SURAKSHA AUR BHAROSA DONO

KIDNAP, RANSOM AND EXTORTION INSURANCE
POLICY WORDING

INSURING AGREEMENT

In consideration of payment of the premium, and in reliance on the warranties and representations made by the Insured and its agent(s) in the application, including the proposal form and all other written statements and materials furnished to the Company in conjunction with such application, the Company agrees to indemnify the Insured for insured losses directly caused by insured events.

INSURED EVENTS

1. Kidnapping or alleged kidnapping; or
2. Extortion:

a. Personal extortion; or

b. Property damage extortion; or

c. Cyber extortion; or

3. Wrongful detention; or
4. Hijacking

INSURED LOSSES

1. Ransom monies that are lost in transit
2. Consultant and advisor costs
3. The following expenses incurred during or as a result of an insured event, to the extent that they are reasonable and necessary:
   a. reward monies
   b. ransom loan interest
   c. travel and accommodation
   d. continuing salary
   e. replacement salary
   f. relative's salary
   g. personal financial loss
   h. negotiator fees
   i. interpreter fees
   j. forensic analyst fees
   k. increased costs of security
   l. medical fees
   m. rest and rehabilitation expenses
   n. communication costs
   o. retraining costs
   p. business interruption loss
4. Personal accident
5. Judgments, settlements and defence costs

DEFINITIONS

1. Advisory means a formal recommendation of an appropriate authority that the covered person(s) specifically, or a class of person(s) that includes a covered person(s), leave a host country or not travel to the host country,
2. Appropriate authority means the United States Department of State, the Foreign & Commonwealth Office of the United Kingdom, Foreign Affairs and International Trade Canada, or similar authority of the country of residence of the Insured or covered person(s).
3. Business interruption loss means the Insured's loss of earnings, but not exceeding the actual reduction in earnings, less charges and expenses which do not necessarily continue during the interruption of business, resulting from necessary interruption of business caused directly and solely by an insured event(s). The maximum Limit of Insurance for all business interruption loss will not exceed the amount set forth in the Schedule . The waiting period for all business interruption loss will be six (6) hours.
4. Communication costs means the costs of equipment, recording equipment and advertising incurred solely and directly to obtain the release of a kidnapped, hijacked or detained covered person(s), or required during an extortion negotiation.
5. Company means SBI General Insurance Co Ltd.
6. Computer system means a computer and all input, output, processing, storage, off-line media library and communication facilities which are connected to such computer, provided that such computer and facilities are owned and operated or leased and operated by the Insured.
7. Computer virus means any unauthorised instructions designed to damage, destroy, corrupt or delete electronic data.
8. Consultant and advisor costs means reasonable fees and expenses of the Company's approved kidnap/ransom and extortion or public relations consultant or other independent security or public relations consultants, provided the Company has given prior consent to the use of such other consultants to act on the Insured's behalf.
9. Continuing salary means the amount of compensation paid by the Insured to the covered person(s) at an annual rate including but not limited to the average bonuses, commissions, cost of living adjustments or foreign tax reimbursements the covered person(s) would normally receive, including contributions to pension and benefit programs (at the level in effect on the date of the insured event) that the Insured continues to pay to or on behalf of the covered person(s) for the duration of the insured event.

   Such compensation will be paid until the earliest of the following:

   a. up to sixty (60) days after the release of the covered person(s) from a kidnapping, wrongful detention or hijacking if the covered person(s) has not yet returned to work; or

   b. discovery of the death of the covered person(s); or

   c. one hundred and twenty (120) days after we receive the last credible evidence that the covered person(s) is still alive; or

   d. sixty (60) months after the commencement of the insured event.

10. Covered person(s) means:

    a. all directors, officers and employees of the Insured and any other person(s) specified in Schedule;

    b. the spouse, or domestic partner, relative, fiancé or fiancée, or lineal descendant or a living ancestor, including step-parents, step-children, step-siblings, foster children, adopted children, adopted parents and spouses thereof, of either the covered person(s) or the spouse of the covered person(s);

    c. a person normally resident or employed in the household and/or grounds of a covered person;

d. a guest in the home of a covered person;

e. a guest or customer of the Insured while on the insured's premises, or on board any vehicle, aircraft or waterborne vessel owned or leased by the Insured or a covered person(s);

f. a person who is temporarily employed for the sole purpose of negotiating and/or delivering ransom monies.

11. Cyber extortion means a threat or connected series of threats communicated to the Insured for the purpose of demanding ransom monies to damage electronic data by introducing a computer virus.

12. Disablement means permanent total or partial physical disability of a covered person(s) including but not limited to paralysis or loss, or loss of use of any body part.

13. Earnings means net profit plus payroll expense, taxes, interest, rents and all other operating expenses earned and incurred by the Insured.

14. Electronic data means a representation of information, knowledge, facts, concepts or instructions which are processed and stored in a computer system.

15. Employee means any salaried personnel in the Insured's employ. Employee(s) does not include independent contractors, leased or temporary employees, volunteers or students.

16. Extortion means personal extortion, property damage extortion or cyber extortion.

17. Forensic analyst fees means the reasonable fees and expenses of independent forensic analysts engaged by the Company.

18. Guest(s) means any person visiting the premises, or travelling in a motor vehicle, aircraft, train or waterborne vessel with any director, officer or employee of the Insured, for social or business purposes.

19. Hijacking means the illegal holding under duress, for a period in excess of six (6) hours, of a covered person(s) while travelling on any aircraft, motor vehicle, train, waterborne vessel or any other form of public or private transportation.

20. Increased costs of security means the security costs solely due to kidnapping, extortion or hijacking including but not limited to hiring of security guards, hiring of armoured vehicles and overtime pay to existing security staff, for a period of up to ninety (90) days, provided however that the Company's approved consultant, or other independent security consultants approved by the Company, has specifically recommended such security measures.

21. Informant means any person other than a covered person(s) providing information not otherwise obtainable, solely in return for a reward offered by the Insured.

22. Insured means the person or entity specified in the Schedule,.

23. Interpreter fees means the reasonable fees and expenses of a qualified interpreter(s) assisting the Insured or covered person(s) during an insured event

24. Judgments, settlements and defence costs means the judgment or settlement amount, and costs incurred with the Company's consent, as a result of any claim or suit brought by or on behalf of a covered person(s) (or the heirs, estate, or legal representatives of a covered person(s)) against the Insured solely and directly as a result of an insured event provided such suit or claim is brought within twenty (24) months of the release or death of a kidnapped or wrongfully detained covered person(s), or of the last credible extortion threat occurring during the policy period, but in no event longer than sixty (60) months after the commencement of the insured event.

25. Kidnapping means any event or connected series of events of seizing, detaining or carrying away by force or fraud of one or more covered person(s), excluding a minor by parents thereof, by person(s) for the purpose of demanding ransom monies.

26. Loss of extremity means the permanent physical separation or the total and irrecoverable loss of use of a digit or part thereof or an ear, nose or genital organ or part thereof by deliberate mutilation.

27. Loss of limb means loss by separation or the total and irrecoverable loss of use of a hand at or above the wrist or a foot at or above the ankle.

28. Loss of sight means loss of sight of one or both eyes that is certified as being entire and irrevocable by a qualified practitioner specializing in ophthalmology and approved by the Company.

29. Lost in transit means lost as a result of destruction, disappearance, confiscation or wrongful appropriation while being delivered to person(s) demanding the ransom monies by any person who is authorised to do so by the Insured or covered person(s).

30. Medical fees means the costs of medical services and hospitalization costs incurred by a covered person(s), or other person(s) directly involved in the handling or negotiating of an insured event and/or the handling of ransom monies, and paid by the Insured as a result of an insured event within thirty six (36) months either following the release of the victim(s) or the last credible extortion threat occurring during the policy period, including but not limited to any costs for treatment by a neurologist or psychiatrist, costs for cosmetic surgery, and expense of confinement for such treatment.

31. Negotiator fees means reasonable fees and expenses of an independent negotiator(s) engaged by the Insured or covered person with the prior approval of the Company.

