

PUBLIC OFFERINGS OF SECURITIES INSURANCE – Policy Wording

The Insurance Cover under this Policy are afforded solely with respect to *Claims* first made against an *You (Insured/Company)* during the *policy period* and reported to the *We/Our* (Insurer, Future Generali India Insurance Company Limited) as required by this *policy*. Amounts incurred for legal defence will reduce the limits of Liability available to pay judgments or settlements, and be applied against the *deductible*.

Section 1: Standard Cover

1.1 Individual

We will pay Loss incurred by You in respect of any Offering Claim first made against You during the Policy Period.

1.2 Company Reimbursement

If the Company pays Loss on Your behalf in respect of any Offering Claim first made against You during the Policy Period then We will pay such Loss on behalf of the Company. This also applies to any of the Additional Covers detailed in Section 2 below.

1.3 Entity Coverage

We will pay Loss incurred by the Company arising from any Offering Claim first made during the Policy Period.

1.4 Underwriter Reimbursement

If the Company and/or You pays Loss on behalf of the Underwriter in respect of any Offering Claim first made during the Policy Period pursuant to the Company or Your obligations assumed within the Underwriting Agreement then We will pay such Loss on behalf of the Company and/or You.

1.5 Controlling Shareholder

We will pay Loss incurred by a Controlling Shareholder arising from any Offering Claim first made against that Controlling Shareholder during the Policy Period.

1.6 Selling Shareholder

We will pay Loss incurred by a Selling Shareholder arising from any Offering Claim first made against that Selling Shareholder during the Policy Period.

Section 2: Additional Cover

2.1 Emergency Costs

If Our written consent cannot be obtained within a reasonable time before Costs (save for the Costs of a public relations consultancy referred to below) are incurred then We will give retrospective consent to such Costs up to the amount specified in Item 4 of the Schedule.

2.2 Public Relations Cover

In the event that You or the Company reasonably consider that the services of a public relations consultancy are required urgently:

- (a) in order to prevent or minimise the risk of an Offering Claim which would be covered under this Policy; or
- (b) to deal with any media coverage in relation to an Offering Claim which would be covered under this Policy, then

We will reimburse reasonable fees and Costs incurred as a result of You instructing an appropriate consultancy up to a maximum limit as specified in Item 18 of the Schedule to this policy in the aggregate for all such Offering Claims.

Please note that this limit shall be in addition to the Limit of Liability stated in Item 3 of the Schedule to this Policy.

Please note that in place of Section 6.1 Your entitlement to this additional cover is conditional on You or the Company providing Us with full written details of the appropriate action taken no later than 30 days after You or the Company first become aware of any occurrence that requires the services of a public relations consultancy.

After the aforementioned 30 days We will only pay the Costs of a public relations consultancy to which We have consented prior to those Costs being incurred.

2.3 Non-Executive Directors Additional Limit of Liability

In the event that the Limit of Liability under this Policy becomes exhausted then We agree that We will provide an additional limit as specified in Item 5 of the Schedule per non-executive director subject to the following:

- (a) this additional cover is only available to a non-executive director who has not been involved in any Offering Claim or Offering Claims during the Policy Period; and
- (b) the total of Our aggregate liability for all such additions shall not exceed a further 100% of the aggregate Limit of Liability under this Policy; and
- (c) this additional cover will only operate in excess of the total indemnity available under any other policies in excess of this Policy or of any other cover available to the individual director for the Offering Claim for which indemnity is sought; and
- (d) provided that the non-executive director by whom the additional Limit of Liability is sought is not directly or indirectly involved in any Wrongful Act or Offering Claim under this Policy that was responsible for or contributed to any Offering Claim or Offering Claims which was responsible for the erosion of the previous Limit of Liability on an individual or aggregate basis.

2.4 Mitigation Costs

You or the Company may request advice in relation to any Circumstance notified in accordance with this Policy as to Your legal position in relation to the same and in relation to any steps that might be taken or be appropriate to avert or minimise the risk of an Offering Claim arising from such Circumstance.

We agree to pay the cost of obtaining any such advice from a lawyer retained by You or the Company with Our consent up to the limit specified in Item 4 of the Schedule per request and subject to an aggregate limit as specified in Item 4 of the Schedule (the limit applicable to this cover is in addition to the Limit of Liability for this Policy) . Any such Costs will not be regarded as part of the defence Costs of any subsequent Offering Claim.

2.5 Witness Cover

We will pay reasonable travel costs and living expenses incurred by You when giving evidence to defend an Offering Claim provided that We have consented in writing before such costs are incurred and subject to a sub-limit as specified in Item 4 of the Schedule per individual and in the aggregate.

2.6 Personal Liberty and Property Costs

We will pay You up to a limit as specified in Item 4 of the Schedule in respect of an Offering Claim made against You in any other jurisdiction for:

- (a) Any bail bond premium or civil bond premium in respect of any proceedings to prohibit You from holding the office of a director or of proceedings to deport You or to restrict Your liberty to a specified domestic property; and
- (b) The reasonable fees costs and expenses incurred by You in respect of any proceedings to confiscate property or to suspend or freeze Your rights of property ownership of either real or personal property or to impose a charge over Your real property or personal property; and
- (c) The reasonable fees Costs and expenses incurred by You in respect of any proceedings to prohibit You from holding the office of a director or of proceedings to deport You or to restrict Your liberty to a specified domestic property.

Provided that You have complied with Section 6.1 which is a condition precedent to Our liability under this Policy.

2.7 Interpretive Counsel

We will pay:

- (a) The reasonable costs fees and expenses incurred by You in appointing counsel in the jurisdiction in which You are based to interpret any advice received from counsel in a foreign jurisdiction for a Wrongful Act in response to an Offering Claim made in that jurisdiction; and
- (b) The reasonable costs of any translation needed to obtain such advice.

Provided that You must obtain Our consent before appointing any such counsel and You have complied with Section 6.1 which is a condition precedent to Our liability under this Policy.

2.8 Official Investigation Costs

We will pay reasonable legal fees incurred by You in connection with an Offering Claim;

- (a) resulting from any required attendance by You at any official investigation, examination, inquiry or other similar proceeding
- (b) ordered or commissioned by any official body or institution that is legally empowered to investigate the affairs of the Company

provided that We have consented in writing to You incurring such Costs before they are incurred. It is agreed that We will not unreasonably withhold such consent.

Please note that if You believe that as a result of the background to, or as a result of, any such official investigation, examination, inquiry or other similar proceeding, circumstances exist which may reasonably be expected to give rise to an Offering Claim, notice must be given to Us in accordance with Section 6.1 of this Policy which is a Condition Precedent.

2.9 Extended Reporting Period

We agree to provide the Insured with an additional notification period of Claims which are first made against the Insured during the Period of Insurance provided that such Claims is notified to the Company within the Extending Reporting Period of 30 days, provided that policy period is only for 12 months

Section 3: Definitions

3.1 Policy Period means:

The period of time specified in Item 2 of the Schedule, or any other period agreed in writing by the Company and Us.

3.2 Circumstance means:

A specific situation, the details of which should be provided to Us where there is:

- (a) An intimation of an Offering Claim against any Insurer

Any known direct or indirect criticism or dispute whether expressed or implied relating to Your performance (whether justified or not) which may give rise to an Offering Claim against any Insured

- (c) Any awareness that You have or should reasonably be expected to have of a failing of Your performance or of any act which may give rise to an Offering Claim against any Insured

3.3 Company means:

The organisation named in Item 1 of the Schedule.

3.4 Controlling Shareholder means:



The persons or entities named in Item 13 of the schedule

3.5 Costs means:

All reasonable fees, including disbursements, incurred by You or on Your behalf in the investigation, mitigation, defence, adjustment and appeals of any Offering Claim or in the mitigation or investigation of any Circumstance provided that We have consented in writing to You incurring such Costs before they are incurred. We will not unreasonably withhold that consent.

Costs does not mean overhead or benefit expenses associated with Your salary, wages or fees.

3.6 Deductible means:

The amount stated in Item 7 of the Schedule. For the purposes of determining the applicable Deductible the Company shall be deemed to have indemnified You to the extent that it is permitted to do so.

3.7 Insured means:

The Company, You, any Controlling Shareholder and any Selling Shareholder

3.7 Limit of Liability means:

The amount stated in Item 3 of the Schedule.

3.8 Loss means:

- (a) damages, judgement awards, settlement awards and costs;
- (b) punitive or exemplary damages or civil fines or penalties but only where these are legally insurable in the jurisdiction in which an Offering Claim is made;

Loss, however, does not mean:

- (i) criminal fines or penalties; or
- (ii) taxes; or
- (iii) matters which are uninsurable in the jurisdiction where an Offering Claim is made.

3.9 Notification means

Written notice of any Offering Claim given to Us by any Insured within the Policy Period.

3.10 Offering means:

The offering of Securities as detailed within the Particulars.

3.10 Offering Claim means:

- (a) any written demands made against any Insured for monetary damages or other relief, including non-pecuniary relief arising from a Wrongful Act; or

- (b) any allegation of a Wrongful Act communicated to any Insured; or
- (c) any criminal, civil or arbitration proceedings (including extradition proceedings) against any Insured relating to a Wrongful Act; or
- (d) any regulatory or administrative proceedings or any other official investigation with regard to any allegation of a Wrongful Act committed by any Insured

Any number of Offering Claims which arise out of or are attributable to or are in any way connected with a single Wrongful Act shall constitute a single Offering Claim for the purposes of this Policy.

3.11 Particulars means:

- (i) the documents specified in Item 15 of the schedule, submitted with and forming part of the submission (including any offering or placement memoranda, prospectuses, circulars, offering statements or documents of similar character or use and any supplements or amendments to such documents), which have been duly filed with the appropriate regulatory and/or stock exchange authorities; or
- (ii) any draft or preliminary prospectus (or any equivalent document in any jurisdiction) to the disclosure documents specified in Item 15 of the schedule; and
- (iii) the statements made by any Insured in any Road Show.

3.12 Road Show means:

The formal presentation given by an insured person to investors or potential investors or analysts of the securities of the issuer, prior to the offering, intended to create interest in the securities of the issuer.

3.13 Security means:

Any security representing debt of or equity interests in the Company.

3.14 Selling Shareholder means:

The persons or entities named in Item 14 of the schedule

3.15 Underwriter means:

each underwriter or sponsor designated in the Particulars that is a party to the Underwriting Agreement, and the directors, officers or employees (or equivalent positions) of such underwriter or sponsor in their capacities as such.

3.16 Underwriting Agreement means:

The specific agreement referenced in Item 16 of the schedule

3.17 USA means the United States of America, its territories, possessions and any state or political subdivision thereof.

3.18 We, Us or Our means:

The Insurers named in Item 17 of the Schedule.

3.19 Wrongful Act means:

Any actual or alleged error, misstatement, misleading statement, misrepresentation, omission, neglect, breach of duty, breach of warranty of authority or other act attempted or committed by any Insured in connection with an Offering.

3.20 You means:

Any natural person who is, was prior to or becomes during the Policy Period:

- (a) a director, officer, manager or trustee of the Company or the equivalent in any other jurisdiction; or
- (b) a shadow director of the Company, as defined in Section 250 of the Companies Act 2006 (or the equivalent legislation in any other jurisdiction); or
- (c) an employee of the Company; or
- (d) the legal representatives, heirs, assigns or estate of a person defined in another sub-paragraph of this Section in the event of that person's death, incapacity, insolvency or bankruptcy; or
- (e) the lawful spouse or domestic partner of a person defined in another sub-paragraph of this Section where recovery is sought solely because joint property is held or owned by or on behalf of the spouse or domestic partner (the spouse or domestic partner, however, is not insured under this Policy in his or her own right) or
- (f) A de facto director named in the particulars.

The above definition does not include external auditors of the Company.

3.21 "Extended Reporting Period" Shall mean the period of time after the end of the Period of Insurance for reporting Claims which have taken place prior to the end of the Period of Insurance but which the Insured became aware of after the Period of Insurance.

Section 4: Exclusions

We shall not be liable for Loss on account of any:

4.1 Prior Offering Claims

Offering Claims arising from or attributable to any Offering Claims or Circumstances notified to any policy of insurance which incepted prior to the inception of this Policy or which arise from matters substantially the same as alleged or established in such Offering Claim or Circumstance; or

Offering Claims arising from or attributable to proceedings which existed prior to or were pending at the earlier of the inception date of this Policy or which arise from matters substantially the same as alleged or established in such proceedings.

4.2 Crime Fraud and Personal Benefit

Offering Claims arising from or attributable to:

- (a) any criminal act or omission; or
- (b) any act or omission committed with the knowledge that it was in breach of any statute, contract, duty or other legal obligation; or
- (c) the gain of any personal profit, remuneration or advantage to which You were not legally entitled including, but not limited to, profits made from the purchase or sale of the Company's securities within the meaning of the Securities Exchange Act and/or any amendment to or re-enactment thereof; or
- (d) the committing of any deliberately dishonest or fraudulent act.

This Exclusion shall only apply if the act, omission or profit is established by a court, tribunal or any other final adjudication or by admission.

4.3 Underwriter Professional Indemnity

Offering Claims arising from or attributable to an Underwriter carrying out, or failing to carry out a professional service.

Section 5: Limit of Liability

- 5.1** The Limit of Liability set out in Item 3 of the Schedule is the total aggregate limit of Our liability in respect of all Loss in respect of all Offering Claims made during the policy Period (with the exception of any payments made which are provided hereunder to be in addition to the Limit of Liability.
- 5.2** We are only liable to pay Loss as incurred by any Insured insofar as it exceeds the amount of the Deductible. However if there is:
 - (a) A judgement which determines that no Insured under this Policy is liable and all avenues of appeal have been waived or exhausted; or
 - (b) A dismissal of the proceedings without any payment being made by or on behalf of any Insured under this Policy, then no Deductible will apply and We agree to reimburse any payments made in respect of the Deductible within 60 days.

Section 6: Conditions

6.1 Offering Claim Reporting - Condition Precedent

As a condition precedent to Our liability, an Insured must provide Notification as soon as practicable of an Offering Claim being made against an Insured during the policy Period. However if any Insured becomes aware of an Offering Claim in the 7 days prior to the expiry of the Policy Period Notification can be given to Us within 14 days of the expiry of the Policy Period.

If during the Policy Period an Insured first becomes aware of a Wrongful Act or first becomes aware of a situation or Circumstance that an Insured considers may become an Offering Claim, the Insured must provide Notification as soon as practicable of becoming aware of the Wrongful Act or Circumstance (as opposed to an Offering Claim) or from when the Insured should reasonably have done so, in which case any Offering Claim that is subsequently made will be treated as having been made during the Policy Period. However if any Insured becomes aware of any Circumstance in the 7 days prior to the expiry of the Policy Period written notice can be given to Us within 14 days of the expiry of the Policy Period.

6.2 Defence and Settlement

We will pay Costs on an as incurred basis in excess of the Deductible prior to final determination or final adjudication or up until the time that an Offering Claim is withdrawn. If at any time an Offering Claim is deemed not to be covered under this policy or is found to be excluded then all such Costs must be returned to Us on demand.

We will pay defence Costs within 21 days after sufficiently detailed invoices for those Costs being received and accepted by Us.

You shall have the right and duty to defend and contest any Offering Claim (subject to clause 6.9 below). We shall have the right to effectively associate with any Insured in the defence and settlement of any Offering Claim that appears reasonably likely to involve Us. This will include, but not be limited to, effectively associating in the negotiation of any settlement.

No Insured shall admit or assume any liability, enter into any settlement agreement, consent to any judgement or incur any Costs (save as is provided for in Section 1: Standard Cover) without Our written consent as a condition precedent to Our liability for Loss arising out of the Offering Claim. Only those settlements, stipulated judgements and Costs to which We have consented shall be recoverable as Loss under this Policy. Our consent shall not be unreasonably withheld provided that We shall be entitled to effectively assess the defence and negotiation of any settlement of any Offering Claim in order to reach a decision as to reasonableness.

6.3 Co-operation

All Insureds shall give Us full co-operation and any information that We may reasonably require as a condition precedent to Our liability for Loss arising out of an Offering Claim.

6.4 Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this 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 three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996 as amended from time to time and for time being in force.

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

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award of such arbitrator/arbitrators of the amount of the loss or damage shall first be obtained.

6.5 Subrogation

In case of payment of loss under this Policy, We shall be subrogated to all the rights of yours against any person, firm, corporation or estate, as respects any payment made by Us, and You shall execute all papers required and shall co-operate with Us with respect to such rights.

6.6 Termination/Cancellation

Cancellation of policy can be cancelled only on the ground of miss-representation, fraud, non-disclosure of material facts or non-cooperation of the insured.

We may cancel this policy by giving seven notice in writing of such cancellation to the Insured's last known address and in such an event the Company will return a pro-rata portion of the premium for the unexpired part of the Insurance.

The Policy may also be cancelled by the You by giving thirty days' notice in writing to the Company, in which event the Company will retain premium at short-period scale as per the following table provided there is no claim under the Policy during the period of Insurance. In case of any claim under the Policy no refund of premium shall be allowed.

Table of Short Period Rates	
Period of Risk (days up to)	Amount of premium to be retained by the Company
7	10%
30	25%
60	35%
90	50%
120	60%
180	75%
240	85%
Exceeding 240	100%

6.7 Other Insurance

This Policy shall apply only in excess of any other valid and collectible insurance, with the sole exception of any Policy written as specific excess insurance over the Limit of Liability provided by this Policy.

6.8 Governing Law and Jurisdiction

This Policy shall be governed by the Indian Law.

6.9 Assignment of Policy

This Policy and any rights hereunder cannot be assigned without Our written consent.

6.10 Severability of Exclusions

For the purposes of determining the application of the Exclusions, no fact pertaining to or knowledge possessed by any Insured shall be imputed to any other Insured under this Policy and vice versa.

Only the statements and knowledge or acts, errors or omissions of any Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Chief Legal Officer or equivalent positions of any entity insured shall be imputed to that entity insured.

6.11 Severability of Proposal

The Proposal for this insurance shall be construed as a separate Proposal by each person insured under this Policy. With respect to the declarations and statements contained in the Proposal, no statement in the Proposal or knowledge possessed by You shall be imputed to any other person insured under this Policy and vice versa.

Only the statements and knowledge or acts, errors or omissions of any Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Chief Legal Officer or equivalent positions of any entity insured shall be imputed to that entity insured.

6.12 Unintentional Non-Disclosure and Late Notification

In the event of non-disclosure or misrepresentation of information to Us, then We agree not to avoid this Policy unless such non-disclosure or misrepresentation was fraudulent or with intent to deceive.

However in the absence of any such fraud or intent to deceive We shall be entitled to amend the terms, conditions and premium for this Policy upon review of any information that has not (but should have) been disclosed to Us or upon review of any information that has been misrepresented to Us.

In the event that any Insured fails to comply with the provisions of Section 6.1, then We agree not to repudiate an Offering Claim provided that if We believe that such failure has prejudiced Our right to effectively associate with any Insured in the defence and settlement of any Offering Claim, then We reserve the right to deduct from any Loss an amount that We believe would have been payable had such prejudice not occurred.

In such event, We agree with any Insured that We shall use Our best efforts to agree upon a fair and proper amount of the proportion of any Loss that shall be deducted.

6.13 Subrogation and Assignment of Rights

If any payments are made under this Policy, We shall be subrogated to all rights of recovery in respect of such payments. In addition, any Insured shall upon request execute all documentation that may be necessary to enable Us to bring an action or suit in an Insureds name. Any recovery received shall be applied first against any Loss insofar as it exceeds the Limit of Liability, then against any payment made by Us, and finally against the Deductible. We will not subrogate against You under this Policy unless You are found to have committed a criminal act by final determination or by final adjudication.

6.14 Singular and Plural

Any reference to the singular shall include the plural and vice versa.

6.15 Authorisation of the Company

The Company shall act as agent on any Insured's behalf in respect of all matters of any nature relating to or affecting this Policy. We shall be entitled to treat the Company as having such authority for all purposes connected with this Policy.

6.16 Several Liability of Insurers

The obligations of the Insurers (where there is more than one) subscribing to this contract of insurance are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.



6.17 Currency Equivalent

It is agreed that wherever an amount appears in this Policy in INR it shall be deemed to have the following words added after the amount “(or the equivalent amount in any other currency)”




Grievance Redressal Procedures

At **Future Generali** we are committed to provide “**Exceptional Customer-Experience**” that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

What Constitutes a Grievance?

A “Grievance/Complaint” is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service from Future Generali or its intermediary or asks for remedial action.

If you have a complaint or grievance you may reach us through the following avenues:

					
	Help – Lines	1800-220-233 / 1860-500-3333 / 022-67837800		Email	crop.insurance@futuregenerali.in
				Website	www.futuregenerali.in
	GRO at each Branch	Walk-in to any of our branches and request to meet the Grievance Redressal Officer (GRO) .			

What can I expect after logging a Grievance?


- We will acknowledge receipt of your concern within 3 - business days.

- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.

We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

What do I do, if I am unhappy with the Resolution?

- You can write directly to our **Customer Service Cell at our Head office::**

	Customer Service Cell	Customer Service Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Office:- 6th Floor, Tower 3, Indiabulls Finance Center, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013 Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.
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How do I Escalate?

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDA (Insurance Regulatory and Development Authority)**.

CALL CENTER: TOLL FREE NUMBER (155255).

REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)

Insurance Ombudsman:

If you are still not satisfied with the resolution to the complaint as provided by our **GRO**, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman Office of the Insurance Ombudsman 2nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 Tel: 079- 27546840 Fax: 079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL - 462 023 Tel: 0755-2569201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR - 751 009 Tel: 0674-2596455 Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017 Tel: 0172-2706468 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh

CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018 Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: chennaiinsuranceombudsman@gmail.com	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI - 110 002 Tel: 011-23239633 Fax: 011-23230858 E-mail: jobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, GUWAHATI - 781 001 Tel:0361-2132204/5 Fax: 0361-2732937 E-mail: ombudsmanghy@rediffmail.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1st Floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, HYDERABAD - 500 004 Tel: 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam - a part of UT of Pondicherry
ERNAKULAM	Insurance Ombudsman Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 Tel: 0484-2358759 Fax: 0484-2359336 E-mail: iokochi@asianetindia.com	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman 4 th Floor, Hindusthan Bldg., Annexe, 4, C.R.Avenue, KOLKATA - 700 072 Tel: 033-22124346 / (40) Fax: 033-22124341 E-mail : iombsbpa@bsnl.in	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001 Tel: 0522 -2231331 Fax: 0522-2231310 E-mail: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), MUMBAI - 400 054 Tel: 022-26106928 Fax: 022-26106052 E-mail: ombudsmanmumbai@gmail.com	Maharashtra, Goa

The updated details of Insurance Ombudsman are available on IRDA website: www.irda.gov.in, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, our website www.futuregenerali.in or from any of our office

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Customer's Signature

Date

You may submit your complaint to the Nearest Branch Office or mail to our Customer Cell at:

Customer Service Cell

Future Generali India Insurance Company Ltd.
Corporate & Registered Office:- 6th Floor, Tower 3, Indiabulls Finance Center, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013
Care Lines:- 1800-220-233 / 1860-500-3333 / 022-67837800 **Email:-** Fgcare@futuregenerali.in **Website:-** www.futuregenerali.in

Office Use Only:

Service / Case #

Comments:
