

**Claim Preparation Cost: (Laghu Udyam)**  
**Policy Wordings UIN – IRDAN137RP0028V01202021/A0021V01202122**

**Scope of Cover:**

In consideration of the premium paid, and subject to the Exclusions, Conditions and Limitations of the Policy to which this Extension is attached, this Policy is extended to cover the actual costs incurred by the Insured of reasonable fees payable to the Insured's accountants, architects, auditors, engineers, or other professionals and the cost of using the Insured's employees, for producing and certifying any particulars or details contained in the Insured's books or documents, or such other proofs, information or evidence required by the company resulting from insured loss payable under this Policy for which the company have accepted liability.

**Exclusion:**

This extension does not cover

1. Coverage will not include the fees and costs of attorneys, public adjusters, and loss appraisers, all including any of their subsidiary, related or associated entities either partially or wholly owned by them or retained by them for the purpose of assisting them nor the fees and costs of loss consultants who provide consultation on coverage or negotiate claims.

**Condition:**

1. Claim preparation cost should be limited to maximum up to 2% of claims amount.
2. The company shall not be liable under this Extension for more than the sub-limit of in respect of any one Occurrence as mentioned in Your Policy Schedule of Insurance, which shall be part of and not in addition to the policy limit.
3. Professional fees is payable when the service of professional is taken at the time of reinstatement. However, "Claim Preparation Cost" will be payable when the service is taken for preparing the documents for claim or estimate of loss.

## Grievances

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

### 1. Our Grievance Redressal Officer

We do our best to ensure that our customers are delighted with the service they receive from us. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your Policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

**First Step** Initially, We suggest you to contact the Branch Manager / Regional Manager of the local office which has issued the Policy. The address and telephone number will be available in the Policy.

**Second Step** Naturally, We hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to Grievance Cell, HO, headed by a senior executive which will be directly under the control of the MD at the below mentioned address

<b>Contact Person:</b>	<b>Chief Compliance and Grievance Officer</b>
<b>Contact Address:</b>	Shriram General Insurance Co. Ltd. E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022
<b>Grievance Cell No:</b>	1800-103-3009, 1800-300-30000
<b>E-mail ID:</b>	<a href="mailto:md@shriramgi.com">md@shriramgi.com</a>
<b>Fax No.:</b>	91-141-2770693

### 2. Consumer Affairs Department of IRDAI

- In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number **155255 (or) 1800 4254 732** or sending an e-<mailto:complaints@irdai.gov.in> You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at [igms.irda.gov.in](http://igms.irda.gov.in).
- You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available [by clicking here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
- You can visit the portal <https://www.policyholder.gov.in/> for more details.

### 3. Insurance Ombudsman

You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

### Ombudsman Offices

Jurisdiction	Office Addresses
Gujarat , Dadra & Nagar Haveli, Daman and Diu	Insurance Ombudsman Office of the Insurance Ombudsman 2 <sup>nd</sup> Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, <b>AHMEDABAD</b> – 380 014 Tel.079- 27546150/139, Fax:079-27546142 E-mail: <a href="mailto:bimalokpal.ahmedabad@gbic.co.in">bimalokpal.ahmedabad@gbic.co.in</a>
Karnataka	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24 <sup>th</sup> Main Road, JP Nagar Ist Phase, <b>BENGALURU</b> – 560 078 Tel. 080 – 26652048 / 49 E-Mail: <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a>
Madhya Pradesh & Chhattisgarh	Insurance Ombudsman, Office of the Insurance Ombudsman JanakVihar Complex, 2 nd floor, 6, Malviya Nagar, Opp. Airtel Office,Near New Market, <b>BHOPAL</b> - 462 003 Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: <a href="mailto:bimalokpal.bhopal@gbic.co.in">bimalokpal.bhopal@gbic.co.in</a>
Orissa	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, <b>BHUBANESHWAR</b> – 751 009 Tel.0674-2596461 / 2596455, Fax - 0674-2596429 E-mail: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 <sup>nd</sup> floor, Batra Building, Sector 17-D , <b>CHANDIGARH</b> – 160 017 Tel.: 0172-2706196 / 2706468, Fax: 0172-2708274 E-mail: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a>
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 <sup>th</sup> Floor, 453, Anna Salai, Teynampet, <b>CHENNAI</b> – 600 018 Tel. 044-24333668 / 24335284, Fax: 044-24333664 E-mail: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a>
Delhi	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Building. Asaf Ali Road, <b>NEW DELHI</b> – 110 002 Tel. 011-23239633 / 23237532, Fax: 011-23230858 E-mail: <a href="mailto:bimalokpal.dehli@gbic.co.in">bimalokpal.dehli@gbic.co.in</a>
Kerala,Lakshadweep, Mahe-a part of Pondicherry.	Insurance Ombudsman, Office of the Insurance Ombudsman 2 <sup>nd</sup> Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, <b>ERNAKULAM</b> – 682 015 Tel.: 0484 - 2358759 / 2359338, Fax:0484-2359336 E-mail: <a href="mailto:bimalokpal.ernakulam@gbic.co.in">bimalokpal.ernakulam@gbic.co.in</a>
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 <sup>th</sup> Floor, Nr. Panbazar Overbridge , S.S. Road, <b>GUWAHATI</b> – 781 001 (ASSAM) Tel. : 0361-2132204 / 2132205, Fax:0361-2732937 E-mail: <a href="mailto:bimalokpal.guwahati@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a>
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.	Insurance Ombudsman, Office of the Insurance Ombudsman, 6-2-46 , 1 st floor, “Moin Court”, Lane Opp. Saleem Function

