Loss**.

14.11 In the event of liability arising under the Policy or the payment of **Claim** under the Policy, the **Limit of Liability** per Any One Year under the Policy shall get reduced by the extent of quantum of liability paid or to be paid in respect of such **Claim**. Under no circumstances, it shall be permissible to reinstate the **Limit of Liability** to the original level, even on payment of extra premium unless specifically agreed and endorsed for.

14.12 On the **Occurrence** of any **Loss** within the scope of cover under the Policy, the **Insured** shall allow the Investigator or any agent of the **Company** to inspect the material items and assist and not hinder or prevent the **Company** or any of its agents in pursuance of their duties on happening of **Loss**.

If the **Insured** does not comply with the provisions of this Clause or other obligations cast upon the **Insured** under this Policy, in terms of the other clauses in the Policy documents, all benefits under the Policy shall be forfeited, at the option of the **Company**.

14.13 No **Claim** shall be payable under this Policy unless the cause of action arises in India, unless otherwise specifically provided in the Schedule to this Policy. All **Claims** shall be payable in India in Indian Rupees only.

14.14 The **Company** have no duty to provide coverage under this insurance unless **Insured** and any other involved **Insured** have fully complied with all of the terms and conditions of this insurance.

14.15 This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit the

Company from providing insurance.

14.16 Cancellation

In case of any fraud, misrepresentation, or suppression of any material fact either at the time taking the Policy or any time during the currency of the earlier policies, **Company** may at any time cancel this policy by sending the **Insured** 15 days notice by registered letter or email, at the **Insured's** last known address or email id provided and in such event Insurer shall refund to the **Insured** a pro-rata' premium for unexpired period of Insurance subject to no **Claim** has occurred up to date of cancellation. Insurer shall, however, remain liable for any **Claim** which arose prior to the date of cancellation.

The **Insured** may at any time cancel this policy by giving a written notice to the **Company** and in such event Insurer shall allow refund of premium at short period rate only provided no **Claim** has occurred up to the date of cancellation.

Short Period Rate Chart

Period (Not exceeding)	Rate
1 Month	25% of the Annual rate
2 Months	35% of the Annual rate
3 Months	50% of the Annual rate
4 Months	60% of the Annual rate
6 Months	75% of the Annual rate
8 Months	85% of the Annual rate
Exceeding 8 Months	Full Annual Premium

14.17 Reasonable Care

The **Insured** shall exercise reasonable care that only competent **Employees** are employed and shall take all reasonable steps to prevent **Occurrence** and to comply with all statutory or other obligations and regulations imposed by any authority and shall maintain the **Premises** and all works, machinery and plant in sound condition. In the event of the discovery of any defect or danger the **Insured** shall forthwith cause such defect or danger to be made good or remedied and in the meantime shall cause such additional precautions to be taken as the circumstances may require.

14.18 Fraudulent/wilful act or misrepresentation of facts

The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a **Claim** being fraudulent or any fraudulent means or devices being used by the **Insured** or any one acting on his behalf or if any **Loss** or **Financial Injury** be occasioned by the wilful act or with the connivance of the **Insured** to obtain any benefit under this Policy.

14.19 Contribution

If at the time of the happening of any **Loss** or **Financial Injury** covered by this Policy, there shall be any Errors and Omission Liability Insurance or other insurance effected by the **Insured** or by any other person covering the same liability, then the **Company** shall not be liable to pay or contribute more than its rateable proportion of such liability.

14.20 Subrogation

In the event of payment under this Policy, the **Company** shall be subrogated to all the **Insured's** rights or recovery thereof

against any person or organisation, and the **Insured** shall execute and deliver instruments and papers necessary to secure such rights.

The **Insured** and any **Claimant** under this Policy 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**, before or after **Insured's** indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or Liability, to which the **Company** shall be or would become entitled or subrogated.

14.21 Other Insurance

This Policy shall apply in excess of any other valid and collectible insurance available to any **Insured**, including any self-Insured retention or **deductible** portion thereof unless such other insurance is written only as specific excess insurance over the Limit of Liability of this Policy with the prior consent of the **Company**.

14.22 Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the **Insured** and the **Company** to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of the courts of India and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

14.23 Arbitration clause

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

14.24 Currency

Premiums, limits, **Deductible**, retentions, **Loss** and other amounts under this insurance contract are deemed to be expressed and payable in Indian Rupees currency unless specifically agreed. If judgment is rendered, settlement is denominated or another element of **Loss** is expressed in currency other than Indian Rupees, then the payment under this insurance shall be made in Indian Rupees at prevailing exchange rate on the date that the final judgment is rendered, the amount of the settlement is agreed upon or the other element of **Loss** is due, respectively.

14.25 Changes

This insurance may be amended by a written endorsement from the date of such endorsement which becomes part of this insurance. The endorsement must be signed by one of the **Company's** authorised representatives.