32. Permanent total disablement means disablement that necessarily and continuously disables a covered person from attending to every aspect of his normal business or occupation for a period of twelve (12) calendar months and, at the end of such period is certified by two qualified medical practitioners approved by the Company as being beyond hope of improvement. If the covered person has no normal business or occupation, the disablement must confine him/her immediately and continuously to the house and disable him/her from attending to his normal duties.

33. Personal accident means being loss of limb, loss of sight, loss of extremity, permanent total disablement or death sustained by a covered person(s), solely and directly as a result of an insured event, or attempt thereat, provided that such injury causes the death or disablement of the covered person(s) within twelve (12) calendar months from the commencement of the insured event. Insured losses will not exceed those specified in the Schedule. If a covered person(s) disappears during the policy period and his/her body is not found within 36 months after his or her disappearance and sufficient evidence is produced to the Company that leads it to conclude that he/she sustained death solely and directly as a result of an insured event, the Company will pay the death benefit under this insurance. The person or persons to whom such a sum is paid will agree to refund such benefit if the covered person(s) is subsequently found to be living.

34. Personal extortion means any threat or connected series of threats communicated to the Insured or covered person(s):

a. to kill, physically injure or kidnap a covered person(s), provided that ransom monies are not in the possession of a covered person(s) at the time of the threat; and/or

b. to disclose or use any confidential, private or secret information unique to the covered person(s) for the purpose of demanding ransom monies.

35. Personal financial loss means loss suffered by a covered persons(s) solely and directly as the result of the physical inability of such person(s) to attend to personal financial matters while a kidnapping, wrongful detention or hijacking victim. Coverage will include but not be limited to loss(es) that result from such person's failure to renew insurance contracts, failure to exercise stock options, failure to respond to margin or loan calls by financial institutions and failure to pay off personal loans or a mortgage. Claims will be payable to the Insured where applicable.

36. Policy period means the period stated in the Schedule.

37. Premises means that portion of any real property that is occupied by the Insured as a place to conduct business or a residence occupied by any of the Insured's directors, officers or employees who are listed in the Schedule.

38. Product tampering means actual or publicised wrongful alteration or contamination of any products manufactured or handled by the Insured.

39. Property damage extortion means any threat or connected series of threats communicated to the Insured or a covered person(s) to:

a. damage physically or pollute any premises or other real or personal property owned or leased by the Insured, or for which the Insured is legally liable, including fixtures, livestock, fine art, machinery, or equipment; and/or

b. commit a product tampering; and/or

c. reveal a trade secret or other proprietary information of the Insured. for the purpose of demanding ransom monies.

40. Proprietary information means any confidential, private or secret information unique to the Insured or the Insured's business.

41. Ransom loan interest means interest costs for a loan from a financial institution made to the Insured or covered person(s) for the purpose of paying ransom monies, provided the loan is repaid within seven (7) days of the Insured receiving reimbursement from the Company.

42. Ransom monies means any monies that the Insured or covered person(s) has paid or lost under circumstances of insured events 1 or 2. The term monies as used herein includes cash, monetary instruments bullion, or the fair market value of any securities, property or services

43. Relative's salary means the amount of compensation normally received by a relative of a kidnapping, wrongful detention or hijacking victim, and paid by the Insured, who leaves his or her employment in order to assist in the negotiations for the release of the victim. Cover will continue only until the earliest of the conditions in the definition of continuing salary (a)-(d) is satisfied.

44. Replacement salary means the amount of compensation paid by the Insured at an annual rate, of an individual newly hired to conduct the specific duties of the covered person(s) while he/she is held by the kidnappers or wrongfully detained, and continuing only until the earliest of the conditions in the definition of continuing salary (a)-(d) is satisfied.

45. Rest and rehabilitation expenses means costs of meals and recreation incurred by the kidnapping, wrongful detention, or hijacking victim and spouse and/or children incurred within twelve (12) months following the release of the kidnapping, wrongful detention, or hijacking victim.

46. Retraining costs means the costs of job retraining for the kidnapping, wrongful detention, or hijacking victim, including but not limited to salary while being retrained, and costs of external training courses.

