SURAKSHA AUR BHAROSA DONO

SBI General Livestock Policy

POLICY WORDING

PREAMBLE

SBI General Insurance (hereinafter called the **"Company"**) will provide insurance cover to the Person/Person(s) (hereinafter called the **"Insured"**) based on the Proposal made and agreed premium paid, for the **Policy Period** stated in the **Schedule** or during any further period for which the Company may accept payment for the renewal or extension of this **Policy,** subject always to the following terms, conditions, exclusions, and limitations and the **Schedule.** This **Policy** records the agreement between the **Company** and the **Insured** and sets out the terms of insurance and obligations of each party.

2. Definitions

The words or expressions defined below have specific meanings ascribed to them wherever they appear in this **Policy.** For purposes of this **Policy,** please note that references to the singular or masculine include references to the plural or to the female.

1. **Accident** means a sudden, unforeseen, uncontrollable unexpected and unintentional physical event to the **Animal** insured caused by external, violent and visible means.
2. Age means the completed **Age** of the **Animal** on his/her most recent birthday as per the English calendar
3. **Animal** means four legged domestic animals specifically mentioned in the **Schedule.**
4. **Bank Rate:** Bank Rate means Bank rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1st day of the financial year in which the claim has fallen due).
5. **Cattle** means any of various chiefly domesticated mammals of the genre Bos, including Milch Cows and Buffaloes, Calves/Heifers, Stud Bulls, Bullocks (Castrated Bulls) and Castrated Male Buffaloes, Mithun (Gayal) often raised for dairy, draft, breeding and meat purpose.
6. **Company/Insurer** means SBI General Insurance Company Limited.
7. **Cross Breed** means one of whose parents is of foreign breed and the other of Indian Breed.
8. Date of **Commencement of Risk** means the date and time from which insurance cover starts.
9. **Deductible** means the amount stated in the **Schedule,** which shall be borne by the **Insured** first in respect of each and every claim made under this **Policy.** The Company's liability to make any payment under this Policy is the amount in excess of **Deductible.**
10. **Exotic** means where both of the parents are of foreign breed and include an **Animal** born in India as well as those born abroad.
11. **Famine** is an extreme and prolonged state of hunger in a considerable proportion of masses of a country or a region that results in widespread and acute malnutrition and death by starvation or diseases due to the inadequacy of food and nutrition.

For the purposes of this Policy, the declaration of a **Famine** can only be made upon the recommendation of the respective State Government/s

12. **Indigenous** means where both of the parents are of Indian Breed.
13. **Insured** means the Person(s) named as **Insured** in the **Schedule** to the **Policy.**
14. **Livestock** means domestic animals not limited to **Cattle,** Sheep, Goats, Pigs, Camel, Horses, Mules, Donkey, Yak, Elephant, Rabbit and the like raised for home use or for profit, mainly on a farm and as specifically mentioned in **Schedule** to this **Policy.**
15. **Natural Calamities** means Earthquake, Lightning, Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation, Landslide including rockslide and Bush Fire.
16. **Policy** means the proposal, the Schedule, this **Policy** document, and any endorsement attaching to or forming part hereof, either at inception or during the **Policy Period.**
17. **Policy Period** means the date on which the Insurance commences and the date on which the cover under this Policy expires as specifically appearing in the **Policy Schedule.**
18. **Proposal form** means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.

    Explanation: (i) "Material Information" for the purpose of these regulations shall mean all important, essential and relevant information and documents explicitly sought by insurer in the proposal form.

    (ii) The requirements of "disclosure of material information" regarding a proposal or policy, apply both to the insurer and the prospect, under these regulations.
19. **Schedule/Policy Schedule** means the **Schedule** attached to and forming part of this **Policy** specifying the details of the **Insured,** cover that applies, the **Sum Insured,** the **Policy Period** and the Sub-limits to which benefits under the **Policy** are subject to, including any annexures and/or endorsements, made to or on it from time to time, and if more than one, then the latest in time.
20. **Sum Insured** means the amount set out in the **Schedule** against each **Animal** covered in the **Policy** and the same would be 100% of the market value/agreed value. The market Value of the animal to be insured will be assessed and agreed jointly by the beneficiary, authorized veterinary doctor and Insurer.
21. **Unskilful Treatment** means that the term signifies improper or incompetent treatment ; it may result either from ignorance, neglect, or wilfulness;
22. **Veterinary Doctor** means a Veterinarian (Veterinarians diagnose and treat diseases and dysfunctions of animals) who is Certified with a degree from a recognized College/University in India and duly registered with the State/Indian Veterinary Council and whose Registration shall be in force on the date of Examination/Certification.
23. **Theft** means the act of stealing, specifically, the felonious taking and removing of property, with intent to deprive the rightful owner of the same and includes larceny.
24. **Scheme** means all types of **cattle** subsidized by various projects/scheme of Government like National Livestock mission (NLM), National Livestock Development Board (NLDB), State Livestock Development Board (SLDB) etc State or Central Sponsored Scheme.
25. **Non-Scheme** means animals other than **Scheme Animals,** owned by/belonging to individual or corporate, dairy farms, cooperative/corporate dairy funded by various financial institutions etc.
26. **Complaint or Grievance** means written expression (includes communication in the form of electronic mail or other electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale of an insurance policy or related services by insurer and /or by distribution channel.