14.26 Legal Action

No person or organisation has a right under this insurance to join the **Company** as a party or otherwise bring the **Company** into a **Suit** seeking damages from an **Insured** or sue the **Company** on this insurance unless all of the terms and conditions of this insurance have been fully complied with.

A person or organisation may sue the **Company** to recover on an agreed settlement or on a final judgment against an **Insured** obtained after an actual trial in a civil proceeding or arbitration or other alternative dispute resolution proceeding but the **Company** will not be liable for any damages, **Loss**, cost or expense not payable under the terms

and conditions of this insurance or in excess of the applicable Limits of Insurance.

The terms and conditions of this insurance shall be governed by and construed in accordance with the laws of India. If any person or organisation sues the **Company** on this insurance or as a result of a dispute arising out of, in connection with or relating to this insurance, then such legal proceeding against the **Company** must be brought in and determined exclusively in the courts of India.

SECTION 15: Conditions Precedent to Liability of the Company

It is hereby understood and agreed that this insurance shall not apply to and does not cover any liability, whatsoever for any **Claim** in respect of **Loss** or **Losses** directly or indirectly (exclusively or partially) arising out of, resulting from, or in consequence of failure of the **Insured** to meet the following conditions, these are the conditions precedent to the Company's liability:

- 15.1 **Insured** has taken required government/regulatory approvals and has followed related rules & regulations;
- 15.2 **Insured** maintains satisfactory details in respect of record keeping and traceability of the **Insured's Information and Network Technology Product** and **Insured's Information and Network Technology Service** and provide the same to the **Company** (as and when required by the Underwriters);
- 15.3 **Insured's Information and Network Technology Products** follows Product Safety guidelines applicable to the country where the product is sold;
- 15.4 Retroactive coverage is applicable on following conditions being complied with
 - i. no break/gap in between the insurance periods;
 - ii. no known or reported **Losses** for last 5 years, unless declared to the **Company** before inception of Policy and agreed by the **Company**;
 - iii. the insurance has been **Claims** made since the retroactive date;
 - iv. Retroactive cover is restricted to limit/coverage in place during relevant **Policy Period** (but retroactive cover not exceeding this Policy coverage);

- 15.5 **Insured** has to notify in writing to the **Company** of the **Claims** made against the **Insured** or any adverse incident that might lead to a **Claim** under this **Policy**. This notification must be given to the **Company** within **Policy Period** or applicable **extended reporting period**.

Subject otherwise to the terms and conditions of this Policy, except for the specific terms, conditions and exclusions made applicable.

15.6 Grievance Redressal Mechanism

If you may have a grievance that requires to be redressed, you may contact the us with the details of the grievance through

Stage 1

If you are dissatisfied with the resolution provided or for lack of response, you may write to head.customercare@sbigeneral.in; We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint. For Senior Citizens: Senior Citizens can reach us at seniorcitizengrievances@sbigeneral.in. Toll Free - 1800 22 1111 / 1800 102 1111 Monday to Saturday (8 am - 8 pm)

Stage 2

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any

response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at: gro@sbigeneral.in or [contact at: 022-42412070](tel:022-42412070).

Address: Grievance Redressal Officer, 9th Floor, A & B Wing, Fulcrum Building, Sahar Road, Andheri (East), Mumbai 400 099

List of Grievance Redressal Officers at Branch: <https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf>

Stage 3

In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may Register your complaint with IRDAI on the below given link <https://bimabharosa.irdai.gov.in/Home/Home>

Stage 4

If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for Redressal of your Grievance. The details of the Insurance Ombudsman can be accessed at <https://www.cioins.co.in/Ombudsman>

If Your issue remains unresolved You may approach IRDAI by calling on the Toll-Free no. 155255 or You can register an online complaint on the website <http://iqms.irda.gov.in>

The contact details of Ombudsman offices attached as Annexure I to this Policy document.

ANNEXURE I - LIST OF OMBUDSMEN OFFICES

Office Details	Jurisdiction of Office
Shri. Kuldip Singh Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Mr. Vipin Anand Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL - Shri R. M. Singh Insurance Ombudsman 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 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh.

BHUBANESHWAR – Shri. Suresh Chandra Panda Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH - Mr. Atul Jerath Insurance Ombudsman 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 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI - Shri. Segar Sampathkumar Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI - Shri. Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI - Shri. Somnath Ghosh Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Shri. N. Sankaran Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR - Shri. Rajiv Dutt Sharma Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM – Shri. G. Radhakrishnan Insurance Ombudsman Office of the Insurance Ombudsman,	Kerala, Lakshadweep, Mahe-a part of

2nd Floor, Pulinat Bldg., Opp. Cochin Shipyards, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in	Union Territory of Puducherry.
KOLKATA – Shri. P. K. Rath Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW – Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Srawasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI - Shri. Bharatkumar S. Pandya Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/ 30/31 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
NOIDA – Shri. Chandra Shekhar Prasad Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, 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 – Shri. N. K. Singh Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE – Shri. Vinay Sah Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor,	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan
C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Region).