47. Reward monies means the amount paid by the Insured or other covered person(s) as reward to an informant for information relevant to an insured event.

48. Trade secret means a secret process, formula, tool, mechanism, or compound known to the Insured, but not patented, used directly to produce some article of trade having a commercial value.

49. Travel and accommodation means

a. costs incurred by the Insured or covered person(s) while attempting to negotiate an incident covered under an insured event; and

b. travel costs of a covered person(s) to join his or her immediate family upon their release following an insured event, and the travel costs of an employee to replace such covered person(s); and

c. travel costs to evacuate, or hotel costs of, a covered person(s) and/or relative living in the same household as the covered person(s) who is the victim of a kidnapping or extortion threat covered under this Policy.

50. Wrongful detention means an act or connected series of acts of arbitrary or capricious involuntary confinement of a covered person(s) by other(s) acting as agent(s) of or with the tacit approval of any government or governmental entity, or acting or purporting to act on behalf of any insurgent party, organization or group..

EXCLUSIONS

The Company will not be liable for any loss arising out of, based upon, attributable to or involving, directly or indirectly, any of the following:

1. the fraudulent, dishonest, or criminal acts of the Insured or a covered person(s), or any person authorized by the Insured to have custody of ransom monies. This exclusion will not apply to the payment of ransom monies by a covered person(s) in a situation where local authorities have declared such payment illegal; or

2. monies or property surrendered away from the premises in any face to face encounter involving the use or threat of force or violence unless surrendered by a person in possession of such monies at the time of such surrender for the sole purpose of conveying it to pay an extortion or demand for ransom monies previously communicated to the Insured or a covered person(s); or

3. monies or property surrendered on the premises unless brought onto the premises after the demand for ransom monies for the purpose of paying such demand; or

4. In respect of wrongful detention only:

a. any actual or alleged violation of the laws of the host country by the Insured or a covered person(s), or failure of a covered person(s) to maintain and possess duly authorised and issued required documents and visas, unless the Company can determine that such allegations were intentionally false, fraudulent, and malicious and made solely to achieve a political, propaganda, or coercive effect upon or at the expense of the covered person(s); or

b. failure of a covered person(s) to evacuate from the host country within ten (10) days after issuance of an advisory by an appropriate authority; or

c. travel to any country(ies) in respect of which an advisory is in force; or

d. any covered person(s) who is an active member of any governmental organization, official law enforcement, or military force.

LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Schedule and the provisions of this section is the most the Company will be liable for, regardless of the number of:
   a. Covered persons; or
   b. Claims made or suits brought; or
   c. Persons or organisations making claims or bringing suits.
2. All loss resulting from an insured event and arising from the same, continuous, related, or repeated conditions or incidents will be treated as arising out of one insured event. if it is evident from the demand for ransom monies or the making of the demand that insured events are or were carried out in furtherance of one another, they shall be deemed to be connected and to constitute one single insured event
3. The limit for each loss stated in Schedule is the most the Company will reimburse the Insured for loss resulting from any one insured event.

CONDITIONS

1. Confidentiality

   The Insured will use all reasonable efforts not to disclose the existence of this insurance.

2. Insured duties

   In the case of an insured event and, in the case of a kidnapping or extortion, prior to the payment of ransom monies, the Insured will:

   a. make every reasonable effort to determine that the kidnapping, extortion, wrongful detention, or hijacking has actually occurred; and
   b. give immediate oral and written notice to the Company with periodic and timely updates concurrent with activity occurring during the incident; and
   c. if it appears to be in the best interest of a covered person(s), notify the national or other appropriate law enforcement agency having jurisdiction over the matter; and
   d. ensure that a senior official of the Insured agrees to the payment of the ransom monies

   In the event of a claim or suit that may give rise to a claim for judgment, settlement and defence costs, it is a condition precedent to the Company's liability that the Insured will:

   a. immediately notify the Company of any such claim or suit; and
   b. not admit liability or make an offer or promise of payment; and
   c. cede control of the defence of such a claim or suit to the Company should the Company require, and cooperate with the Company in conducting the defence of any such claim or suit.

   The Insured will use all reasonable efforts to seek the co-operation of covered persons.

3. Due diligence

   The Insured will use due diligence and do, and concur in doing, all things reasonably practicable to avoid or diminish any losses insured under this Policy.

4. Violations of applicable law

   Notwithstanding anything contained in Schedule, Territory, or anything else to the contrary no matter where located, if coverage for a claim under this Policy is in violation of any applicable economic, trade or other sanction or law, then coverage for that claim will be null and void.

5. Concealment, misrepresentation, or fraud

   This Policy will be null and void in case of fraud, concealment, or misrepresentation by the Insured of a material fact concerning:

   a. this insurance or the procurement thereof; or
   b. a covered person(s); or
   c. the Insured's interest in a covered person(s); or
   d. any loss or claim presented to the Company under this Policy.

6. Notice of loss

   In the event of an incident that may give rise to a claim under this Policy, the Insured will as a condition precedent to the obligations of the Company under this Policy:

   a. send to the Company a written notice of a claim or loss as soon as practicable after the alleged insured event commenced providing at their own expense all the detailed particulars and evidence regarding the cause of the insured event and the amount of claims under the Policy; and
   b. comply with Condition 7., Statement of Loss; and
   c. in addition, the Insured must provide the Company with periodic and timely updates concurrent with activity occurring during the incident. All notifications must be in writing and properly addressed to the Company at address shown in the Schedule

7. Statement of loss

   The Insured will file a detailed, sworn Statement of Loss with the Company as soon as practicable after the commencement of an insured event, but in no event more than twelve (12) months after initial notice to the Company of the insured event.

8. Assistance and cooperation

   The Insured will cooperate with the Company in all matters relating to this insurance. This may include attending hearings and trials, securing and giving evidence, obtaining the attendance of witnesses, assisting in effecting settlements, and in conducting litigation, arbitration or other proceedings.

9. Examination under oath

   The Insured, as often as may be reasonably required, will exhibit to any person designated by the Company all affected product(s) whether salvageable or otherwise, and will submit to examination under oath by any person named by the Company, and subscribe the same; and as often as may reasonably be required, will produce for examination all books of account, vouchers, bills, invoices, schedules, accounting information, and any documentation relating to the Insured's calculation of its loss, or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Company or the Company's representative, and will permit extracts and copies thereof to be made.

10. Other insurance

    The insurance provided under this Policy will be excess over any other valid and collectible bond or insurance. If the Insured has other insurance against a loss covered by this Policy that purports to be excess of this insurance, we will not be liable under

this Policy for a greater proportion of such loss and claims expenses than the applicable Limit of Insurance stated in the Schedule bears to the total applicable limit of insurance of all valid and collectible insurance against such loss. If the Insured has other insurance provided by a SBI General Insurance Co Ltd company against a loss covered by this Policy, the maximum Limit of Insurance under all policies will not exceed the highest applicable Limit of Insurance available under any one Policy.

11. Non-accumulation of liability

Regardless of the number of years this Policy continues in force, or is renewed, and of the number of premiums payable or paid or any other circumstances whatsoever, liability under this Policy with respect to any losses will not be cumulative from year to year or policy period to policy period. Where there is more than one Insured shown in the Schedule, the aggregate Limit of Insurance for losses sustained by any or all of them will not exceed the amount for which the Company would be liable if all losses were sustained by any one of them.

12. Non-employee directors

In the event that any of the Insured's director(s), who is not an employee thereof, is a covered person(s) under any other similar Policy or Policies issued by the Company or its affiliates and a loss as respects such director is reported under this Policy and one or more such other Policies, then the aggregate liability for the Company and its affiliate(s) for each loss will not be cumulative and will in no event exceed the highest Limit of Insurance applicable to each loss under any one such Policy.

13. Cancellation

The SBIGIC may at any time cancel the Policy by sending the Insured 15 days notice by registered letter, at the Insured's last known address and in such event the SBIGIC shall refund to the Insured a pro-rata' premium for unexpired period of Insurance.