	Palace, A.C. Guards, Lakdi-Ka-Pool, <b>HYDERABAD</b> – 500004 Tel.: 040 - 65504123 / 23312122, Fax: 040-23376599 E-mail: <a href="mailto:bimalokpal.hyderabad@gbic.co.in">bimalokpal.hyderabad@gbic.co.in</a>
Rajasthan	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, <b>JAIPUR</b> - 302 005 Tel.: 0141 – 2740363 Email: <a href="mailto:Bimalokpal.jaipur@gbic.co.in">Bimalokpal.jaipur@gbic.co.in</a>
West Bengal, Sikkim, Andaman & Nicobar Islands.	Insurance Ombudsman, Office of the Insurance Ombudsman Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, <b>KOLKATA</b> – 700 072 Tel.: 033 - 22124339 / 22124340, Fax: 033-22124341 E-mail : <a href="mailto:bimalokpal.kolkata@gbic.co.in">bimalokpal.kolkata@gbic.co.in</a>
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.	Insurance Ombudsman, Office of the Insurance Ombudsman 6 <sup>th</sup> Floor , Jeevan Bhawan, Phase II, Nawal Kishore Rd. Hazratganj, <b>LUCKNOW</b> – 226 001 Tel.: 0522- 2231330 / 31, Fax: 0522-2231310 E-mail: <a href="mailto:bimalokpal.lucknow@gbic.co.in">bimalokpal.lucknow@gbic.co.in</a>
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	Insurance Ombudsman, Office of the Insurance Ombudsman, 3 <sup>rd</sup> Floor, Jeevan Seva Annexe , S.V.Road, Santacruz (W), <b>MUMBAI</b> – 400 054 Tel: 022-26106552 / 26106960, Fax: 022-26106052 E-mail: <a href="mailto:bimalokpal.mumbai@gbic.co.in">bimalokpal.mumbai@gbic.co.in</a>
State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Insurance Ombudsman Office of the Insurance Ombudsman <b>NOIDA</b> Email: <a href="mailto:bimalokpal.noida@gbic.co.in">bimalokpal.noida@gbic.co.in</a>
Bihar, Jharkhand	Insurance Ombudsman Office of the Insurance Ombudsman <b>PATNA</b> Email: <a href="mailto:bimalokpal.patna@gbic.co.in">bimalokpal.patna@gbic.co.in</a>
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, <b>PUNE</b> – 411 030. Tel.: 020 - 32341320 Email: <a href="mailto:bimalokpal.pune@gbic.co.in">bimalokpal.pune@gbic.co.in</a>

CIN No. U66010RJ2006PLC029979  
IRDA Registration Number: 137



**Shriram General Insurance Co. Ltd.**

IN PARTNERSHIP WITH THE  **Sanlam GROUP**

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Website: [www.shriramgi.com](http://www.shriramgi.com), E-mail: [customer.feedback@shriramgi.in](mailto:customer.feedback@shriramgi.in)

Toll Free: 1800-103-3009, 1800-300-30000, ISO/IEC 27001:2013 certified

## Clause L. Information about Us

**The Shriram General Insurance Company Limited**

**Address:** - E-8, EPIP, RIICO Industrial Area, Sitapura, Jaipur – 302022

**Web:** - [www.shriramgi.com](http://www.shriramgi.com)

**E-mail:** [chd@shriramgi.com](mailto:chd@shriramgi.com)

**Customer Service:** 1800-103-3009, 1800-300-30000