

Issuing Office

Office Package Insurance Policy

(Bharat Sookshma Udyam Suraksha)

1 RECITAL CLAUSE

Whereas the Insured named in the Schedule hereto (hereinafter called the “Insured”) by a proposal and declaration which shall be the basis of this contract and be deemed to be incorporated herein has applied to National Insurance Company Limited (hereinafter called “The Company”) for the insurance hereinafter contained and has paid the premium stated in the said schedule as consideration for such insurance during the period stated in the said schedule.

2 OPERATIVE CLAUSE

The Company hereby agrees subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon to indemnify the insured and/ or covered Insured Persons against loss of or damage to property or liability incurred or bodily injury sustained due to accident by the covered persons during the policy period and subsequent renewals wherever granted by the Company as detailed covered in the respective Sections.

Provided always that the liability of the Company shall in no case exceed the Sum Insured stated against each item or total Sum Insured stated in each Sub-Section of the Schedule.

3 GENERAL CONDITIONS (Applicable to all the sections except Section I)

The following Conditions apply to the entire Policy in general. In case a similar Condition is mentioned specific to any Section, the same shall have precedence over the General Condition in case of any discrepancy.

3.1. Communication

Every notice and communication to the Company required by this Policy shall be in writing and be addressed to the Policy issuing office of the Company at the address mentioned in the schedule. The Company shall communicate to the Insured at the address mentioned in the schedule.

3.2. Disclosure of Information

The Policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, misdescription or non-disclosure of any material fact by the Policyholder.

3.3. Reasonable Care:

The insured shall take all reasonable care to safeguard the property insured against accident, loss or damage, employ only competent employees and shall comply with all statutory or other regulations.

The insured shall observe all manufacturers’ instructions concerning:

- the inspection of machinery, plant and equipment apparatus.
- the safety of persons and property.

3.4. Claim Procedure:

Notice: On happening of any loss or damage covered under the Policy the insured shall forthwith,

- Give immediate notice thereof to the Company,
- Report to the Police and take all practicable steps to apprehend the guilty person or persons and to recover the property lost
- Forward to the Company forthwith every written notice or information of any verbal notice of claim

Submission of Claim: After Notice, the Insured shall within 14 days from the loss or damage or such further time as the Company may in writing allow in that behalf deliver to the Company at his own expense detailed particulars as the Company may reasonably require:

- Claim in writing detailing the loss or damage together with such explanation and evidence to substantiate the claim.
- Particulars of all other insurance, if any, covering the same loss.
- Any writ, summons or other legal process issued or commenced against the Insured and shall give all necessary information and assistance to enable the Company to settle or resist any claim or to institute proceedings.
- Any other details/ documents as required by the Company.

Disclaimer of Liability

- The Company shall not 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 of Arbitrator;
- It being expressly agreed and declared that if the Company shall disclaim liability to the insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the insured subject matter of a suit in a court of law, then the claim shall be for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

3.5. Indemnity:

The Company may at its option reinstate, replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate

exactly or completely but only as circumstances permit and in reasonable sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage or more than the sum insured by the Company thereon.

3.6. Contribution:

If at the time of any loss or damage happening to any property hereby insured there be any other subsisting insurance or insurance whether effected by the insured or by any other person or persons covering the same property, this Company shall not be liable to pay or contribute more than its ratable proportion of such loss or damage or liability.

3.7. Average (Applicable to Sections 2, 4, 5 & 6)

If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the insured shall be considered as being his own insurer for the difference, and shall bear a rateable proportion of the loss or damage accordingly. Every item, if more than one of the Policy, shall be separately subject to this condition.

3.8. Subrogation:

The insured and any claimant under this Policy shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.

3.9. Fraud:

If any claim under this Policy shall in any respect be fraudulent or if any fraudulent means or devices are used by the insured or anyone acting on the insured's behalf to obtain any benefit under this Policy, all benefits and rights under this Policy shall be forfeited.

3.10. Cancellation:

The Company may at any time, cancel this Policy by giving seven (07) days' notice in writing by registered post or by courier to the Insured at his last known address in which case the Company shall return to the Insured a proportion of the last premium corresponding to the un-expired period of insurance.

The Insured may also give seven (07) days' notice in writing to the Company for the cancellation of this Policy in which case the Company shall retain the premium for the period this Policy has been in force at the Company's short period scale as under provided no claim has been admitted under any of the section covered under this Policy, no refund will be payable to the insured:

Short Period Scale

Period of Risk	Premium to be retained by the Company
Up to one month	25% of annual premium
Up to three months	50% of annual premium
Up to six months	75% of annual premium
Exceeding six months	100%

3.11. 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 decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single 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 two 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 hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

3.12. Observance of Terms and Conditions:

The due payment of premium and observance and fulfillment of the terms, conditions and endorsement of this Policy by the insured shall be a condition precedent to any liability of the Company to make any payment under this Policy. No waiver of any terms, provisions, conditions and endorsement of this Policy shall be valid unless made in writing and signed by an authorized official of the Company.

3.13. Renewal Notice:

The Policy may be renewed on mutual consent. The Company shall not be bound to give renewal notice.

4 GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS (except Section I)

The following Exclusions apply to the entire Policy in general. Exclusions mentioned specific to any Section, shall apply in addition to the following and have precedence over the General Exclusions in case of any discrepancy.

4.1. Terrorism:

Loss, damage cost or expense of whatsoever nature directly or indirectly caused by resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, **unless otherwise specifically included.**

(For the purpose of this exclusion an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the Public or any section of the public in fear.)

4.2. War and Allied Perils:

Covered Loss as described in the Policy whether direct or indirect arising from War, War like operations, Invasion, Act of foreign enemy, Hostilities (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, military or usurped power or Civil commotion, Seizure, Capture, Confiscation, Arrests, Restraints and Detainment by the order of any Government or any other authority. In any action suit or other proceedings where the Company alleges that by reason of the above provisions any loss or damage is not covered by this insurance, the burden of proving that such loss or damage is covered shall be upon the insured.

4.3. Radioactivity;

Any covered loss, destruction or damage whatsoever or any loss or expense whatsoever or resulting or arising therefrom or any consequential loss and any legal liability whatsoever nature directly or indirectly caused by or contributed to, by or arising from ionizing radiation, Nuclear Weapon Materials or contamination by radioactivity from any source whatsoever.

4.4. Consequential Loss:

- i) Consequential loss or legal liability of any kind other than as covered as specifically in the Policy.
- ii) Loss of earnings except as specifically covered in the Policy.
- iii) Loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

4.5. Normal Use Loss:

Deterioration of or wearing away or wearing out any part of any insured machine, assets or articles caused by or naturally resulting from:

- i) Normal use or exposure and wear and tear.
- ii) Any loss due to the process of cleaning, improper handling, dismantling, fitting, adjustment, repair, alteration, renovation and restoration.
- iii) Modification not approved by the makers/manufacturers and/or agents of makers/manufacturers.
- iv) Use of such property contrary to the directives of the makers/manufacturers and/or their agents.
- v) Scratching, cracking and/or denting.

4.6. Policy Excess:

Policy Excess applicable in the Policy under various sections, and mentioned in the Schedule.

4.7. Negligence/Willful Act:

Loss damage and/or liability caused by or arising out of the willful act or willful neglect or gross negligence of the insured or his responsible representatives or employees.

4.8. Requisition/Confiscation:

Loss or damage occasioned by permanent or temporary dispossession resulting from confiscation commandeering or requisition by any lawfully constituted authority.

4.9. Illegal Activities

Loss or damage arising due to carrying out of illegal activity or any kind of unlawful act, violation of any Rules and Regulations of the Govt. or statutory authorities.

5 COVERAGE:

5.1 SECTION – 1 : Office Building and Content Cover (as per National Bharat Sookshma Udyam Suraksha)

Clause A. This Policy and the Insurance Contract

1. Your Policy: This Policy is a contract between You and Us as stated in the following:

- a. This Policy document,
- b. The Policy Schedule attached to this Policy document,
- c. Any Endorsement attached to and forming part of this Policy document,
- d. Any Add-on to this Policy that You may have purchased from Us,
- e. The proposals and all declarations made by You or on Your behalf.

2. To whom this Policy is issued and what it covers:

- a. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding ₹ 5 Crore (Rupees Five Crore only) at the Policy Commencement Date.
- b. Provided, if the value at risk for all Insurable Assets exceeds ₹ 5 Crore during the Policy Period, this Policy shall, on expiry, be replaced by the applicable Policy.

- c. If more than one person is insured under this Policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.
- d. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an 'Agreed Bank Clause' and the name of such Bank. The terms and conditions of this arrangement will be added to the Policy as an additional Clause.

3. The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It contains:

- a. Your personal details,
- b. the Policy Period,
- c. the description of Your Insured Property,
- d. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,
- e. the insurance covers You have purchased,
- f. the premium You have paid for these insurance covers,
- g. add-on covers opted by You,
- h. other important and relevant aspects and information.

4. Special meaning of certain words: Words stated in the table below have a special meaning throughout this Policy, the Policy Schedule and Endorsements. These words with special meaning are stated in the Policy with the first letter in capitals.