The Insured may also at any time cancel the Policy by giving a written notice to the SBIGIC and in such event the SBIGIC shall allow refund of premium at the SBIGIC's short period rates as per the Table given here below, provided no claim has occurred up to the date of cancellation.

Policy run period	% of Annual Premium Refundable
Up to one month	75% of annual rate
Up to three months	50%of annual rate
Up to six months	25% of annual rate
Exceeding six months	Nil

The SBIGIC shall not be bound to accept any renewal premium nor to give notice that such is due.

14. Subrogation

In the event of any payment under this Policy, the Company will be subrogated to the Insured's rights. In such case the Insured will execute all documents required and will do everything necessary to secure and preserve such right including the execution of such documents necessary to enable the Company to bring suit in the Insured's name.

15. Recoveries

In the event of any payment under this Policy, all recoveries, less the actual cost to the Company of recovery, will be distributed firstly to the Company for all amounts paid by the Company under this Policy and any remainder will be paid to the Insured.

16. Authorisation

By acceptance of this Policy, the Insured listed in Item 1 of the Schedule agrees to act on behalf of any of its subsidiaries with respect to the giving and receiving of any return premiums that may become due under this Policy, the acceptance of endorsements, and the giving or receiving of any other notice provided for in the Policy; and these subsidiaries agree that such Insured will act on their behalf.

17. Consolidate-merger

If, through either (1) consolidation or merger with, (2) acquisition of the majority stock ownership of, or (3) acquisition of the assets of, some other entity, exposures are created which are covered by this Policy and not originally part of the Insured based on the original description at the time of Policy issuance, the Insured will give the Company written notice of consolidation, merger, or acquisition within ninety (90) days of such consolidate, merger or acquisition and upon the Company's acceptance of such additional exposure, will Company an additional the pay premium computed from the date of the consolidation, merger or acquisition to current premium period.

18. Arbitration

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

19. Inspection and audit

The Company may examine and audit the Insured's business documents, relating to the subject matter of this insurance, until three (3) years after this Policy has expired or has been cancelled. Any premium due for exposures which exist but were not reported to the Company will be determined by audit.

20. Action against the Company

No suit, action or proceeding for recovery of any loss under this Policy will be sustainable in any court of law, equity or other tribunal unless all requirements of this Policy are complied with and the same be commenced within twelve (12) months after a Statement of Loss has been filed with the Company by the Insured, not to exceed seventy two (72) months after the initial date of the Insured Event.

21. Choice of law and forum

The construction, validity and performance of this Policy will be governed by the laws of India. The Company and the Insured hereby expressly agree that all claims and disputes will be brought for adjudication in the Courts of India.

22. Changes

Notice to any representative of the Company or knowledge possessed by any representative or by any person will not effect a waiver or a change in part of the Policy or stop the Company from asserting any right under the terms of this Policy, nor will the terms of this Policy be waived or changed, unless agreed to in writing by the Company.

23. Non-assignment

This Policy will not be assigned or transferred without the Company's written consent.

24. Notices

Except as indicated to the contrary herein, all notices, applications, demands and requests provided for in this Policy will be in writing and will be given to or made upon either party as its address shown in the Schedule.

25. Titles of paragraphs

Titles of paragraphs are inserted solely for convenience of reference and will not be deemed to limit, expand, or otherwise affect the provisions to which they relate.

26. Severability, construction and conformance to statute

a. If any provision contained in this policy is, for any reason, held to be invalid, illegal, or unenforceable in any respect, it is hereby deemed to be severed and to have no effect on any other valid, legal and enforceable provisions of this policy.

b. If any provision contained in this policy is, for any reason, held to be invalid, illegal or unenforceable, it will be construed by limiting it so as to be valid, legal, and enforceable to the extent compatible with applicable law.

c. Any provisions of this policy which are in conflict with the statutes or regulations of the state or country wherein this policy is issued are hereby amended to conform to such statutes or regulations.

27. Jurisdiction

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 SBIGIC 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.