26. **Distribution Channels** include insurance agents and intermediaries or insurance intermediaries and any persons or entities authorized by the Authority to involve in sale and service of insurance policies
27. **Mis-selling** means sale or solicitation of policies by the insurer or through distribution channels, directly or indirectly by
    a) exercising undue influence, use of dominance position or otherwise; or
    b) making a false or misleading statement or misrepresenting the facts or benefits, or
    c) concealing or omitting facts, features, benefits with respect to products, or
    d) not taking reasonable care to ensure suitability of the policy to the policyholders.
28. **Salvage** The amount that is assessed which the damaged asset will fetch in the open market.This amount is deducted from the claim amount.
29. **Solicitation** means the act of approaching a prospect or a policyholder by an insurer or by a distribution channel with a view to persuade the prospect or a policyholder to purchase or to renew an insurance policy.
30. **Unfair trade practice** shall have the meaning ascribed to such term in the Consumer Protection Act, 2019, as amended from time to time.

3. Base Coverage

The **Company** will indemnify the **Insured** against the Death of the insured **Livestock** as described in the **Schedule** and belonging to the **Insured** as specified in the **Schedule**, due to below mentioned perils:

i. Natural Calamities
ii. Fire
iii. Aircraft Damage, Missile testing operations
iv. Riot, Strike.
v. Famine
vi. Surgical Operations
vii. Accident
viii. Disease contracted during the Policy Period

4. Add-On Covers

The below mentioned Add-on covers shall be available to **Insured,** only if opted and additional premium is paid, as per the terms and conditions of the **Policy:**

4.1 Permanent Total Disablement (PTD)

The **Company** shall pay towards the Permanent Total Disablement of following **insured Animals,** up to the limit specified in the **Schedule.**

i. In the case of Milch **cattle,**

   -The disablement which results in permanent and total incapacity to conceive or yield milk;

ii. In the case of Stud Bulls,

   The disablement which results in permanent and total incapacity for breeding purpose.

iii. In the case of other covered **Animals** (except Pigs, Sheep, Goats and Rabbits)
   The disablement which results in permanent and total incapacity for the purpose of use mentioned in the **Proposal Form**

Provided,

a. Under this cover, the liability of the **Company** is limited to % mentioned in **Policy Schedule.** This condition is applicable to both **Scheme** and **Non-Scheme Animal,** unless otherwise agreed by the **Company.**

4.2 Theft of Animal

The **Company** shall pay in respect of the permanent loss of the insured **Animal** (other than Pigs, Sheep, Goats and Rabbits) being lost or stolen and no recovery is made till 30 days, provided.

i. The liability of the **Company** to pay the claim under this cover is limited to **Sum Insured** specified in the **Schedule** and subject to **Deductible.**

a. Theft:The basis of indemnity will be specified percentage of market value of the **Insured** animals prior to happening of the Insured event subject to a maximum of the Sum **Insured.** Indemnity limit for claim payable under Theft shall not exceed 60% of the market value of the **Insured** animal.

ii. The claim under this cover shall be processed only if the adequate proof of theft is produced, i.e. a copy of FIR report from Police/Local Government bodies, reports for verification & Non Traceable Report from Police Station in whose jurisdiction theft has occurred or such act committed within 30 days from the date of theft of **insured Animal**

4.3 Transit Cover Beyond 80 Kms (By Rail, Road)

Under this option, the **Company** shall waive off the General Exclusion mentioned in Section-5, clause (5.1), sub clause(6) of this **Policy.** Such waiver, if allowed, shall be expressly mentioned in the **Schedule.**

4.4 Waiver of Waiting Period

Under this option, the **Company** shall waive off the Waiting Period condition mentioned in Section-5, clause(5.1),(sub clause3) of this Policy. Such waiver, if allowed, shall be expressly mentioned in the **Schedule.**

4.5 Waiver of Deductible

Under this option, the **Company** shall waive off the **Deductible** condition mentioned in the Schedule. Such waiver, if allowed, shall be expressly mentioned in the **Schedule.**

5. Exclusions

5.1 General Exclusions

The **Company** shall not be liable under this **Policy** for any claim/s arising out of:

1. Malicious or wilful injury or neglect, overloading, unskilful treatment or use of **Animal insured** for purpose other than as stated in the **Policy** without the consent of the **Company** in writing.
2. **Accidents** and/or diseases contracted prior to commencement of risk.
3. Death of **insured Animal** due to diseases contracted within 15 days from the Date of **Commencement of Risk,** unless such insurance is a continuous renewal with us without any break of the **Policy** that was in force or Add-On cover 4.4, Waiver of Waiting Period, is opted under this **Policy.**
4. Intentional slaughter of the **insured Animal** except in case where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified **Veterinary Doctor** appointed by the **Company** or in cases where destruction is resorted to by order of lawfully constituted authority in such case(s), any compensation received by the Insured will be deducted from the claim amount payable by the **Company.**

5. Transportation by Air/Sea.
6. Transportation beyond 80kms unless Add-On cover 4.3, Transit Cover Beyond 80kms, is opted under the **Policy.**
7. PTD is not covered unless Add On Cover 4.1 Permanent Total Disablement (PTD) is opted under the Policy.
8. Missing, straying, theft (unless Add-On Cover 4.2 Theft of Animal, is opted under the **Policy**) or clandestine sale of the **Animal** insured,
9. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequence thereof or attempt there at.
10. Any **Accident,** loss, destruction, damage or legal liability directly or indirectly caused by or contributed to or arising from ionizing radiation or contamination by radioactivity from any source whatsoever, or from nuclear material or weapons or any consequence thereof.
11. All the claims received without intact identification by the way of Ear Tag (or micro-chip).
12. Legal liability, if any, arising out of the use of the **Animal** insured.
13. Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the **Insured** to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism.
14. Any consequential loss, however arising.

5.2 Specific Exclusions (Applicable to listed Livestock)

1. Specific Exclusions applicable to Cattle

i. Diseases such as Rinderpest, Black Quarter, Haemorrhagic Septicaemia, Foot & Mouth, Anthrax and Theileriosis unless the **Animal** (s) is / are inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the **Company** prior to **Cattle** contracting these diseases resulting in death.

ii. Pleuropneumonia in respect of **Cattle** in Lakhimpur and Sivasagar (Sibsagar) District of Assam.

iii. Brucellosis in stud/ breeding bulls.

iv. Any death and disability arising out of bullock cart racing/sports/related activities in case of bullocks

2. Specific Exclusion applicable to Sheep & Goat

i. Enterotoxaemia, Sheep Pox, Goat Pox, Rinderpest, FMD, Anthrax, Haemorrhagic Septicaemia, Black Quarter. These diseases are covered if the **Animal** is successfully inoculated (protected) and necessary Veterinary Certificate for such inoculation/s is submitted to the **Company.**

ii. Disability of any Kind.

3. Specific Exclusions applicable to Pig

i. Disability of any kind

ii. Breeding and farrowing risk

iii. Swine flu is covered if the **Animal** is successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the **Company.**

4. Specific Exclusions applicable to Camel

i. Famine: Death due to scarcity of food.

5. Specific Exclusions applicable to Horse/Pony/Mule/Donkey/Yak

i. Racing, hunting and bloodstock purpose.

ii. Diseases like Glanders, South African Horse Sickness, Rinderpest, Anthrax, Black Quarter, Foot and Mouth Disease, Tetanus.

6. Specific Exclusion applicable to Elephant

i. Haemorrhagic Septicaemia, Anthrax and Rabies unless inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the **Company.**

7. Specific Exclusions applicable to Rabbit

i. Pasteurellosis infection

ii. Culling, Cannibalism and intentional slaughter.

iii. Undergrowth

iv. Myxomatosis: This disease is covered if the rabbits are successfully inoculated and necessary Veterinary Certificate for such inoculation/s is submitted to the **Company.**

v. Coccidiosis: This disease is covered if suitable and effective coccidiostats are administered through food or water.

vi. Disability of any kind.

6. General Conditions

1. The **Policy** shall be void and all premium paid hereon shall be forfeited to the **Company,** in the event of mis-representation, mis-description or nondisclosure of any material particulars 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 device being used by the **Insured** or any one acting on his behalf to obtain a benefit under this **Policy.**
2. The due observance and fulfilment of the terms, conditions and endorsements of this **Policy** insofar as they relate to anything to be done or complied with by the **Insured,** shall be a condition precedent to any liability of the **Company** to make any payment under this **Policy.**
3. Every notice and communication required by **Company** in respect of this Policy shall be in writing and be addressed to the nearest office of the **Company** and the acknowledgement of service shall be obtained from the **Company.**
4. Every **Animal** must be in sound and perfect health and free from any injury at the time of proposal for insurance or for any renewal, addition, or substitution **and** must also be in sound and perfect health and free from any injury at the time of payment of premium.
5. The **Insured** shall cause every **Animal insured** to have sufficient and proper feed, water and shelter and shall keep secure all yards, sheds, and stabling's and shall at all times and to the best of his knowledge and ability use and exercise every due and proper precaution and safe guard against loss or danger of loss under this **Policy,** the intent and the meaning of this condition being that each insured animal shall have the same care and attention as when not **insured.** Prescribed inoculations/Vaccinations are to be followed in respect of the **Animals** insured as per the schedule fixed by the animal husbandry department and government from time to time. Failure to comply with shall make the **Policy** voidable and vitiate the claim under the **Policy.**

6. The Policy, the **Schedule,** the **Proposal Form,** endorsements shall constitute the complete contract of insurance. No change or alteration in this **Policy** shall be valid or effective unless approved in writing by the **Company,** which approval shall be evidenced by an endorsement on the **Policy.**
7. **Insured** must take all reasonable care of the **Animal insured** and in the event of an illness or lameness or **Accident** shall take the following steps:
   i. Immediately obtain the services of a qualified Veterinary Surgeon and cause the **Animal** to be treated
   ii. Immediately give notice to the **Company** in writing in case of death or disablement.
8. **Insured** shall permit **Company's** authorised representative at all times to inspect the **Animal** (s) hereby **insured** and premises where the **Animal** (s) is/are kept and shall furnish any information which **Company** may require and shall comply with all reasonable regulations and directions from time to time made and given by **Company.**
9. The cover afforded under this **Policy** shall stand cancelled and no payment shall be made hereunder if the ownership of the **insured Animal** passes from **Insured** to any other person or entity otherwise than by the operation of the law.
10. **Animal insured** should carry the identification applied by the **Company** at all times. In case, the identification (ear tag or other means of identification) is lost or missing, immediate notice of the same should be communicated to the **Company** within 24 hours of such incident and seek for fixing of identification to the **Animal.** No amount is recoverable under this **Policy** in respect of any claim, unless the identification (ear tag or other means of identification) of the animal in respect of which such claim is made, is available.
11. On the death of any **Animal** hereby **insured,** the **Insured** shall give immediate notice thereof to the **Company** by phone, letter, fax, email (or as mentioned in the claims procedure) and shall give the **Company** an opportunity of inspecting the carcass until at least the expiration of 24 hours after such notice shall have been given to the **Company.** The **Insured** shall also within 7 days furnish to the Company such information, accompanied by such Veterinary Certificate and satisfactory proof as to the death, identity and value of the **Animal** as the **Company** may require.
12. In event of PTD it is mandatory to submit disablement certificate by any Govt. Authorized Veterinary surgeon with medical certificate and bills incurred for treatment.
13. The settlement of claim under this cover is subject to the **Company** being fully satisfied that there is no possibility of the productive use of the **Animal** being restored at all.
14. Upon settlement of the claim made by the **Insured,** the **Company** shall be entitled to any amount paid by or recoverable from anyone on any ground whatsoever for the death of the **animal** (s) and this amount shall be received or recovered by the **Company.** The Insured shall give to the Company all necessary information and assistance to enable the Company to secure and recover such amount including subrogation. The **Company** shall, if necessary, be entitled to sue at its own expense in the name of the **Insured** for recovery of such amounts from such persons as may be liable. In the event of any such payment being received by the **Insured** directly, it shall be made over by him to the **Company** forthwith.
15. If and when any claim under this **Policy** is made there is any other insurance by whomsoever covering the same animal, the **Company** shall contribute only its ratable proportion.
16. No interest or penalty shall be payable by the **Company** on any account whatsoever in respect a claim under this **Policy.**
17. This Policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The **Company,** however, shall not be bound to give notice that Policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this **policy** shall automatically terminate at the expiry of the period for which premium has already been paid.
18. For the avoidance of doubt, it is hereby expressly stipulated and made clear that compliance with the terms of conditions of this **Policy** in so far as these relate to anything to be done by the **Insured** is a condition precedent to **Company's** liability hereunder.
19. Where proposal forms are not received, information obtained from the **Insured** whether orally or otherwise is captured in the policy document. The **Insured** shall point out to the **Company,** discrepancies, if any, in the information contained in the Policy document within 15 days from **Policy** issue date after which information contained in the **Policy** shall be deemed to have been accepted as correct. In no case whatsoever shall the **Company** 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; it being expressly agreed and declared that if the **Company** 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.
20. **Cancellation and Termination of Policy**
    1. Cancellation by Insured
       a. Insured can cancel this Policy at any time during the policy period by giving the Company notice in writing, in such case, The Company shall
       1. Refund the proportion premium for unexpired policy period, if the period/term of the policy is up to one year and there is no claim(s) made during the policy period.
       2. refund premium for the unexpired policy period, in respect of policies with the policy period/term more than one year and the risk coverage for such policy years has not commenced.
    2. . Cancellation by Company:

    The Company will cancel the policy with 7 days' notice period only on grounds of established fraud and in such case no refund shall be made to Insured.
21. If the claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used by **Insured** or anyone acting on **Insured's** behalf to obtain any benefits under the **Policy** or if loss or damage be occasioned by the wilful act or with **Insured**'s connivance, all benefits under this Policy shall be forfeited.
22. If at the time of any event giving rise to claim on **Animal**/s hereby **insured,** there be any other subsisting insurance or insurances, whether effected by Insured or by any other person on Insured's behalf covering the same Animal/s, Company shall not be liable to pay or contribute more than its rateable proportion of such loss.
23. If death of the **Animals** hereby **insured** shall be due to the negligence, carelessness, or wrong doing of any person, the **Insured** shall not claim or accept any compensation from such

person or persons but shall at once give to the **Company** all necessary information and assistance to enable the **Company** to secure such compensation and it shall be absolutely the right of the **Company** to use in the name of the Insured and recover compensation including subrogation, from the person or

persons causing the death and any monies or other compensations which shall be recovered shall belong to the **Company.** The Company will indemnify the **Insured** against all costs and expenses so incurred with his written consent.

24. The applicable Jurisdiction under this **Policy** shall be India. All claims under this **Policy** shall be settled in Indian Rupees only.
25. The **Company** shall not be bound to issue any renewal notice or to accept renewal premium thereunder. Unless renewed as herein provided, this **Policy** shall terminate at the expiration of the period for which premium has been paid.
26. The **Company** will offer to settle the claim under this **Policy** within 7 days from the date of receipt of all necessary documents required for assessing the claim. In the event that the **Company** decides to reject a claim made under this **Policy,** the **Company** shall do so within a period of 30 days from the date of receipt of all necessary documents. Claims processing and settlement will be as per Protection of Policy Holder's Interest, Regulation 2002. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the insured/claimant by insurer till the date of actual payment.
27. **Claims Procedure:** In the event of a claim, **Insured** will notify a claim immediately to the call centre **[1800 22 1111 / 1800 102 1111** Monday to Saturday (8 am - 8 pm)] or send intimation via email or by letter/fax to nearest **Company** branch office with details regarding Policy number, ear tag number, date, place, time and cause of loss leading to the claim. The **Company** will appoint investigator (if required) to assess the admissibility of the claim. Unless otherwise decided by **Company,** the following indicative list of documents will be necessary for processing a claim under this **Policy**
    a. Claim Form filled by the **Insured**
    b. Death cum PM Report by the Veterinary Doctor
    c. Disability certificate from Veterinary Doctor in case of Permanent Total Disability claims
    d. Intact Ear-tag & other means of identification
    e. Photographs of the Dead animal with Ear-tag
    f. Any other Document relevant to substantiate the loss.

Note: For any **Scheme Animal,** the claims assessment procedure shall be in-line with the terms and conditions laid down in the tender documents.

7. Grievance Redressal Procedure

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 call our toll free number- 1800 102 1111. After examining the matter, final response would be conveyed within a period of 14 days from the date of receipt 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 by the 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