Word/s	Specific meaning
Agreed Value	An amount agreed between You and Us at the Policy Commencement Date for items the value of which cannot be ascertained.
Bank	A bank or any financial institution
Building	Any building or structure in Your Premises, where You carry on Your Business. It includes: <ul style="list-style-type: none"> a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc. b. The following 'additional structures' located on Your Premises and used for Your Business, that are shown in the Policy Schedule: <ul style="list-style-type: none"> i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads, ii. lifts, hoists, iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations, iv. water, gas and sewage pipeline within Your premises or v. any other structure shown in the Policy Schedule.
Business	Your commercial enterprise, trade or profession as shown in the Policy Schedule.
Commencement Date	It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.
Contents	Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.
Endorsement	A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions of an insurance policy) which may change the terms or scope of the original policy.
Excess	It is the amount that You must bear in each and every claim before We become liable to pay.
Insurable Assets	All Buildings, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.
Insured Property	The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.
Kutchra Construction	Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
Market Value	Market Value means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss.
Money	Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed banker's drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible.
Partial Loss	Any loss other than Total Loss.

Word/s	Specific meaning
Plant and Machinery	All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises. It includes <ul style="list-style-type: none"> i. machines under repair, ii. machines taken on hire or lease, or through any system of purchase of goods, iii. foundation, bedding or setting of the machines, or iv. accessories of machines.
Policy Period	Policy period means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in Clause G (III) of this Policy, whichever is earlier.
Policy Schedule	The document accompanying and forming part of the Policy that gives Your details and of Your insurance cover, as described in Clause A (3) of this Policy.
Premium	The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.
Pucca Construction	Construction other than Kutcha Construction.
Reinstatement/Replacement	Reinstatement/Replacement is defined as: <ul style="list-style-type: none"> i. the reconstruction of buildings or replacement of other property lost or destroyed. ii. the repair or partial replacement of property damaged. In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Reinstatement/Replacement Value	This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.
Stocks	Any stock of goods or merchandise. It may be: <ul style="list-style-type: none"> i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch, ii. Raw materials, packing materials, or iii. Stock held in trust for which You are responsible. iv. Stock in Open in the Insured Premises
Sum Insured	The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.
Total Loss	A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it is more than the Sum Insured of that item or in total.
We, Us, Our, Insurer	National Insurance Co. Ltd. that has provided Insurance Cover under this Policy; of the Company.
You, Your, Insured	The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased Insurance Cover under this Policy; of such Insured Person/s
Your Premises	The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule.

Clause B. Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the Insured Property by
1.	Fire, including due to its own fermentation, or natural heating or spontaneous combustion.	caused by <ul style="list-style-type: none"> a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	<ul style="list-style-type: none"> a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3.	Lightning	-
4.	Earthquake, volcanic eruption, or other convulsions of nature	-

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the Insured Property by
5.	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation,	-
6.	Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7.	Bush fire, Forest fire, Jungle fire,	-
8.	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment.
9.	Missile testing operations	-
10.	Riot, Strikes, Malicious Damages	caused by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.
11.	Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached.
12.	Bursting or overflowing of water tanks, apparatus and pipes,	-
13.	Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14.	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

Clause C. The Standard Cover

1. What We cover:

We cover physical loss or damage, or destruction of any Insured Property because of any Insured Event stated in **Clause B** of this Policy and subject to the exclusions stated in **Clause D** of this Policy subject to all terms and conditions of this Policy. We also give **In-built** Covers without charging additional premium which are stated in **Clause C (4)** of this Policy.

2. Basis of Sum Insured:

- i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: **Reinstatement Value**
- ii. For Stocks:
 - a. For raw material: landed cost at Your Premises.
 - b. For stock in process: input cost of the stock at the time of loss.
 - c. For finished stock: the manufacturing cost of the finished stock or the **Contract Price** of goods sold but not delivered and more precisely defined below.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

- iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

3. Restoration of Sum Insured:

Except as stated in **Clause G (III) (3) (e)** of this Policy, the insurance cover will, at all times, be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the Policy

shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of loss, exercise Your option not to restore the Sum Insured.

4. In-Built Covers:

If We agree to pay Your claim for loss or damage to the Insured Property, We will also pay for the following loss or damage and expenses.

4.1. Additions, alterations or extensions:

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay for that item as follows:

- i. You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,
- ii. such item of Property is not otherwise insured,
- iii. maximum limit under this cover is 15% (excluding stocks),
- iv. subject to Underinsurance provisions of **Clause F** of this Policy.

4.2. Stocks at many locations on floater basis:

We cover physical loss or damage to movable property in more than one location as follows:

- i. You have declared all locations, and these are shown in the Policy Schedule.
- ii. You have declared stocks as a single value reflecting the aggregate Sum Insured.
- iii. You have a good internal audit accounting procedure under which the total amount at risk and the locations can be established at any particular time.
- iv. You must inform Us of any change in the address of any location occurring after the Commencement Date.

4.3. Temporary removal of stocks:

We cover stock temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes subject to the following conditions:

- i. maximum cover will be 10% of the Sum Insured for Stock,
- ii. such stock is not otherwise insured.

4.4. Cover for Specific Contents:

We cover the following, as applicable:

- a. Money for an amount not exceeding ₹50,000 (Rupees Fifty Thousand) during the policy period.
- b. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹50,000 (Rupees Fifty Thousand) during the policy period.
- c. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding ₹5 Lakh (Rupees Five Lakh) during the policy period.
- d. Employees', Directors', visitors' personal effects of every description (other than motor vehicles) for an amount not exceeding ₹15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

4.5. Start-Up Expenses:

We cover start-up costs necessarily and reasonably incurred by the insured in respect of insured risk consequent upon a loss or damage covered by this Policy for an amount not exceeding ₹ 1 Lakh (Rupees One Lakh) during the policy period.

4.6. Professional fees:

We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:

- i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;
- ii. The maximum We pay is 5 % of the claim amount;
- iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.

4.7. Costs for removal of debris:

We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, **shoring** up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.

4.8. Costs compelled by Municipal Regulations:

We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:

- i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
- ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.
- iii. All other terms and conditions of this Policy will apply to this extension.
- iv. These costs will not include

- a. the costs incurred for complying with such regulations,
 - for destruction or damage occurring before Commencement Date,
 - for destruction or damage not insured under this Policy,
 - under which You have received notice before the destruction or damage occurred.
 - b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation not arisen.
 - c. the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.
- v. the total amount recoverable under any item of the policy shall not exceed the sum insured thereby

Clause D. Exclusions, that is, what We do not cover

We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:

1. i. Excess of ₹ 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct ₹ 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this Policy.
ii. For terrorism risk the Excess shall be as per the clause attached to this Policy.
2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.
3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.
4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
5. Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.
6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.
7. War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
8. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component that is part of it.
9. Pollution or contamination, unless
 - i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
 - ii. an Insured Event itself results from pollution or contamination.
10. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
11. Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
12. Loss or damage to any Insured Property removed from Your Premises to any other place, except
 - i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
 - ii. Stock covered under **Clause (C) (4.3)** of this Policy -
13. Any reduction in market value of any Insured Property after its repair or reinstatement.
14. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that Policy.
15. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
16. Costs, fees or expenses for preparing any claim.

Clause E. What We Pay

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

1. Partial Loss:
 - i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
 - ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a **Total Loss**, We will pay You for
 - i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.
 - ii. Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
 - iii. Reinstatement using standard material readily available and in common use for similar type of Building.
3. If the Stock is a **Total Loss**, We will pay You as follows:
 - i. landed cost at Your Premises for Stock of raw materials,

- ii. total manufacturing cost for Stock of finished goods,
 - iii. the input value of Stock in process at the time of loss,
 - iv. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
 5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
 6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
 - i. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
 - ii. If You do not wish to Reinstatement the Building, Plant and Machinery, Furniture, Fixture, Fittings.
 7. We will also pay other amounts mentioned in **Clause C (4)** of this Policy

Note: In any claim, We will not pay more than the relevant Sum Insured, subject to Underinsurance as stated in Clause F of this Policy.

Clause F. Underinsurance

1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent waived in **Clause F (3)** of this Policy, it amounts to underinsurance, and will reduce proportionate to the difference from the amount that We will pay for Your claim.
2. Every item of Insured Property is subject to this condition separately.
3. Under this **Policy**, We will waive underinsurance upto 15%.
4. If at the time of damage, the Sum Insured applicable to the relevant Buildings, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents is less than 85% of the value of Insurable Assets You will be responsible for the difference and You will bear a proportionate share of the loss.
5. Underinsurance will not apply to **Cover for Specific Contents**.

Note: The cost for Reinstatement of additions made to Insured Property during the Policy Period will be reckoned from the date of addition.

Clause G. Conditions

D) Your Obligations

1. Make true and full disclosure in the proposal and related documents

- i. You have a duty of disclosure to tell Us everything You know, or could reasonably be expected to know, that is relevant to Us for deciding whether to give You insurance cover and on what terms. You owe this duty to disclose such relevant material information even if We have not specifically asked for it. This duty extends to any information or declarations given by anyone else on Your behalf.
- ii. We have agreed to give You insurance cover entirely on the basis of the information You, or anyone on Your behalf, have given Us in the proposal, statements and other declarations and documents (in writing or electronic) about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents. The correct and complete information You give is the basis of Our contract with You. Our promise to pay is conditional upon the truth of these statements and on the assumption that You, or anyone on Your behalf, has not withheld any material information about Yourself, the Building, Plant and Machinery, Furniture, Fixture, Fittings, Stocks and other Contents.