28. Abandonment

In no case whatsoever shall the SBIGIC be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the SBIGIC shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a Court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

Grievance Redressal Mechanism

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

Stage 1:

If you wish to register your grievances directly with us, you may write to us at head.customercare@sbigeneral.in or gro@sbigeneral.in or callour toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date ofreceipt of your complaint. In our initial acknowledgement of receipt letter, we will provide the name and title of the person who is handling your Grievance. This person will have the authority necessary to investigate and resolve the Grievance.

Details of our Grievance Redressal Officer is mentioned on our website at https://www.sbigeneral.in/grievance-redressal

Note: The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.

Alternatively, you may Register your grievance with the regulator through Bima Bharosa which is a grievance redressal platform provided bythe Insurance Regulatory and Development Authority of India (IRDAI). You may access the Bima Bharosa Portal using the following link: https://bimabharosa.irdai.gov.in/Home/Home

Stage 2: Escalation to Insurance Ombudsman

If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.

Submit your Grievance online:

https://www.cioins.co.in/Ombudsman

SURAKSHA AUR BHAROSA DONO

LIST OF OMBUDSMEN OFFICES

Office Details	Areas of Jurisdiction
AHMEDABAD 2nd Floor, Shree Jayshree Ambica Chambers, Nr. C U Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380014. Tel: 27546150, Fax: 079-27546142 Email: insombalhd@rediffmail.com	Gujrat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BHOPAL 1st Floor, 117, Zone II (Above D M Motors Pvt. Ltd.), Maharana Pratap Nagar, Bhopal - 462011 Tel: 2578100, 2578102, 2578103 Fax: 0755-2578103 Email:insombmp@satyam.net.in	Madhya Pradesh Chattisgarh.
BHUBANESWAR 62, Forst Park, Bhubaneshwar - 751009. Tel: 2535220 Fax: 0674 - 2531607 Email: susantamishra@yahoo.com, ioobbsr@vsnl.net	Orisa
CHANDIGARH S.C.O No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17 D, Chandigarh - 160017 Tel: 2706196 EPBX: 0172-2706468 Fax: 0172-2708274	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.
CHENNAI Fatima Akhtar Court, 4th Floor, 453 (Old 312) Anna Salai, Teynampet, Chennai 600018 Tel: 24333678, 24333668, 24335284 Fax: 044-24333664 Email: insombud@md4.vsnl.net.in	Tamil Nadu and Union Territories- Pondicherry Town and Karaikal (Which are part of Union Territory of Pondicherry)
DELHI 2/2A, Universal Insurance Bldg, Asaf Ali Road, New Delhi 110002 Tel: 23239611 Fax: 011-23230858 Email: insombudsmandel@netcracker.com	States of Delhi and Rajasthan

Office Details	Areas of Jurisdiction
HYDERABAD 6-2-46, Yeturu Towers, Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, Hyderabad 500004 Tel: 55574325, Fax: 040-23376599 Email: insombud@hd2.vsnl.net.in	Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry
KOCHI 2nd Floor, CC 27/2603 Pulinat Bldg., Opp. cochin Shipyard, M.G.Road, Ernakulam 682015 Tel: 2373334, 2350959 Fax: 0484-2373336 Email: insuranceombudsmankochi@hclinfinet.com	Kerela and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry
KOLKATA North British Building 29, N S Road, 3rd Floor, Kolkatta 700001 Tel: 22212666, 22212669 Fax: 033-22212668	West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands
LUCKNOW Jeevan Bhavan, Phase 2, 6th floor, Nawal Kishore Road, Hazaratganj, Lucknow 226001 Tel: 0522-2201188, 2231330, 2231331 Fax 0255 2231310 Email: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
MUMBAI 3rd Floor, Jeevan Seva Annexe (above MTNL) S V Road, Santacruz (W), Mumbai 400054 Tel: 26106889, EPBX: 022-26106889 Fax: 022 26106052, 26106980 Email: ombudsman.i@hclinfinet.com	Maharshtra and Goa
GUWAHATI Aquarius Bhaskar Nagar, R G Baruah Road, Guwahati 781021 Tel: 2413525 EPBX: 0361-2415430 Fax: 0361-2414051	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura