

Policy Wording – Weather Insurance Policy

I. Preamble:

WHEREAS, the Insured described in the Schedule hereto, (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein, has applied to Bharti AXA General Insurance Company Limited (hereinafter called the "Company") for the insurance hereinafter contained and has paid, in such manner and within such time, as may be prescribed under the provisions of the Insurance Act, 1938 and the rules made there under, the premium as stated in the Schedule as consideration for such insurance during the period stated in the Schedule.

II. Definitions

1. **"Company"** means the Bharti AXA General Insurance Company Limited
2. **"Insured"** means the person or entity whose name specifically appears as such in the Schedule to this Policy and Certificate of Insurance includes the Insured Member for whose benefit the policy is issued.
3. **"Proposer"** means, the person/s who requests for insurance coverage and mentioned so in the proposal form.
4. **"Bank"** means the first named Financial Institution / Bank named in the policy
5. **"Policy"** means the Policy booklet, the Schedule, Certificates of Insurances, and any applicable endorsement as may be issued by company. The Policy contains details of the extent of cover available to the Insured, the exclusions applicable and conditions etc in respect of the same.
6. **"Policy Period"** means the period commencing from the effective date and hour as shown in the Policy Schedule and terminating at midnight on the expiry date as shown in the Schedule.
7. **"Sum Insured"** means and denotes the amount of cover available, as stated in the Schedule attached to the Policy. This is the maximum amount that the company will pay in all, towards all claims, under this Policy. In case of policies covering number of beneficiaries, the sum insured set forth against each of them shall be separately applicable.
8. **"Proposal"** means any signed document containing questionnaires and declarations, written statements and any other information in addition thereto supplied to the company by insured or on insured's behalf.
9. **"Schedule"** means the latest Schedule issued by the company as part of insured's Policy. It provides details of the sum insured, Crop/s covered, risk location address, specific perils covered and also other terms related to particular contract.



10. **“Endorsement”** means any alteration made to the Policy that is agreed to, by the Company in writing.
11. **“Exclusion”** means the damages/ perils/ properties/ contingencies which are not covered under the Policy and for which the Company have no liability in the event of loss occurrence.
12. **“Weather Index”** shall mean, the mathematical construct on the basis of which, the Policy is issued. Weather Index would be constructed with any one or a combination of the following weather parameters as agreed:
 - (a) Rainfall
 - (b) Temperature
 - (c) Humidity
 - (d) Fog
 - (e) Wind Velocity
 - (f) Hailstorm
 - (g) Snowfall
 - (h) River flow
13. **“Observed Weather Index”** shall mean the observed value of the Weather Index against the weather parameters covered in the Policy, which observed value will be used for determining the Strike Index or the Exit Index.
14. **“Exit Index”** shall mean, the Observed Weather Index level at which the Insured becomes eligible for full Sum Insured under the Policy beyond which company has no liability what so ever.
15. **“Strike Index”** shall mean the Observed Weather Index level after which the Insured becomes eligible for claim payment.
16. **“Standard Loss Rate” or “Notional”** means the agreed amount, which shall be paid to the insured as compensation per unit deviation in Weather Index..
17. **“Reference Weather Station”** shall mean, the weather station engaged in the study or monitoring of weather or atmospheric observations as stated in the Schedule, the data from which will be used for the purpose of determining the Observed Weather Index, Exit Index and Strike Index for claim settlement under this Policy.
18. **“Missing Data”** means, the specified weather data for any particular period or sub-period which has officially been reported by the Reference Weather Station or authorized data provider as not recorded or not available or wrongly recorded.
19. **“Backup Weather Station”** means, the secondary Weather Station as defined in the Schedule, the weather data of which will act as a substitute for the Missing Data, if any, of the Reference Weather Station.

20. **“Unit”** shall mean an individual, group, structure, or other entity regarded as an elementary structural or functional constituent of a whole.
21. **“Sub-period”** shall mean the smaller periods within the policy period as specified in the schedule.
22. **“IMD”** means the Indian Meteorological Department, Government of India, including its network of Regional Meteorological Centres, Meteorological Centres and Observatories and such other Weather Stations (conforming to IMD norms) which collaborate with IMD in observing, recording and storing weather data.
23. **“Actual Weather Data”**: means the weather data of Reference Weather Station or Backup Weather Station as the case may be, as obtained from the authorized data provider.
24. **“Authorized Data Provider”** means an agency which has installed the Reference or Backup Weather Station or Equipments and has been authorized to provide data in respect of the same for the purpose of calculation and settlement of the claim.

III. Scope of Cover

The Company hereby agrees subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon, to compensate the Insured for the cost of input in respect of the crop cultivation as stated in the Policy schedule and to the extent of deviation if any, of the Observed Weather Index from Strike Index, if such deviation is as stated in the policy schedule and within a specific geographical location and specified time period, subject to the maximum Sum Insured specified in the Schedule to this Policy. Provided always that, in case the cover offered includes more than one beneficiary, the liability of the Company shall in no case, exceed the sum insured set forth or stated against each beneficiary in the Certificate or schedule and the actual total liability of the company shall not exceed the Total Sum Insured as stated in the Schedule.

IV. General Exclusions:

The Company will not pay for,

1. Any loss as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, civil commotion, loot or pillage in connection therewith
2. Any loss to property, consequential loss, legal liability, disease directly or indirectly caused by or contributed to or arising from ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.



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3. Consequential loss of any kind or description not limited to Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever
4. Any expenses whatsoever incurred by an Insured Person in connection with or in respect of any loss, howsoever caused, even if such loss results in diminished agricultural output/ yield unless specifically mentioned otherwise in the policy schedule
5. Any loss to crop or asset on account of terrorist activities.
6. Any loss incurred in respect of harvested crops and crop in transit and any crop which has been harvested prior to inspection by nominated loss assessor.
7. Any Loss due to disease, pests or loss of similar nature, riots, theft or malicious damage.
8. Any other loss including various weather conditions unless the same is specifically mentioned in the policy schedule as covered.

V. CLAIM PROCEDURE AND REQUIREMENTS

1. Claim Control

The Company is entitled to

- a. Enter and examine any insured area where claim event has occurred.
- b. Receive all necessary information, proof of landholding, crop sowing etc and necessary assistance from insured and/or any other Insured Person seeking benefit under this Policy.

Company shall not by any act done in the exercise or purported exercise of the aforesaid powers, incur any liability to Insured or diminish company rights to rely upon any of the provisions of this Policy in answer to any claim.

If insured or any Insured person shall not comply with company requirement or shall hinder or obstruct the company in the exercise of the aforesaid powers, all benefits under the Policy shall be forfeited at company option.

2. Claim Assessment:

In so far as it relates to the occurrence of the covered loss or damage to crop cultivated as specified in the Schedule to the Policy, with regard to which the Insured shall make a claim under this Policy, the Company shall assess the claim as given here below:

The Company shall procure the certified weather data from the institutions or departments authorized to maintain such records, as mentioned in the policy schedule to calculate the Observed Weather Index.

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In the event that, in the geographical location and during the policy period as specified in the Schedule to this Policy, the Observed Weather Index is greater than the Strike Index, the benefit payable to the Insured shall be as per the Payment Formula specified in the policy schedule, subject to a maximum of the Sum Insured for excess weather parameter as stated. The Company shall not be liable to compensate the Insured or pay any amount, in the event that the Observed Weather Index is lower than the Strike Index in case of coverage for excess weather parameter.

Similarly, in the event that, in the geographical location and during the policy period as specified in the Schedule to this Policy, the Observed Weather Index is lesser than the Strike Index, the benefit payable to the Insured shall be as per the Payment Formula specified in the policy Schedule, subject to a maximum of the Sum Insured for deficit weather parameter as stated. The Company shall not be liable to compensate the Insured or pay any amount, in the event that the Observed Weather Index is greater than the Strike Index in case of coverage for deficit weather parameter

3. Duties of Insured/ Insured Person

Upon happening of the event giving rise to a claim under the Policy, the Insured Person shall intimate to the company, irrespective of the date on which the event shall have come to Insured Person's knowledge before 30 days after the expiry of the policy and a detailed statement in writing as per the Claim Form and any other material particular relevant to the making of the claim shall be submitted within 90 days of the expiry of the policy.

VI. General conditions:

1. Notice

Any notice, direction or instruction given in relation to this Policy shall be in writing and delivered by hand, registered post with acknowledgement due or facsimile to

- In case of the Insured, at the address specified in the schedule to this policy.
- In case of the Company, to the policy issuing office of the company.

2. Mis-description &/or Fraudulent claims :

This Policy shall be null and void and all premium paid by the insured / insured person shall be forfeited in the event of misrepresentation, misdescription, concealment or non disclosure of any material information, untrue or incorrect statements 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 insured's behalf to obtain any benefit under this Policy.

3. Material Change in Circumstances

Insured / insured person must inform the company, as soon as reasonably possible, of any change in information provided to the Company regarding insured, landholding details, *crop etc.*

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In case of such alteration or changes made by insured and not accepted by the Company in writing, all covers and benefits under this Policy shall cease.

4. Cancellation:

The Company may at any time, cancel this Policy, by giving 15 days notice in writing by registered post with acknowledgment due, to the Insured at insured's last known address, in which case the Company shall be liable to repay a rateable proportion of the premium for the unexpired policy period from the date of the cancellation, provided no claim has been lodged under the policy.

The insured may also give 15 days notice in writing to the company for the cancellation of the policy, in which case the company shall retain the premium as per the following table

Risk Period	Premium to be Retained by company	Premium to be Refunded to Insured
Upto 10% of policy period	25% of the Policy Premium	75% of the Policy Premium
Above 10% of policy period up to 25% of policy period	50% of Policy Premium	50% of Policy Premium
Above 25% of policy period up to 50% of policy period	75% of Policy Premium	25% of Policy Premium
Above 50% of policy period	100% of Policy Premium	NIL

5. Arbitration:

If any dispute or difference shall arise as to the quantum to be paid under the Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of 3 arbitrators, comprising of 2 arbitrators, 1 to be appointed by each of the parties to the dispute/difference and the 3rd arbitrator to be appointed by 2 such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996

It is clearly agreed and understood that, no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is understood, however, that the Insured shall have the right at all times during currency of the Policy to communicate only with the policy issuing office in all matters pertaining to this insurance.

6. Protection of Policy Holder's Interest

In the event of a claim, if the same is found admissible under the Policy, the Company shall make an offer of settlement or convey the rejection of the claim within 30 days of receipt of all relevant documents including weather report and Investigation/ Assessment Report wherever

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the same are required. In case the claim is admitted, the claim proceeds shall be paid within 7 days of receipt of acceptance of offer.

7. Substitution of Missing Data

In the event that, the IMD reports Missing Data in respect of the reference Weather data for particular day(s) in a Sub-period in respect of the Reference Weather Station, then the Missing Data for such day(s) will be substituted by the reference Weather data of the Back up Weather Station for the same calendar day(s).

8. Insurable Interest.

During the Policy Period, the Insured Person(s) should possess all legal ownership rights with regard to the agricultural land and crop cultivated as specified in the Schedule to the Policy. Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of the Insured Person's ownership of the agricultural land and/or crop. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.

9. Change in Insurable Interest.

Insured and transferee will intimate the transfer of interest to the Company. In case, such transfer of interest is not accepted by the Company in writing, all covers under this Policy shall cease.

10. Contribution:

If, any claim arises and if there exists any other Insurance covering the same loss/liability, compensation, costs or expenses, the insurer will pay only their ratable proportion of the claim.

11. Disclaimer

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

12. Renewal Notice:

The company shall not be bound to accept any renewal premium nor give renewal notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the original proposal or declaration herein before mentioned and that nothing is known to the insured that may result to enhance the risk of the company. No renewal receipt shall be valid unless it is on the printed form of the company and signed by an authorized official of the company.

13. Agreed Bank Clause

This clause shall be applicable in case the property or standing crops covered under the Policy are hypothecated with the Bank in any way. For the purpose of hypothecation and for the applicability of this clause, the Bank shall mean the first named Financial Institution/ Bank named in the policy.

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It is hereby declared and agreed:-

(a) That upon any money becoming payable under this Policy, the same shall be paid by the Company to the Bank and such part of any money so paid as may relate to the interests of other parties Insured hereunder, shall be received by the Bank as Agents for such other parties.

(b) That the receipts by the Bank shall be a complete discharge of the Company thereof and shall be binding on all the parties Insured hereunder.

(c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection with this policy, such notice or other communication shall be given or served to the insured and to the Bank in all cases.

(d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them or Bank arising under or in connection with this policy, if made, by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair any of the rights of the Bank to recover the full amount of any claim it may have, on other parties Insured hereunder.

(e) It is further agreed that, whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties Insured hereunder or from any securities or funds available.

14. Limitation Period

(a) In no case whatsoever, shall the Company be liable for any loss or damage after the expiry of 12 months from the date on which the claim under this Policy is made or the intimation is given by the Company to the Insured calling for documents and if the Insured fails to produce or deliver such documents or details as may be required by the Company in connection with the processing of the claim, unless the claim is the subject matter of any pending action or arbitration.

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.

15. Reasonable Care:

The insured shall take all reasonable steps to safeguard the interests of the insured property against loss or damage that may give rise to a loss/claim.

16. Observance of terms and conditions

The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far 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.

17. Records to be maintained

The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such records as may be required at any point of time. The Insured shall within one month after the expiry of the Policy or on notice in respect of claim, furnish such information as the Company may require.

18. No constructive Notice

The Company shall not take notice of any information relating to the Insured property unless such information is submitted in writing by the Insured, even if such information was available with the Company.

19. Notice of charge etc.

The company is not under obligation to take note of any trust, assignment, lien or similar charge on or relating to the policy. However, any payment by the company to insured or legal representative or bank shall be binding on all concerned and shall be considered as complete discharge by the company.

20. Special Provisions

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument attached to this policy and intended to be a part of this policy, shall be deemed to be a part of this Policy and shall have a binding effect accordingly.

21. Overriding effect of Contents in the Schedule:

The terms and conditions contained the Schedule shall be deemed to form part of the policy and shall be read as if they are specifically incorporated herein, however in case of any inconsistency of any term and condition with the scope and intent of the cover contained in the schedule, then the terms and conditions contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in the Schedule and shall be deemed to be modified accordingly or superseded in case of the inconsistency being irreconcilable. The policy schedule giving details of each contract shall be read with this policy wording and the contents in the policy schedule will have overriding effect on the wordings in this policy.

22. Duties of the Insured on occurrence of loss:

On the occurrence of any loss, within the scope of cover under the Policy. the Insured / Insured member shall allow the Surveyor or any agent of the Company to inspect the lost/damaged crop which are insured.

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

23. Right to inspect

If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in their possession and furnish copies of extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain the correctness thereof or the liability of the Company under the Policy.

24. Policy Disputes & 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 Company to be subject to Indian Law and Indian Courts.

25. Electronic Transactions:

The insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centres, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

26. Grievances:

In case the insured is aggrieved in any way, the insured may contact the Company at the below given address, during normal business hours either in person or through mail/letter.

Bharti AXA General Insurance Company Limited
Corporate Office – 1st Floor, Ferns Icon, Survey no.28, Doddanekundi, Bangalore – 560037.
Website: www.bhartiaxagi.co.in
Email: customerservice@bharti-axagi.co.in
Telephone: 080- 49123900
Courier: Policy Issuing office or corporate office (address given above)
The insured may also approach the grievance cell at its Corporate office with the details of grievance during working hours from Monday to Friday.

If insured is not satisfied with redressal of grievance through one of the above methods, they may contact:

Head of customer service
Bharti AXA General Insurance Company Ltd.



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Survey No.28, First Floor, Doddanekundi,
Bangalore – 560037.

Further to above, the insured may also approach the nearest ombudsman for resolution of their grievance in respect of below noted points. The contact details of ombudsman offices are as given below.

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

➤ **LIST OF INSURANCE OMBUDSMEN**

Office of the Ombudsman	Areas of Jurisdiction	Name of the Ombudsman and Office Address
AHMEDABAD	Gujarat, Dadra & Nagar Haveli, Daman and Diu.	Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in
BENGALURU	Karnataka	Shri. M. Parshad (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@gbic.co.in
BHOPAL	Madhya Pradesh & Chhattisgarh	Shri. R K Srivastava (Ombudsman) Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P.)-462023 Tel.: - 0755-2569201, Fax : 0755-2769203 Email: bimalokpalbhopal@airtelmail.in
BHUBANESHWAR	Orissa	Shri. B. N. Mishra (ombudsman) Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
CHANDIGARH	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.	Shri Manik Sonawane (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 Fax: 0172 – 2708274 Email: bimalokpal.chandigarh@gbic.co.in

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CHENNAI	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).	Shri Virander Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in
NEW DELHI	Delhi	Smt. Sandhya Baliga (Ombudsman) Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237539 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in
GUWAHATI	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in
HYDERABAD	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	Shri. G. Rajeswara Rao (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 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in
JAIPUR	Rajasthan.	Shri. Ashok K. Jain (Ombudsman) Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@gbic.co.in
ERNAKULAM	Kerala, Lakshadweep, Mahe-a part of Pondicherry.	Shri. P. K. Vijayakumar Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in
KOLKATA	West Bengal, Bihar, Sikkim, Jharkhand, Andaman & Nicobar Islands.	Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in

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LUCKNOW	Uttar Pradesh and Uttaranchal	Shri. N. P. Bhagat Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in
MUMBAI	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in
PUNE	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	Shri. A. K. Sahoo Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 2nd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in

IRDA REGULATION NO 5: This policy is subject to regulation 5 of IRDA (Protection of Policyholder's Interests) Regulation

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