2. Make true statements and full disclosure in the claim and related documents

You must also give true and full information in Your claim and submit true documents. If You give any false information or document in the claim, or if You withhold any information or document (written or electronic), We have a right to refuse Your claim. We may also cancel Your Policy.

3. Obligation to take care: You must:

- i. ensure that unauthorised persons do not occupy Your Premises.
- ii. whenever Your Premises or any Building in Your Premises is unoccupied, You must ensure that all security procedures on Your Premises are in force.

4. Inform change in circumstances:

You must inform Us immediately if:

- i. You change the nature of Your Business or any processes,
- ii. You let out Your Premises or any part, or Your Premises will no longer be solely occupied by You,
- iii. You change the use of Your Premises or any Building, or
- iv. Your Premises or any Building remains unoccupied for more than 30 days.

5. Allow inspection and investigation of claim

You must allow and give full cooperation to the survey/investigation of Your claim by Us. You must allow Us, and any surveyor, officer or other representative that We authorise, to enter Your Premises, inspect it, take photographs and where

required permit the scientific testing and investigation of any insured article affected by an insured peril. You must answer all questions asked regarding Your claim truthfully and completely and submit all relevant documents that We will require.

6. Follow claim procedure

When You suffer any loss or damage to any Insured Property, and wish to make a claim, You must follow all steps stated in this Policy about immediate reporting to Us and to the appropriate Legal Authorities as per **Clause G (IV)** of this Policy.

II) Renewal of Policy

1. **End of Policy:** This Policy will expire at the end of the Policy Period.
2. **Application for renewal:** If You wish to renew the Policy, You must apply for renewal before the end of the Policy Period and pay the required premium amount.
3. **Renewal is not Automatic:** We may seek relevant information from You for the purpose of renewal. We can reject Your renewal only on grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation on Your part.

III) Cancellation and Termination of Policy

1. Cancellation by You at any time

- a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.
- b. If You cancel
- c. the Policy, We will refund premium as follows:

Time for which Policy in force	Refund of premium
For a period not exceeding 15 days	90% of the annual rate
For a period not exceeding 1 month	85% of the annual rate
For a period not exceeding 2 months	70% of the annual rate
For a period not exceeding 3 months	60% of the annual rate
For a period not exceeding 4 months	50% of the annual rate
For a period not exceeding 5 months	40% of the annual rate
For a period not exceeding 6 months	30% of the annual rate
For a period not exceeding 7 months	25% of the annual rate
For a period not exceeding 8 months	20% of the annual rate
For a period not exceeding 9 months	15% of the annual rate
For a period exceeding 9 months	No refund

2. Cancellation by Us

We will not cancel the Policy during the policy period except on the grounds of mis-representation, non-disclosure of material facts, fraud or non-co-operation on your part.

3. Automatic termination of the Policy:

This Policy will automatically end in the following cases:

- a. **Destruction of any Insured Building:** This Policy will automatically end 7 days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.
- b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.
- c. **Change of use or ownership of Insured Property:** The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,
 - i. if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events;
 - ii. if Your interest in any Insured Property passes to another except by will or operation of law.
- d. **Sale of Insured Property:** This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.
- e. **Exhaustion of Sum Insured:** If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.
- f. **Effect of death:** If You are an individual, in the event of Your unfortunate death, the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.
- g. **Policy not invalidated:** The Policy is not invalidated:
 - i. by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this Policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer.
 - ii. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or
 - iii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.

IV) Claims Procedure

If You suffer a loss because of an Insured Event, You must make a claim for Your financial loss at Your cost.

The procedure for making a claim is given below. These include things that **You must do**, and that **You must not do**. It is important to comply with these to ensure that it does not prejudice Your claim in any manner.

1. Immediate notice to Us

- a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event, You must immediately give notice to Us of the loss or damage. This is necessary so that We can survey/investigate the loss or damage.
- b. You can give notice to any of Our offices or call centers.
- c. You must state in this notice
 - i. the Policy Number,
 - ii. Your name,
 - iii. details of report to the police that You made,
 - iv. details of report to any authority that You made,
 - v. details of the Insured Event
 - vi. a brief statement of the loss,
 - vii. particulars of any other insurance of the Insured Property, Your Premises or any other Property on Your Premises.
 - viii. details of loss or damage under Add-ons, if any, and
 - ix. submit photographs of loss or physical damage, wherever possible.

2. Steps to prevent loss and damage

- a. You must take all reasonable steps to prevent further loss or damage to the Insured Property.
- b. Until We have inspected the Insured Property and Your Premises, and have given Our consent,
 - i. You must not sell, give away or dispose of any damaged items of any property,
 - ii. You must not wash or clean, or remove any damaged item or debris, except for any urgent necessity, and
 - iii. You must not carry out repairs unless such repairs are urgent and You cannot contact Us.

3. Immediate notice to authorities

- a. As soon as any loss or damage occurs to the Insured Property, You must give immediate report to appropriate legal authorities. For example, You must report to the fire brigade of the local authority and the police if there is damage by fire/ explosion / implosion or lightning. In case of subsidence/ landslide/ rockslide, You must inform the District Administration. In the event of impact damage of any kind or Riot Strikes, Malicious acts and acts of terrorism, You must inform the police. If there is a theft within 7 (seven) days following an Insured Event, You must inform the police.
- b. We may, but not necessarily, waive this condition if We are satisfied that by reason of extreme hardship it was not possible for You or any other person on Your behalf to give such report.

4. Submit claim

- i.
 - a. You must submit Your claim in Our claim-form at the earliest opportunity, but within 30 days from the date You first notice the loss or damage. The claim form is available in any of Our branches, and on Our web-site.
 - b. You must state in Your claim the details of any other insurance policy that covers the damage or loss for which You have filed Your claim, whether You have purchased such other insurance, or someone else has purchased it for You.
- ii. We shall not be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration. If We disclaim liability for a claim You have made and if the claim is not made a subject matter of a suit in a court of law within a period of 12 months from the date of disclaimer, the claim shall not be recoverable hereunder.

5. Establish loss

You must prove that the Insured Event has occurred, and the extent of loss or physical damage You have suffered with full details.

- i. You must support Your claim for Insured Property with Plans, specification books, vouchers, invoices pertaining to costs incurred by You for reconstruction/replacement/repairs.
- ii. You must allow Us, Our officers, surveyors or representatives to inspect the Insured Property, and to take measurements, samples, damaged items or parts, and photographs that are relevant.
- iii. You must give Us authority to see the relevant records and get information about the Event and Your loss from the police or any other authority.
- iv. You must give Us, when We request, any additional information that We require for verifying Your claim.

6. Fraudulent claim

If You, or anyone on Your behalf, make a claim which is false or fraudulent, or support a claim with any false or fraudulent statement or documents:

- i. We will not pay the claim,
- ii. We can cancel the Policy: in such a case, You will lose all benefits under this Policy and premium that You have paid,
- iii. We can also inform the police, and start legal proceedings against You.

7. Other insurance

- i. If You have any other Policy with Us or any other Insurance Company (taken by You or by anyone else for You) covering in whole or in part any claim that You have made under this Policy, You have a right to ask for settlement of Your claim under any of these policies.
- ii. If You choose to claim under this Policy from Us, We will settle Your claim within the limits and the terms and conditions of this Policy.
- iii. After We pay the amount under Your claim, We have the right to ask for contribution from the Insurers that have given You the other policies.
- iv. We will ensure that Our actions do not impose any liability on You.

8. Our rights relating to Insured Property

- i. We must investigate/survey to confirm that Your claim is covered by this Policy. For this purpose, We will give You notice and request Your cooperation as follows:
 - a. We and Our representatives will visit Your Premises and inspect the Insured Property,

- b. We will ask You to give to Us any items of the Contents of Your Premises, and hold it with Us for the purposes of examination, testing, or any other investigation, or
 - c. We will dispose of or deal with or sell any item of the Contents of Your Premises for which loss We have paid completely.
- ii. We will ensure that Our actions will not impose any liability on You.

9. Recovery action by Us

- i. When We accept and pay Your claim under the Policy, We can start legal proceedings to recover the amount or property from the third party who has caused the loss or damage to the Insured Property. You must give authority to Us to take such action and exercise this right effectively, when We request You, whether before or after making payment of Your claim. You must give all information, cooperation, assistance and help for this purpose. You must not do anything which will prejudice Our right.
- ii. Any amount We recover from such person will be applied first to the costs of the legal proceedings and recovery, then to the claim amount We have paid or must pay to You. We will pay You any balance.
- iii. You can start legal proceedings against any person who has caused the loss or damage only with Our prior consent, and on conditions that We will impose. You must not compromise or settle any claim against such person without Our consent. If You recover any amount from such person, You must return to Us the amount We have paid for Your claim. We can take over the conduct of legal proceedings that You have started and continue the proceedings in Your name.

Clause H. Changes to covers

- 1. You can choose to make changes to the covers of this Policy, for example, take additional cover or increase or reduce any Sum Insured. You must make a proposal or request for any change. It will be effective only after We have accepted Your proposal, and You have paid the additional premium, where applicable.
- 2. This Policy (including the Policy Schedule, the proposal, declarations, the Endorsements) consists of the entire contract between You and Us.

Clause I. Other details

1. Designation of Insured Property

For the purpose of determining under which item any Property is insured, We agree to accept the designation under which such Property appears in Your books of account.

2. Notices

- i. We will send any notice, letter or communication in writing to You at Your address mentioned in the Policy Schedule, and to Your email address that You have registered with Us.
- ii. You will send any notice, letter, intimation or communication in writing to Us at the branch office where You purchased the Policy. You can also send it at the address mentioned in the Policy Schedule. You shall not send any notice etc. to the insurance agent, broker or any other entity. They are not authorised to receive notices etc. on Our behalf.

3. Applicable law and jurisdiction

This Policy will be subject to the laws of India, and to the jurisdiction of courts in India.

4. Arbitration

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this Policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

SECTION 1B: BUSINESS INTERRUPTION

Cover:

If the business or profession carried on by the insured is inferred with or interrupted during the currency of the Policy by:

- i) damage occurring at the shop premises for which the Company has admitted liability under Section 1
- ii) damage to electronics equipments installed for which liability has been admitted under section 6
- iii) Denial of access to the office directly consequence of damages to property in vicinity by any peril or risk included under specified perils of Section 1.

The Company will pay to the insured the amount of loss in respect of following items:

- i) On Gross Income including increased of costs.
- ii) On Additional Expenditure.
- iii) On Accountants' charges

The Amount Payable:

- i) **Reduction in Gross Income:** the amount by which the gross income during the indemnity period shall in consequence of the damage fall short of the standard gross income.
- ii) **Increased Cost of Working:** those expenses reasonably and necessarily incurred with the sole purpose to minimize/avoid a reduction in gross income during the indemnity period but not exceeding the amount that would have been paid under (a) above, had such expenses not been incurred.

Amount Payable: The amount payable under item (ii) is limited to such further additional expenditure beyond that recoverable under item (b) and amount recoverable under any other section of this Policy, as the insured shall necessarily and reasonably incur

during the indemnity period in consequence of damage in connection with setting up of a temporary offices, rates, taxes, lighting, heating and insurance thereof, cost of use of substitute equipment and any works thereon, removal cost of contents. Applicable excess 7 days gross profit.

Provided That:

- i) If any changes or expenses of the business or profession are reduced during the indemnity period because of interruption or interference, then the amount payable will be reduced accordingly.
- ii) If during the indemnity period work is carried out or services rendered elsewhere than at office premises for the benefit of Business or Profession either by the insured or by others on behalf of insured, the money paid or payable in respect of such work or services shall be brought into account in arriving at reduction in Gross Income.
- iii) In respect of each and every occurrence of interference or interruption arising solely as a result of damage to electronic equipment, the Company shall not be liable for the excess specified in Exclusions (1) Under Section 6
- iv) Tem (b) under the cover is operative only if so stated in the schedule, but this extension does not include the cost of reinstating data program and/or damage to portable computer.

Interpretation:

- i) **Gross Income:** shall mean the money paid or payable to the insured for work done or services rendered in course of Business or Profession at office.
The literal meaning of Gross income will be altered in such a way so as to include the terms Gross Revenue, Commission, Gross Fees, Royalties or similar term to apply to the nature of the income of insured's business or profession.
- ii) **Indemnity period:** shall mean the period beginning with the occurrence of loss, destruction or damage and ending not later than 12 months thereafter during which the results of the business or profession shall be affected in consequence of the damage
- iii) **Annual Gross Income:** shall mean the gross income earned during the 12 months immediately before the date of damage, to which adjustment shall be made to provide for trend variations in or special circumstances affecting the business or profession so that the adjustment figure shall represent as far as practicable the result which have been obtained.
- iv) **Standard Gross Income:** shall mean the gross income earned during that period in the 12 months immediately before the date of damage which corresponds with the indemnity period.

Special conditions:

- i) The insurance under this section shall be of no effect if:
 - a) The business or profession be wound up or carried on by a liquidator, receiver or permanently discontinued.
 - b) The insured's interest ceased other than a death.
- ii) If the sum insured is less than gross income which would have been earned in the twelve months following the occurrence of damage, the amount payable shall be reduced in that proportion.

INCREASED COST OF WORKING:

Cover:

If the business or profession carried on by the insured is interfered with or interrupted during the currency of the Policy by: Loss/damage occurring at office premises for which the Company has admitted the liability under Section 1 or Section 6.

Amount Payable:

The Company will pay the increased cost of working necessarily and reasonably incurred by insured during indemnity period in consequence of damage at office with the sole purpose of minimizing or avoiding the interruption or interference with the business or profession including cost incurred for avoiding or minimizing reduction in gross income and/or any such additional cost beyond that recoverable under any other section of this Policy in connection with the setting or temporary office, rates, taxes, lighting, heating and insurance thereof cost of use of substitute equipment and work thereon, removal of cost of contents and expenses incidental thereto.

Provided that:

The Company's liability shall not exceed in respect of the first three months of indemnity period one half of the sum insured and for each succeeding months within the indemnity period one ninth part of the balance remaining of Sum Insured after deducting the amount payable in the first three months.

Interpretation:

Indemnity period shall mean the period beginning with occurrence of the damage and ending not later than 12 months thereafter during which Business or Profession shall be affected consequence of the damage.

The insurance under this section shall be of no effect-

- i) The business or profession be wound up or carried on by liquidator, receiver or permanently discontinued.
- ii) The insured's interest ceases other than by death.

Maximum Indemnity Period: 6 months

Policy Excess: 7 days Standard Gross Profit.

SECTION 2: BURGLARY AND HOUSEBREAKING (OFFICE CONTENTS)

The Company will indemnify the insured in respect of loss of or damage to the contents whilst contained in the insured premises by Burglary, housebreaking and/ or dacoity/robbery

Definition

The terms Burglary and or Housebreaking shall mean theft involving entry into or exit from the insured premises by forcible and violent means or following assault or violence or threat thereof to the insured or member of the insured's family.

Special Exceptions:

The Company shall not be liable in respect of

- 1) Loss or damage by burglary and/or house breaking where any employee of the insured or member of the insured's family is concerned as principal or accessory.
- 2) Loss or damage to livestock, motor vehicles and pedal cycle.
- 3) Loss or damage to money, securities for money, stamps, bullion, deeds, bonds, bills of exchange, promissory notes stock and share certificates, business books, manuscripts documents of any kind unset precious stones and jewellery and valuables unless specifically declared..

SECTION 3: PLATE GLASS

The Company will indemnify the Insured in respect of loss or damage to the fixed plate glass in the Insured premises by accidental breakage provided that the liability of the Company in respect of any one loss or all losses in any one period of Insurance is limited to the sum set against in the Schedule.

Special Exceptions:

The Company shall not be liable in respect of

- i) The excess stated in the policy schedule, 1% of sum insured subject to minimum of Rs. 500/- for each and every loss.
- ii) Breakage or damage during removal, alterations and/or repairs on or about the Insured premises.
- iii) Breakage of lettering unaccompanied by breakage or damage of glass.
- iv) Breakage of or damage to frames or framework of any description, unless specifically declared.
- v) Disfiguration or scratching or damage of glass other than fracture extending through the entire thickness of glass.
- vi) Embossed, silvered, lettered, ornamental, curved or any glass whatsoever other than the glass which is plain and ordinary glazing quality, unless the same be specifically declared.
- vii) Breakage of glass not completely and securely fixed.
- viii) Loss or damage consequent upon interruption or delay of business or other loss damage or injury arising from breakage of glass or during replacement thereof.

SECTION 4: NEON SIGN/GLOW SIGN

The Company will indemnify the Insured in respect of loss of or damage to neon sign/ glow sign belonging to the Insured by

- i) accidental external means.
- ii) Theft/burglary
- iii) Fire, Lightning, External explosion/implosion
- iv) Aircraft or Articles dropped there from
- v) Riot, Strike, civil commotion & Malicious Act
- vi) Earthquake (Fire & Shock) Subsidence, Landslide and Rock slide
- vii) Flood inundation storm, tempest, typhoon, hurricane, tornado or cyclone
- viii) Impact damage by rail, road vehicles or animals

Provided that the liability of the Company in respect of any one loss or all losses in any one period of insurance is limited to the sum set against in the schedule.

6.4.1 Special Exception :

The Company shall not be liable in respect of

- i) the first Rs.2500/- or 5% of sum insured whichever is lower for each and every loss.
 - ii) Normal use and wear and tear
 - a) normal use or exposure or wear and tear.
 - b) any loss due to the process of cleaning, improper handling, dismantling, fitting, adjustment, repairing, alteration, restoring or renovating.
 - c) Modification not approved by the makers/manufacturers and/or the agents of makers/manufacturers.
 - d) Use of such property contrary to the directives of the makers/manufacturers and/or their agents.
 - e) Scratching, cracking and/or denting.
 - iii) deterioration arising from moth vermin, insects mildew, the action of light or atmospheric conditions or any other gradually operating cause.
 - iv) the fusing or burning out of any Bulbs and/or Tubes arising from short circuiting or arcing or any other mechanical/electrical breakdown or faults.
 - v) caused by mechanical or electrical derangement, overrunning, excessive pressure, short circuiting, self heating or leakage of electricity or gas.
 - vi) destruction under orders from any Public Authority
- theft of individual parts of the property

SECTION 5- BREAKDOWN OF OFFICE APPLIANCE

Coverage

The Company will indemnify the Insured against unforeseen and sudden physical damage caused by mechanical and or electrical breakdown of insured's electrical/mechanical appliances, apparatus, installations which are to be specified and are not older than 12 years including the water supply pump and the air conditioning systems whilst contained in or fixed at the Insured Premises. Provided that the liability of the Company in respect of any one item in any one period of insurance will not exceed the sum insured set against such item in the schedule.

Special Provisions:

i) **Sum Insured:**

It is a requirement of this section that the sum insured in respect of such item specified in the schedule shall be equal to cost of the replacement of the Insured property of the same kind and capacity which shall mean its replacement cost including freight custom duties and erection cost.

a) It is required that any property covered under this section, has to be necessarily insured under **Section 1**

b) If the Sum insured is less than the amount to be insured as (i) above, the Company will pay for damage in such proportion as the Sum Insured bears to the replacement cost. Every item, if more than one, shall be subject to this condition separately.

ii) **Basis of Indemnity :**

Where the damage to an insured item can be repaired the Company will pay expenses necessarily incurred to restore the damaged item to its former state of serviceability plus cost of dismantling and re-erection incurred as well as custom duties and other dues if any to the extent such expenses have been included in the Sum Insured.

No deduction shall be made towards depreciation in respect of parts replaced except for parts with limited life of use and wear and tear parts but the value of salvage will be taken into account.

iii) If the cost of repair exceeds the actual value of the insured item immediately before the occurrence of the damage the settlement shall be made on the basis provided for as below-

In case of total loss, claims will be paid subject to depreciation of 10% per year from the date of purchase. The maximum depreciation however, shall not exceed 50% of sum insured of the item in respect of which a total loss claim is admitted under the Policy.

iv) The Company will make payment only after being satisfied by production of necessary bills and documents that the repairs have been effected and the replacement have taken place as the case may be.

Special Exceptions:

The Company shall not be liable in respect of

- i) Loss or damage caused by or arising out of willful act or willful gross negligence of the insured.
- ii) Loss or damage due to fault existing at the time of commencement of this insurance and known to the insured regardless of whether such faults were known to the Company or not..
- iii) Loss or Damage for which the manufacturers or suppliers of the property are responsible thereby or under contract.
- iv) Loss or damage to any insured item occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority of such item or by permanent or temporary dispossession of any building resulting from the unlawful occupation by the insured of the building/premises.
- v) The fusing or burning out of any bulbs and or tubes/circuits arising from short circuiting or arcing, except X ray tube and other tubes covered subject to the tubes clause and depreciation thereof.
- vi) Loss or Damage to belts, ropes, chains, exchangeable tools, operating media and non-metallic lining.
- vii) 1% of the Sum Insured of the each equipment subject to minimum of Rs. 2500/-for each and every loss.

Special Condition: *In case cover is extended for installed D.G. Sets, conditions and warranties shall be as per Machinery Insurance Guide lines.*

SECTION 6A- ELECTRONIC EQUIPMENT (INSTALLED)

The Company, will indemnify the insured any unforeseen sudden physical loss or damage due to any cause other than those specifically excluded, sustained during the currency of the Policy to (i) The electronic equipment installation (ii) Data carrying material while contained in the offices and such damage occurring during normal use after installation, the Company will pay for the amount or such damages or at its option repair, reinstate or replace such damaged property up to the amount stated in the schedule.

Amount Payable:

In the event of insured item being damaged the Company will pay the expenses necessarily incurred to restore the damaged item to its former state of serviceability OR pay the replacement value of item immediately before occurrence of the loss, if the cost of repair exceeds or equals the actual value of machinery. The Company will also pay the following to the extent these expenses have been included in the Sum insured.

- i) Cost of dismantling and re-erection incurred for purpose of effecting the repairs.
- ii) Ordinary freight to and from a repair-shop.
- iii) Custom duties and other dues.

No deduction will be made for depreciation in respect of parts replaced except those with limited life, but the value of salvage will be taken into account. However, proper depreciation will be deducted from replacement value of the equipment as a whole.

Warranty:

It is warranted that an Agreement for the Electronic Equipment installation from its owners or manufactures or a Company or Concern approval by manufacturer shall be kept in force throughout the currency of this section of this Policy and no variation in terms or agreement shall be made without the Company's written consent. For the purpose of this warranty "Agreement" shall mean an agreement which provides:

- i) Maintenance services for the Electronics Equipment Installation including preventive treatment or adjustment of mechanical or moving parts, safety checks and
- ii) Rectification of loss damage, faults arising from any cause during normal operation as well as from ageing.
- iii) Safety checks.

Provided that "this warranty" shall not apply if the additional premium as required by the Company is paid by the insured for deletion of this warranty.

Special Provision:

It is a requirement of this insurance that the Sum Insured shall be equal to the cost of replacement of insured property by new property of the same kind and same capacity, which shall mean its replacement cost including freight, dues and custom duties if any and also cost of erection.

Special Condition:

If the Sum insured is less than the amount required to be insured as per special provision herein above, the Company will pay for the damage in such proportion as the Sum insured bears to the amount required to the insured. Every item if more than one shall be subject to this condition separately.

SECTION 6B - PORTABLE COMPUTER

The Company will indemnify the insured for loss or damage to the Portable Computers whilst being used by the officials of the insured on journey to places by rail/road/air for the purpose of business or profession in accordance with coverage of section 6A.

The Company will also pay any loss or damage to data carrying materials whilst being carried along with the portable computers.

- i) The liability of the Company will be limited to Sum Insured against each item in Schedule and not exceeding in aggregate the total Sum Insured stated in Schedule in any one period of insurance.
- ii) This Sub-section is subject to same perils, terms, conditions, exclusions, warranties and provisions as that of section 6A

Exclusions (6A & 6B)

The Company shall not be liable in respect of

- i) 5% of claim amount subject to a minimum of Rs. 2500/- for each and every loss.
- ii) Accidental fire, except fire originating from the equipment
- iii) Loss or damage due to fault existing at the time of commencement of this insurance and known to the insured regardless of whether such faults or defects were known to the Company or not.
- iv) Loss or damage due to defects of design material or workmanship or otherwise (for which the manufacturers or supplier of the property is responsible thereby or under contract or any amount recoverable under the terms of the Maintenance Agreement.
- v) Cessation of work whether total or partial.
- vi) Loss of or damage to belts, ropes, chains, exchangeable tools, operating media and non-metallic lining.
- vii) Loss or damage due to aesthetic defects.

SECTION 7: MONEY INSURANCE

The Company hereby agrees subject to the terms, conditions and exclusions herein contained, endorsed or otherwise expressed hereon to indemnify the insured against loss of money:-

- i) In transit by the insured or insured's' authorized employees occasions by Robbery, theft or any other fortuitous cause.
- ii) Loss of money by burglary and/or housebreaking, Robbery, Hold up whilst retained at insured's' premises , in safe or counter, or steel cupboards/cash box and/or such other places under lock and key, more particularly described in the schedule.

Provided always that the limit of the Company's liability for any one loss shall in no case exceed the amount stated in the schedule under each head.

6.7.1 Damage to safe:

The Company will also pay cost of replacement or repair of the insured's safe in the office of its being damaged by thieves, burglars.

6.7.2 Special Exclusions

The Company shall not be liable in respect of

- i) Loss of money entrusted to any person other than the insured or an authorized permanent employee of the insured.
- ii) Money carried under contract of afreightment and theft of money from unattended vehicle.
- iii) Loss occurring on the premises after business hours unless the money is in a locked safe or strong room.
- iv) loss of money where the insured or his employee is involved as principal or accessory except loss due to fraud or dishonesty of the cash carrying employee of the insured occurring whilst in transit and discovered with 48 hours.
- v) shortage due to error or omission and/or loss due to any unknown/unexplainable reasons.
- vi) Loss of money from safe counter, steel cash box following the use of the key to the safe counter, steel box or any duplicate thereof belonging to the insured unless such key has been obtained by assault or violence or any threat.

6.7.3 Interpretation:

Money shall mean Cash, current coin, Bank Drafts, Currency Notes, cheques, Postal Orders , money orders treasury Notes, and Current Postage Stamps & Travellers cheques.

6.7.4 Special Conditions:

Provided always that

- i) The Insured should keep a complete account of money contained in safe, strong room or steel almirah under lock and key on daily basis. The complete account shall be deposited in a secure place other than the safe, strong room or steel almirah where the money is kept and be provided as documentary evidence for admissibility of claim under this Policy.
- ii) The keys of the safe, strong room or steel almirah containing money shall not be left in the office out of business hours unless the office is occupied by the insured or his employees in which case such keys shall be deposited in a secure place not in the vicinity of safe, strong room or steel almirah containing the money.

SECTION 8: PEDAL CYCLES

Sub-Section A: The Company will indemnify the Insured in respect of loss of or damage to Pedal Cycles belonging to the insured by:

- i) Burglary
- ii) House Breaking
- iii) theft..
- iv) dacoity/robbery
- v) Fire, lightning, External explosion/implosion,.
- vi) Riot Strike or malicious act
- vii) Earthquake (fire & / or shock)
- viii) Flood, inundation storm, tempest, typhoon, hurricane, tornado or cyclone
- ix) Accidental external means

Provided that the liability of the Company in respect of loss or damage to any one pedal cycle in any one period of insurance will not exceed the sum set against such pedal cycle in the schedule

Sub-Section B: The Company will indemnify the insured in respect of all sums which the insured shall become legally liable to pay as compensation and litigation expenses incurred by the insured with the Company's written consent for accidental death or bodily injury to any person other than a member of the insured's family or a person in the insured's service or being conveyed on such pedal cycle and/or accidental damage to property not belonging to or in the custody or control of the insured or any member of the insured's family or not being conveyed on such pedal cycle in the event of accident caused by or happening through or in connection with pedal cycle insured hereunder provided that the liability of the Company in respect of such compensation and litigation expenses in any one period of insurance is limited to Rs. 10,000/-(rupees ten thousand) only.

Special Exceptions:

The Company shall not be liable in respect of:-

- i) Any accident. Loss, damage or liability caused by or through or in connection with Pedal Cycle whilst it is being used for hire or reward or outside India.
- ii) Damage caused by overloading or strain or mechanical breakdown.
- iii) Loss or damage to accessories by theft unless the entire Pedal Cycle is stolen at the same time.
- iv) Loss or damage occurring whilst being used for racing or pace making or speed tests.
- v) The first Rs. 50/- (fifty only) of each and every loss arising under sub section A hereof through accidental external means.

Special Condition:

The Pedal Cycle/Tricycle should be properly locked when left unattended

SECTION 9: BAGGAGE

Coverage

The Company will indemnify the insured for the loss of or damage to the baggage whilst being used by the permanent officials of insured on journey to places by train or road or air as accompanied one as specified in this section and damage/loss arising out of accidental events anywhere in India

Provided that the liability of the Company in respect of property so lost , destroyed or damaged shall be limited to its actual value at the time of happening of such loss but not exceeding in any one period of insurance, the sum set opposite thereto in the schedule.

Special Exception:

The Company shall not be liable in respect of-

- i) loss or damage due to cracking, scratching or breakage of lens or glass whether part of any equipment or otherwise or to China marble gramophone records and other articles of a brittle or fragile nature unless such loss or damage arises from accident to vessel, trains, vehicles or aircraft by which such property is conveyed.
- ii) Loss or damage caused by moth, mildew, vermin or any process of cleaning, dyeing, repairing or restoring.
- iii) Loss of or damage to any electrical machine, apparatus, fixtures or Fittings(including wireless sets and tape recorders) arising from over running excessive pressure, short circuiting , arching , self heating or leakage of electricity from whatsoever cause (lighting included).
- iv) Loss or damage caused by mechanical derangement or over winding of watches and clocks.
- v) Theft from car except from the car of fully enclosed saloon type having all the doors, windows and other opening securely locked and properly fastened.

- vi) Loss or damage whilst being conveyed by any carrier under contract of affreightment.
- vii) Loss of or damage to money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, stock of shares certificates, stamps, business books or documents, jewellery, watches, furs, precious stones, gold and silver ornaments, travel tickets, cheques and bank drafts.
- viii) Loss of or damage to articles which did not form part of the contents of any of the packages when the journey commenced unless specifically declared and accepted by the Company.
- ix) Loss, destruction of or damage to articles of consumable nature.
- x) Loss of or damage to personal baggage belonging to the insured and such of the members of his partners, managers, employees as are permanently working with him accompanying the insured whilst the insured is traveling within the municipal limits of the village, town or city wherein he is permanently residing..
- xi) Loose articles such as sticks, straps, umbrellas, sunshades, fans, deck chairs, property in use on the voyage and/or journey or articles or cloths whilst being worn on the persons or carried about.
- xii) Loss, destruction or damage caused by or arising from the leakage, spilling or exploding of liquids, oils or materials of a like nature or articles of a dangerous or damaging nature.

Special Conditions:

Where any item insured hereunder consists of articles in pair or set the Company's liability in respect thereof shall not exceed the value of any particular part or parts of which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set nor than a proportionate part of the insured value of the pair or set.

SECTION 10: PERSONAL ACCIDENT

If the insured person shall sustain any injury resulting solely and directly from an accident, the Company shall pay, to the insured or his/her nominee, the benefit as below but not exceeding the Capital Sum Insured (CSI) and Cumulative Bonus (if earned any) during the policy period, in respect of all such claims.

Benefits

i) Death

If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of death of the insured person, the CSI and CB.

ii) Loss by Physical Separation or Loss of Use of Two Limbs or Two Eyes or One Limb and One Eye

If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

- a) sight of both eyes or the actual loss by physical separation of the two hands or two feet or of one hand and one foot or loss of sight of one eye and such loss of one hand or one foot, the CSI and CB
- b) use of two hands or two feet or one hand and one foot without physical separation or loss of sight of one eye and loss of use of one hand or one foot without physical separation, the CSI and CB

iii) Loss by Physical Separation or Loss of Use of One Limb or One Eye

If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of

- a) sight of one eye or the actual loss by physical separation of one hand or one foot, fifty percent (50%) of the CSI and CB
- b) use of a hand or a foot without physical separation, fifty percent (50%) of the CSI and CB

iv) Permanent Total Disablement

If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of permanent total and absolute disablement of the insured person from engagement in any employment or occupation of any description whatsoever, a lump sum equal to hundred percent (100%) of the CSI and CB

v) Permanent Partial Disablement

If such injury shall within twelve (12) calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of use or of the actual loss by physical separation of the following, the percentage of the CSI indicated below:

Loss of part of body		% of CSI
Loss of toes	all	20
	Great-both phalanges	5
	Great-one phalanx	2
	Other than great, if more than one toe lost each	1
Loss of hearing	both ears	50
	one ear	15
Loss of 4 fingers & thumb of 1 hand		40
Loss of 4 fingers of 1 hand		35
Loss of thumb	Both phalanges	25
	One phalange	10
Loss of Little finger	3 phalanges	4
	2 phalanges	3
	1 phalange	2
Loss of ring finger	3 phalanges	5
	2 phalanges	4
	1 phalange	2

Loss of part of body		% of CSI
Loss of middle finger	3 phalanges	6
	2 phalanges	4
	1 phalange	2
Loss of Index finger	3 phalanges	10
	2 phalanges	8
	1 phalange	4
Loss of metacarpal	1st or 2nd (additional)	3
	3rd, 4th, or 5th (additional)	2
Any other permanent partial disablement	% as assessed by Board of Doctors of a Government hospital	

vi) **Temporary Total Disablement**

If such injury shall be sole and direct cause of temporary total disablement then so long as the insured shall be totally disabled from engaging in any employment or occupation of any description whatsoever, a sum at the rate of 1% of the CSI per week but in any case not exceeding INR 5000/- per week subject to maximum of 100 weeks from the date of commencement of disablement and in no case shall exceed the CSI.

The Company shall pay in lump sum after the total amount shall have been ascertained and agreed.

6.8.1 Additional Benefits

i) **Expenses for transportation of dead body**

In the event of death of the insured person due to an accident outside his/her residence, the Company shall pay in addition to the amount payable under clause (1) of benefit section, expenses incurred for transportation of dead body to the place of residence subject to a maximum of two percent (2%) of the CSI or INR 2500/- (Two thousand five hundred only) whichever is less. This also include funeral Expenses.

ii) **Cumulative Bonus (Applicable to Individual policy only)**

At the time of renewal, cumulative bonus allowed shall be an amount equal to 5% (five percent) of CSI of the expiring Policy in respect of an insured person, provided no claim has occurred and Policy is continuously renewed with the Company without a break.

The cumulative bonus shall be payable in the event of claim under clauses (1), (2), (3) and (4) viz. death, loss of two limbs or two eyes or one limb and one eye, loss of one limb or one eye and Permanent Total Disablement only.

Cumulative bonus shall be aggregated over the years and available, subject to maximum of 50% (fifty percent) of the CSI of the expiring Policy.

The cumulative bonus shall not be lost, if the Policy is renewed within 30 (thirty) days after its expiry.

6.8.2 Definitions

- i) **Capital Sum Insured** means the amount of insurance in respect of each insured person as mentioned in the schedule.
- ii) **Cumulative Bonus** means any increase in the capital sum insured granted by the Company without an associated increase in premium.
- iii) **Loss of foot by physical separation** means separation at or above ankle.
- iv) **Loss of hand by physical separation** means separation at or above wrist.
- v) **Loss of hearing** means total and irrecoverable loss of ability to hear.
- vi) **Loss of sight** means total and irrecoverable loss of ability to see or total blindness.
- vii) **Medical practitioner** means a person who holds a valid registration from the medical council of any state or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of the license.
- viii) **Standard type of Aircraft** means any aircraft duly licensed to carry passengers [for hire or otherwise] by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiple engines.

6.8.3 Exclusions

i) **Limits of compensation**

The Company shall not be liable to make any payment under the Policy in respect of

- a) More than one of the sub clauses of benefits section in respect of the same period of disablement.
- b) Any claim after a claim under one of the clauses (1), (2) or (4) has been admitted and is payable.
- c) Any payment in case of more than one claim under the Policy during any one period of insurance by which the maximum liability of the Company in that period exceed the CSI and CB (if earned any).
- d) Any payment of weekly compensation until the total amount shall have been ascertained and agreed.

The Company shall not be liable under the Policy in respect of payment of compensation in connection with:

ii) **Intentional Self-Inflicted Injury**

Any intentional self-injury, suicide or injury from attempted suicide.

iii) **Drug/Alcohol Use**

Any injury due to misuse or abuse of drugs/alcohol or use of intoxicating substances.

iv) **Venereal Disease or Insanity**

Any injury directly or indirectly caused by venereal disease or insanity.

v) **Pregnancy**

Death or disablement directly or indirectly caused by, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

- vi) **Big Game Hunting**
Any injury while engaged in big game hunting
- vii) **Aviation**
Any injury while the insured is engaged in aviation
- viii) **Non- Fare Paying Passenger in Aircraft**
Any injury while the insured person is mounting into, dismounting from or travelling in any aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world

6.8.4 Conditions

i) **Communication**

The insured shall give immediate notice to the Company of any change in his/her business or occupation.

ii) **Notification of Claim**

- a) Upon the happening of any event which may give rise to a claim under the Policy, written notice with full particulars must be given to the Company immediately.
- b) In case of death, written notice shall be given before interment, cremation and in any case, within one calendar month after the death
- c) In the event of loss of sight or hearing or amputation of limbs or permanent total disablement, written notice must be given within one calendar month after such loss

iii) **Claim Documents**

Duly completed claim form

In addition, the following documents are to be submitted depending on the nature of the claim

Death

- a) Attending Doctors Report
 - b) Original Policy for cancellation of section
 - c) Original Death Certificate
 - d) Original / attested Post Mortem / Coroners Report, where applicable
 - e) Attested copy of FIR / Panchnama
 - f) Police Inquest report, where applicable
 - g) Any other document required by the Company
- Post mortem report if necessary, be furnished within the space of fourteen days after demand in writing

Loss of Limb or Eyes/Permanent Total Disablement/ Permanent Partial Disablement/ Temporary Total disablement

- a) Attending Doctors Report
- b) Original Policy for cancellation of section in case of Permanent Total Disablement
- c) Original Policy for reduction in Capital Sum Insured in case of Permanent Partial Disablement
- d) Disability Certificate from Govt. Registered Medical Practitioners, where applicable
- e) Diagnostic reports like laboratory test, X- rays and/ or any other reports confirming injury
- f) Police Inquest report, where applicable
- g) Any other document required by the Company

iv) **Claim Procedure**

- a) Necessary documents should be submitted to the Company along with completed claim form within 30 days after date of such loss.
- b) Evidence as the Company may require from time to time shall be furnished within 14 days after demand in writing
- c) In case of death, permanent total disablement, loss of two limbs or one limb and one eye, the claim shall be paid only after deleting by endorsement the name of the insured person in respect of whom such sum shall become payable
- d) In the case of loss of one limb or eye, permanent partial disablement & Temporary Total disablement, the claim shall be paid only after reduction by an endorsement of the capital sum insured by the amount admissible under the claim in respect of the insured person to whom such sum shall be payable.

v) **Claim Settlement**

- a) On receipt of the final document(s) or investigation report (if any), as the case may be, the Company shall within a period of 30 days offer a settlement of the claim to the insured person.
- b) If the Company, for any reasons, decides to reject a claim under the Policy, shall communicate to the insured person in writing and within a period of 30 days from the receipt of the final document(s) or investigation report (if any), as the case may be.
- c) Upon acceptance of an offer of settlement as stated above by the insured person, the payment of the amount due shall be made within 7 days from the date of acceptance of the offer by the Company.
- d) In the cases of delay in the payment, the Company shall pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is reviewed.

vi) **Waiver**

Time limit for claim notification and submission of documents may be waived in cases where it is proved to the satisfaction of the Company, that the circumstances under which insured person was placed, it was not possible to intimate the claim/submit the documents within the prescribed time limit.

vii) **Payment of claim**

All claims under the Policy shall be payable in Indian currency through NEFT/ RTGS only.

viii) **Contribution**

In case of multiple policies, which provide fixed benefits on the occurrence of the insured event in accordance with the terms and conditions of the policies, the Company shall make the claim payments independent of payments received under other similar policies.

ix) **Withdrawal of section**

In case the section is withdrawn in future, the Company will provide the option to the insured to switch over to a similar Policy at terms and premium applicable to the new Policy.

x) **Revision of terms of the section including the premium rates**

The Company, in future, may revise or modify the terms of the section including the premium rates based on experience. The insured shall be notified three months before the changes are effected.

xi) **Nomination**

The insured is mandatorily required at the inception of the Policy to make a nomination for the purpose of payment of claims under the Policy in the event of death of insured person.

Any change of nomination shall be communicated to the Company in writing and such change shall be effective only when an endorsement on the Policy is made.

No assignment of this section or the benefits there under shall be permitted.

SECTION 11- INFIDELITY/DISHONESTY OF EMPLOYEES

Coverage

The Company will indemnify the insured against any direct pecuniary loss sustained by reason of any act of fraud/dishonesty committed by any salaried person permanently employed by the insured in the office upto the amount stated in the schedule.

Provided that:

- i) The loss shall have occurred in connection with the occupation and duties during uninterrupted, continuance of his employment and be discovered within six months after the death, dismissal or retirement of such person or twelve calendar months after the policy period under which the occurrence of loss took place, whichever of these events shall first happen first **And**.
- ii) The liability of the Company in respect of any one person or all persons so employed and in respect of all losses in any one period of insurance is limited to the sum set opposite in the schedule

Special Conditions:

- i) in the event of loss or damage the insured shall give notice to the police and take all steps for punishing the guilty persons and for recovering the property lost and shall be bound to satisfy the Company that the loss claimed for, has actually arisen from one of the causes insured against.
- ii) The Company shall not be called upon to pay more than one claim respect of acts or defaults of any one of the employees and the Company will indemnify the insured only in respect of acts and default committed since the date of commencement of risk mentioned in the schedule hereto for such employee. Provided always and it is hereby declared that the Company shall not be liable for any act or default of such employee done or omitted to be done after the discovery by the insured of any act of forgery, dishonesty embezzlement, larceny or fraudulent conversion on the part of such employees.

SECTION 12: COST OF REINSTATEMENT OF DATA/PROGRAMME

Coverage

In the event of damage to data contained in or on data carrying materials or to programs caused by specified perils covered under Section 6 herein above, the Company will indemnify the insured against the cost of reinstating such data or data carrying materials and for programs replaced up to amount stated in the schedule

The cover applies while such insured data and program are kept in the premises insured.

Exclusions:

The Company will not be liable for:-

- i) 5% of claim amount subject to a minimum of Rs. 1000/- for each and every loss.
- ii) Loss discovered more than six calendar months after its occurrence.
- iii) Data carrying materials not stored in accordance with or stored for a larger period than stated in the makers' instruction.
- iv) Erasure, destruction, distortion or corruption resulting from an unidentifiable occurrence.
- v) any cost arising from false programming, punching, labeling or inserting, inadvertent, concealing of information or discarding of data and from loss of information caused by magnetic fields.
- vi) cost incurred for alteration or improvement of data/program.
- vii) intrinsic value of data/program
- viii) program which cannot be exchanged by user.

Amount Payable:

The Company will indemnify any expenses incurred by insured within a period of 12 months as from date of the occurrence strictly for the purpose of restoring the insured external data and/or program to a condition equivalent to that existing prior to the occurrence and necessary for permitting data processing operation to be continued in the normal manner.

If it is not necessary to reproduce lost data and/or program or if such reproduction is not effected within 12 months after occurrence, the Company shall only be liable to indemnify under Section 6, the expenses incurred for replacing the lost Or damaged data carrying material by new data carrying material.

SECTION 13: TENANTS LEGAL LIABILITY

Coverage

If the premises does not belong to the insured and if the office premises has been taken on rental basis then the Company will indemnify the insured against legal liability for damage to the building and landlords' fixtures, fittings caused during the currency of the Policy by the perils covered under Section 1.

Limit of Indemnity

The Company will pay under the sub-section in respect of each occurrence of damage not more than 10% of sum insured on contents but not exceeding in aggregate 25% of the sum insured on contents for all events during the period of Insurance.

SECTION 14A: LEGAL LIABILITY TO THIRD PARTY

The Company will indemnify the Insured against all sums which the insured shall become legally liable arising out in the insured premises (other than liability under the PUBLIC LIABILITY INSURANCE ACT 1991, W C ACT 1923, FATAL ACCIDENT ACT 1855 or any other Statute based on the doctrine of NO FAULT Liability) to pay compensation including claimant costs, fees and expenses anywhere in India in accordance with Indian Law:

6.14.1.1 INDEMNITY:

Claims occurring in the insured premises:

The indemnity applies only to claims arising out of accidents occurring in the insured premises during the period of insurance first made in writing against the insured during the policy period and the insured is indemnified in accordance with the operative clause for and/or arising out of injury and/or damage but only against claims arising out of or in connection with the business specified in the schedule and not against claims arising out of or in connection with:

- i) Pollution howsoever caused unless specifically covered.
- ii) Any product.

For the purpose of determining the indemnity granted:

- i) "Injury" means death, bodily injury, illness or disease of or to any person.
- ii) "Damage" means actual and/or physical damage to tangible property.
- iii) "Pollution" means pollution or contamination of the atmosphere or of any water land or other tangible property.
- iv) "Product" means any tangible property after it has left the custody or control of the Insured, which has been designed, specified, formulated, manufactured, constructed, installed, sold supplied, distributed, treated, serviced, altered or repaired by or on behalf of this insured but shall not mean food and beverages supplied by or on behalf of the Insured primarily to the Insured's employees as a staff benefit.
- v) "Police period" means the period commencing from the inception date and terminating at midnight on the expiry date as shown in the policy schedule.
- vi) "Period of Insurance" means the period commencing from the retroactive date and terminating on the expiry date as shown in the policy schedule.
- vii) "Accident" means a fortuitous event or circumstances which is a sudden, unexpected and unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

i) NOTIFICATION EXTENSION CLAUSE :

Should the insured notify the Company during the policy period in accordance with General condition 9.1 of any specific event or circumstance which the Company accepts may give rise to a claim or claims which form the subject of indemnity by this Policy, than the acceptance of such notification means that the Company will deal with such claim as if they had first been made against the Policy period. The extension under this Clause will be the maximum time limit laid down under the Indian limitation Act in force from time to time.

ii) EXTENDED CLAIM REPORTING CLAUSE :

In the event of non-renewal or cancellation of this Policy, either by the Company or by the Insured, the Company will allow time limit not exceeding 90 days from the date of expiry or cancellation of the Policy provided no insurance is in force during this extended reporting period for the interest for notification of claims for accidents which had taken place during the period in insurance but could not be made during the policy period, provided, however, all claims made during the extended reporting period shall be handled as if they were made on the last day of the expiring policy period and are subject to the limits of indemnity and the terms, conditions and exceptions of the Policy.

INDEMNITY TO OTHERS:

The indemnity granted extends to:

- i) Officials of the Insured in their business capacity arising out of the performance of their business or in their private capacity arising out of their temporary engagement of the Insured's employees;
- ii) The officers, Committees and members of the Insured's canteen, social, sports, medical, fire fighting and welfare organisations in their respective capacities as such;
- iii) The personal representatives of the estate of any person who would otherwise be indemnified by this Policy but only in respect of liability incurred by such person.

CROSS LIABILITIES:

Each person or party indemnified is separately indemnified in respect of claims made against any of them by any other person or party (other than the named Insured) subject to Company's total liability no exceeding the limits of indemnity stated in the Schedule of the Policy. Provided always that all such persons of parties shall observe, fulfill and be subject to the terms, conditions and exclusions of this Policy as though they were the Insured.

DEFENCE COSTS :

The Company will pay all costs, fees and expenses incurred with their prior consent in the investigation, defence or settlement of any claim made against the Insured and the costs of representation at any inquest, inquiry or other proceeding in respect of matter which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are the subject of indemnity by the Policy. Such costs, fees and expenses are called "Defence Costs".

INDEMNITY LIMITS :

Company's total liability to pay compensation, Claimant's costs, fees and expenses and defence costs shall not exceed the Indemnity limit stated in the Schedule. Indemnity Limit for any one accident applies to any one claim or series of claims arising from one originating cause. Indemnity Limit for the period of Insurance shall represent the total amount of Company's Liability during the Policy period.

CLAIMS SERIES CLAUSE :

For the purpose of this Policy where a series of and/or several bodily injuries and/or property damaged are attributable direct or indirectly to the same cause all such bodily injuries and/or property damages shall be treated as one claim and such claim shall be deemed to have been made at the point in time when the first of the claims was made in writing. There shall, however, be no coverage for claims made arising from one specific cause which are made later than 3 years after the first claim of the series.

COMPULSORY EXCESS :

The Insured shall bear a Compulsory Excess of 0.25% of the limit of Indemnity per any one accident subject to a minimum of Rs. 1,000/- (rupees One Thousand) and maximum of Rs. 1,00,000/- (rupees One Lacs) This compulsory excess shall be applicable to both (a) bodily injury/death and (b) property damage inclusive of defence costs arising out of any one accident. The Company's liability shall attach for the claim in excess of such compulsory excess (and voluntary excess, if any, opted by the Insured)

VOLUNTARY EXCESS :

In the event of the Insured opting, then Policy shall be subject to a voluntary excess as mentioned in the schedule. This voluntary excess shall be applicable to both (a) death/bodily injury claims and (b) property damage claims inclusive of defence costs arising out of any one accident. The Company's liability shall attach for the claims in excess of such compulsory and voluntary excess.

EXCLUSIONS /EXCEPTIONS :

This Policy does not cover liability:-

- i) assumed by the Insured by agreement and which would not have attached in the absence of such agreement.
 - a) arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.
 - b) arising out of deliberate, wilful or intentional non-compliance of any statutory provision.
 - c) arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
 - d) arising out of all personal injuries, such as libel slander, false arrest, wrongful eviction, wrongful detention, defamation, etc., and mental injury, anguish, or shock resulting therefrom.
 - e) infringement of plans, copyright, patent, trade name, trademark, registered design.
 - f) arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
- ii) This Policy does not cover liability for claims arising out of the ownership, possession of, use by or on behalf of the insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following.
 - a) claims caused by the use or any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer.
 - b) claims arising beyond the limits of any carriage way or thoroughfare caused by the loading or unloading of any motor vehicle/trailer.
 - c) claims for damage to any bridge, weight bridge, road or anything beneath caused by the weight of any motor vehicle or trailer of the load carried therein ;
 - d) Claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.
- iii) Transportation of materials and/or hazardous/dangerous substances outside Insured's premises unless specifically covered.
- iv) The ownership possession or use by or on behalf of the insured of any aircraft, watercraft or hovercraft.
- v) Damage to property owned leased or hired or under hire purchase or on loan to the Insured or otherwise in the insured's care custody or control other than.
 - a) Premises (or the contents thereof) temporarily occupied by the insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to that part of the property on which the insured is working and which arises out of such work).
 - b) Employees' and visitor's clothing and personal effects.
 - c) Premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement.
- vi) Injury and/or damage occurring prior to the Retroactive Date in the Schedule. Provided always that in the event of any injury or damage arising from continuous or continual Inhalation, Ingestion or application of any substance following the covered accident and where the Insured and Company cannot agree when the injury or damage occurred, then.
 - a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such Injury;

- b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.
- vii) The deliberate conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.
- viii) Injury to any person under a contract of employment or apprenticeship with the insured when such injury arises out of the execution of such contract.
- ix) Liability more specifically insured elsewhere.

SECTION-14B EMPLOYEES COMPENSATION

The Company will indemnify the insured in respect of sums which the insured shall become legally liable to pay as compensation to his employees mentioned in the Schedule engaged in the insured's office premises under Fatal accident Act, 1855. Workmen's compensation Act, 1923 or any amendment hereto prior to the date of issue of this Policy or common law in respect of death of or injury sustained during the currency of the Policy by any employee arising out of and in course of his employment with the insured in the business or profession described in the schedule.

The Company's liability, however, would not exceed the amount awarded under W.C. Act.

Exceptions:

The Company shall not be liable under this Policy in respect of

- i) Any interest and/or penalty imposed on the insured on account of failure to comply with the requirements laid down under the Workmen's Compensation Act., 1923 and subsequent amendments of the said Act.
- ii) The insured's liability to employees of contractors to the insured
- iii) Any liability of the insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement.
- iv) Any sum which the insured would have been entitled to recover from any party but for an agreement between the insured and such party.
- v) Any employee who is not a workman within the meaning of Workmen's Compensation Act.

6 REDRESSAL OF GRIEVANCE

In case of any grievance the insured person may contact the Company through

Website: <https://nationalinsurance.nic.co.in/>

Toll free: 1800 345 0330

E-mail: customer.relations@nic.co.in

Phn: (033) 2283 1742

Post: National Insurance Co. Ltd.,

6A Middleton Street, 7th Floor,

CRM Dept.,

Kolkata - 700 071

Insured person may also approach the grievance cell at any of the Company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer (Office in-Charge) at that location.

For updated details of grievance officer, kindly refer the link: <https://nationalinsurance.nic.co.in/>

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>

The contact details of the Insurance Ombudsman offices are as below-

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat , UT of Dadra and 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@ecoi.co.in
Karnataka	Office of the Insurance Ombudsman, JeevanSoudhaBuilding,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh and Chhattisgarh	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in
Odisha	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab , Haryana, Himachal Pradesh, Jammu and Kashmir, UT of Chandigarh	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@ecoi.co.in
Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	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@ecoi.co.in
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in
Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@ecoi.co.in
Andhra Pradesh, Telangana and UT of Yanam – a part of the UT of Pondicherry	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@ecoi.co.in
Rajasthan	Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.

	Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in
erala , UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry	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@ecoi.co.in
West Bengal, UT of Andaman and Nicobar Islands, Sikkim	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@ecoi.co.in
Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.	Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane	Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshihar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanschiramnagar, Saharanpur	Office of the Insurance Ombudsman, BhagwanSahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@ecoi.co.in
Bihar, Jharkhand.	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Email: bimalokpal.patna@ecoi.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region	Office of the Insurance Ombudsman, JeevanDarshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 - 32341320 Email: bimalokpal.pune@ecoi.co.in