



THE ORIENTAL INSURANCE CO. LTD.

CLINICAL TRIAL INSURANCE POLICY

(This is claims made policy)

OPERATIVE CLAUSE

Whereas the **Insured** named in the **Schedule** hereto and carrying on the **Business** described in the said **Schedule** has applied to THE ORIENTAL INSURANCE COMPANY LIMITED (hereinafter called 'the **Company**') for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium as consideration for or on account of such indemnity.

COVER

The **Company** will indemnify the **Insured** against all sums in excess of the **Deductible** that the **Insured** shall become legally liable to pay as **Damages** in respect of any **Claim** made by **Research Subjects** against the **Insured** for **Bodily Injury** caused by an **Occurrence** happening after the **Retroactive Date** within the **Policy Territory** and arising out of the **Business** of the **Insured** as specified in the **Schedule**.

Provided that

- (i) Such **Claim** is first made in writing against the **Insured** during the **Period of Insurance** and is notified in writing to the **Company** during or in any event, within 30 days after expiry of the **Policy Period** specified in the **Schedule**.
- (ii) all **Bodily Injury** resulting or alleged to have resulted from the same **Trial** shall be considered as resulting from one **Occurrence** and having occurred during that **Policy Period** in which the first **Claim** is made against the **Insured** irrespective of the number of claimants or the period over which such **Bodily Injury** is likely to result in **Claim** or **Claims** being made against the **Insured** at some future date.
- (iii) Such **Claim** is brought within the **Policy Jurisdiction**.

The **Company** will also pay **Legal Costs** incurred, with the written consent of the **Company**.

The **Company's** liability to pay **Damages** and **Legal Costs** shall not exceed the sum stated in the **Schedule** as the **Indemnity Limits**.

DEFINITIONS

The terms defined below and which have been used elsewhere in the Policy, shall have the meanings ascribed against them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female; and references to any statutory enactment include subsequent changes to the same, and vice versa.

1. **Insured** shall mean any person or company named in the **Schedule** and at the request of the **Insured** and subject to the prior written agreement of the **Company**, shall include:
 - a) Directors or partners whilst acting in their respective capacities for the **Insured**
 - b) any employee of the **Insured** (including **Medical Persons**) but only whilst acting within the scope of their duties.
 - c) any past employee who acted for the **Insured** and who agrees to be bound by the terms of this **Policy**.
 - d) any sub-contractor, doctor, consultant, physician, hospital or contract research organisation or nurse who will be performing work for the **Insured** in respect of a **Trial** covered by this **Policy**.
 - e) any **Ethics Committee** or its members, that has approved a **Trial** which is the subject of this Policy but only in respect of **Claims** arising out of the **Trial** covered under this **Policy**.
2. **Business** shall mean the business carried on by the **Insured**, as specified in the **Schedule**.
3. **Bodily Injury** shall mean physical injury, sickness, disease or death directly arising from a Trial only, and shall include without limitation, mental injury, mental anguish, or shock.
4. **Occurrence** shall mean an accident or an unforeseen event including continuous or repeated injurious exposure to substantially the same general conditions which results during the **Period of Insurance** in a **Bodily Injury** which is neither expected nor intended from the standpoint of the **Insured**.
5. **Legal Costs** shall mean the reasonable costs and expenses necessarily incurred by or on behalf of the **Insured**, only with the prior written consent of the **Company**, directly in the defence of any suit, or legal proceedings brought against the **Insured** with respect to any **Claim**, which is the subject of indemnity under this **Policy**. **Legal Costs** shall not mean any internal or overhead expenses of any Insured or the cost of any Insured's time.
6. **Medical Persons** shall mean licensed physicians, doctors, medical nurses and dentists.
7. **Deductible** shall mean the amount(s) which the **Insured** agrees to pay, in respect of all **Damages**, and **Legal Costs** before the **Company** shall be liable to make any payment for each **Claim** covered under the **Policy**.

8. **Claim** shall mean any written or verbal demand, notice or legal proceedings made or initiated against the **Insured** for compensation (whether quantified or not) or services in respect of **Bodily Injury** insured under this **Policy**. For the purpose of this **Policy**, the date of such demand shall represent the date the **Claim** is first made against the **Insured**.
9. **Research Subject** shall mean any person participating in the **Trial** including their dependants, heirs, executors, administrators and legal representatives.
10. **Trial** shall mean any clinical trial or healthy volunteer study which is permitted under and complies with the prevalent and applicable statutory and regulatory requirements, and guidelines issued by the relevant person, authority, department, or public/private body in the country in which the **Trial** occurred.
11. **Indemnity Limits** shall mean the **Company**’ total liability to pay compensation, claimant’ costs, fees and expenses, and **Legal Costs**, which shall not exceed the Indemnity Limit specified in the **Schedule**. The **Indemnity Limit** applies to any one **Claim** or series of **Claims** arising from one “originating **Occurrence**. **Indemnity Limit** shall represent the total amount of **Company**’ Liability during the **Policy Period**.

The **Indemnity Limits** only apply to **Claims** arising out of Occurrences 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** arising out of or in connection with the **Business**.

12. **Damages** shall mean all form of compensatory, monetary, and statutory damages, other than punitive or **exemplary** damages, governmental (civil or criminal) fines or penalties, or costs of compliance with equitable relief, which an **Insured** shall be legally liable to pay by reason of a judgment or settlement (with the **Company**’s prior written consent) on account of a **Bodily Injury** covered under this **Policy**.
13. **Ethics Committee** shall mean a committee which has been duly constituted in accordance with the rules and regulations, as applicable from time to time and in-force in the jurisdiction in which the Occurrence takes place, and which has approved the **Trial** in respect of which a **Claim** is made.
14. **Protocol** shall mean a written document that describes the objectives, design, methodology, statistical considerations and organisation of a **Trial**, as approved by the applicable committee of the **Insured**.
15. **Policy Period** shall mean the term of this Policy, commencing from effective date and hour as specified in the **Schedule** and terminating at midnight on the expiry date as shown in the **Schedule**.
16. **Period of Insurance** shall mean the period commencing from the **Retroactive Date** and terminating on the expiry date as specified in the **Schedule**.
17. **Policy Jurisdiction** shall mean the jurisdiction of the country or territory stated in the

Schedule within which a **Claim** must be made, for indemnity to be provided by **the Company** subject all other terms, conditions and exclusions of this **Policy**.

18. Policy Territory shall mean the country or territory as specified in the **Schedule** within which **Trial** must occur, for indemnity to be granted by the **Company** subject to all other terms, conditions and exclusions of this **Policy**.

19. Retroactive Date shall mean the date of inception of the first policy issued to the **Insured** and continuously renewed thereafter.

20. 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 organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Extensions

Unless otherwise stated, the following Extensions are subject always to the terms, conditions and exclusions contained in this **Policy**.

(1) NOTIFICATION OF EVENT OR CIRCUMSTANCE

If during the **Period of Insurance** the **Insured** gives written notice to the **Company** in accordance with condition (6)(b) under the Conditions specified below, of any specific occurrence which the **Company** accepts as being likely to give rise to a **Claim**, any **Claim** subsequently made against the **Insured** arising out of that occurrence shall be deemed to have been first made against the **Insured** during the said **Period of Insurance** regardless of when such **Claim** is actually made.

(2) MANSLAUGHTER DEFENCE COSTS (ETHICS COMMITTEE)

The **Company** will indemnify the **Ethics Committee** or any member thereof, in respect of **Legal Costs** incurred with **the Company's** written consent in the defence of any criminal proceedings brought (or in an appeal against conviction arising from such proceedings) against the **Ethics Committee** or any member thereof as a result of manslaughter arising from any **Occurrence** which is the subject of indemnity under this **Policy**.

PROVIDED THAT

1) the proceedings relate to an offence alleged to have been committed during the **Period of Insurance** and in the course of the **Business**.

2) the **Company** will not provide indemnity:

(a) for fines or penalties of any kind;

(b) in respect of proceedings consequent upon:

(i) **Bodily Injury** sustained by any employee of the **Insured** arising out of and in the course of employment by or with the **Insured** in the **Business**;

(ii) the ownership, possession or use by or on behalf of the **Insured** or any person

entitled to indemnity, of any mechanically propelled vehicle while being used in circumstances where insurance or security is required by law.

(3) Additional Insured

The person or entity funding each **Trial** will be added as an 'Additional Insured' to this **Policy**, but only with respect to any liabilities arising from any **Trial** covered under this **Policy** and conducted for this 'Additional Insured' or on their behalf, by the **Insured** named in the **Schedule**.

It is also declared and agreed that each person or party indemnified under this **Policy** is separately indemnified in respect of **Claims** made against any of them by **Research Subject**, subject to the **Indemnity Limits**.

(4) Extended Reporting Period

If the **Company** cancels or does not renew this **Policy**, other than for non-payment of premium or any other breach of the terms of this **Policy** by an **Insured**, the **Company** agrees to provide the **Insured** with an additional notification period of 90 days following the date of cancellation or expiry in which to give notice of any covered **Claims** which are first made against the **Insured** during the **Policy Period**.

EXCLUSIONS

The **Company** shall not be liable to make any payment under this **Policy** directly or indirectly for, caused by or arising out of or howsoever attributable to any of the following:

1. any consequence whether direct or indirect, of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
2. any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from:
 - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Any **Claim** arising from Hepatitis or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus Type iii (HTLV iii) or Lymphadenopathy Associated Virus (LAV) or the mutants derivatives or variation thereof or in any way related to Acquired Immune Deficiency Syndrome or any syndrome or condition of a similar kind howsoever it may be named.
4. Any **Claim** arising from Creutzfeldt - Jakob disease (CJD), variant Creutzfeldt - Jakob disease (vCJD) or new variant Creutzfeldt - Jakob disease (nvCJD).

5. Liability arising from any **Occurrence** happening prior to the **Retroactive Date**.
6. Any **Claim** arising out of an **Occurrence**, the circumstances of which the **Insured** was aware of, , or ought reasonably to have been aware of, prior to the inception of this **Policy**.
7. Damage to health, and/or worsening of already existing damage to health, which might have occurred or continued even if the **Insured** would not have taken part in the **Trial**.
8. Damage to health, which has been caused by any actions of the **Insured**, which were contradictory to explicit instructions given to him by the person in charge of the **Trial**.
9. **Claims** arising out of any medical malpractice of any **Medical Person**.
10. Any **Claim** arising from the failure by the **Insured** to follow the **Protocol** as specified in the **Schedule**, including any amendments to the **Protocol**, provided that the **Company** has received prior written notice of the amendment in accordance with the conditions of this Policy.
11. Any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from any substance known to have harmful side effects including but not limited to:
 - a. Diethylstilbestrol
 - b. Stilbestrol/D.E.S.
 - c. Primodos
 - d. Amenorone-Forte
 - e. Swine-Flu Vaccine
 - f. Clindamycin
 - g. Lincomycin
 - h. Debendox
 - i. Halogenated 8 Hydroxy Quinolines
 - j. Phen/Fen
12. Notwithstanding any provision to the contrary within this **Policy** or any endorsement thereto, any liability for loss, injury, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with:
 - a) Any **Act of Terrorism** regardless of any other cause or event contributing concurrently or in another sequence to the loss;
 - b) Any action taken in controlling, preventing, suppressing or in any way relating to any **Act of Terrorism**.

If the **Company** alleges that by reason of this exclusion, any loss, injury, damage, cost or expense is not covered under this **Policy**, the burden of proving the contrary shall be upon

the **Insured**. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

13. Liability arising from the manufacture, distribution, sale, installation, removal, use, ingestion, inhalation and or exposure to asbestos or products containing asbestos including liability resulting from asbestosis or any related disease.
14. Any financial loss which is not directly consequent upon **Bodily Injury**.
15. Costs incurred in the repair, reconditioning, modification, or replacement of any drug or product or any part thereof or any financial loss consequent upon the necessity for such repair, reconditioning, modification or replacement.
16. Liability arising from the failure of the drug or product (or any part thereof) to fulfil the purpose for which it was designed or to perform as specified, warranted or guaranteed; liability for compensation of any kind or description to research participants receiving placebo in consideration of such placebo's failure to provide therapeutic benefit; liability in relation to the natural progression of an underlying disease;
17. Costs arising out of the recall of any drug or product or any part thereof.

CONDITIONS

1. This **Policy**, the **Schedule** and the proposal form shall be read together as one document, and any word or expression to which a specific meaning has been attached in any part of this **Policy** or in the **Schedule**, shall bear such specific meaning wherever it may appear.
2. By acceptance of this **Policy**, the **Insured** agrees that it has been issued in reliance upon the truth of his/her/its declarations and representations made to the **Company** or any of its agents relating to this **Policy**.
3. The terms of this **Policy** shall not be waived, altered or changed in any way except by way of endorsement issued by the **Company** to form a part of this **Policy**.
4. If any part of the premium is based on estimates furnished by the **Insured**, the **Insured** shall keep an accurate record containing all relative particulars and shall allow the **Company** to inspect such record within one month of the expiry of the **policy period**, the **Insured** shall furnish such information as the **Company** may require. The premium shall thereupon be adjusted and the difference paid by or allowed to the **Insured**, subject to retention by the **Company** of any minimum premium.
5. The **Insured** shall take reasonable precautions to prevent any **Occurrence** which may give rise to liability under this **Policy**, and as soon as possible after discovery, take such additional precautions as the circumstances may require, at the **Insured's** own cost.

6. The **Insured** shall as a condition precedent to their right to be indemnified under the **Policy** and regardless of any **Deductible**, give immediate written notice as soon as reasonably practicable and in any event within 30 days to the **Company** of;
 - a) the receipt by the **Insured** of any **Claim**.
 - b) any specific event or circumstance which in the opinion of the **Insured** may give rise to a **Claim**.

Every **Claim**, writ, summons or process shall be forwarded to the **Company** immediately on receipt.

7. The **Insured(s)** shall give to the **Company** such information and co-operation as it may reasonably require including but not limited to, a description of the **Claim** or circumstance; the nature of the alleged wrongful act; the nature of the alleged or potential loss; the names of actual or potential claimants; and the manner in which the **Insured** first became aware of the **Claim** or circumstance.
8. It is a condition precedent to the **Company's** liability that no admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the **Insured** without the written consent of the **Company**. It shall be the duty of **Insured**, and not the duty of the **Company** to defend the **Claims**.
9. With respect to any **Claim**, the **Company** shall have the right (but not a duty) to associate with each **Insured** in the investigation, defence or settlement of any **Claim** and shall be given all opportunity to, and be consulted in advance by the **Insured**, regarding the investigation, defence and settlement, including the negotiation of any settlement, of any such **Claim**.
10. The **Insured** shall assist and co-operate with the **Company** in the investigation and defence of all **Claims** and conduct of legal proceedings arising there from, as the **Company** and/or its legal advisers and consultants may require. The choice of counsel is to be agreed by the **Insured** and the **Company**, but failing agreement, the **Company** alone shall be entitled to nominate the counsel of their choice.
11. In connection with any **Claims** against the **Insured**, the **Company** may at any time pay to the **Insured** the available **Indemnity Limit** or any less amount for which such **Claims** can be settled and thereupon the **Company** shall relinquish the control of such **Claims** to the **Insured** and be under no further liability in connection therewith, except for costs and expenses which the **Company** has already agreed to bear in respect of matters prior to the date of such payment.
12. The insurance afforded by this **Policy** is excess over and reduced by any other valid and collectable insurance available to the **Insured**. Valid and collectable insurance also includes any self-insurance plan which would be applicable to the loss.
13. **Arbitration:** If any dispute or difference shall arise as to the quantum to be paid under this **Policy**(liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties hereto 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 Indian Arbitration and Conciliation Act 1996 and amendments thereof from time to time.

It is clearly agreed and understood that no dispute or difference 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 the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained and that the Indian Courts shall have sole and exclusive jurisdiction over any such action or suit.

14. If any **Claim** is in any manner false, dishonest or fraudulent, or is supported by any false, dishonest or fraudulent means or devices, whether by any **Insured** or anyone acting on behalf of an **Insured** or with the **Insured's** knowledge, then this **Policy** shall be void and all benefits paid or potentially payable under the **Policy** shall be forfeited.
15. The **Company** shall be subrogated to all the **Insured's** rights of recovery against all persons and organisations to which the **Company** is or would become entitled upon making a reimbursement under this **Policy**, and the **Insured** shall execute and deliver all papers required and shall take all necessary steps to secure and preserve such rights, including the execution of documents necessary to enable the **Company** effectively to bring suit in the name of the **Insured** irrespective of whether any payment has been made under the **Policy**.
16. The **Company** can cancel this **Policy** only on grounds of fraud, misrepresentation and moral hazard. Cancellation shall be done by sending notice by registered post with acknowledgement due to the **Insured** at his last known address informing him that after seven days from the receipt of the notice, the policy stands cancelled. No premium shall be refunded in case of such cancellation.

The **Insured** may, at any time, cancel this policy, and in such an event the **Company** shall charge premium as per the table below provided that no **Claim** has been made in the then current **Period of Insurance**:

Period for which policy has remained in force as on date of cancellation	% Retention by the Company
Less than 30 days	25% of Annual Premium
Exceeding 30 days and up to 90 days	50% of Annual Premium
Exceeding 90 days and up to 180 days	75% of Annual Premium
Above 180 days	Full Annual Premium – No refund is allowed

17. **Policy Disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the **Insured** and the **Company** to be subject to Indian Law. Each party agrees to submit such dispute to a court of competent jurisdiction and to comply with all requirements necessary to

give such court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such court.

18. IRDAI REGULATIONS: The terms and conditions under this Policy are subject to the IRDAI (Protection of Policyholders’ Interest) Regulations 2017, as amended from time to time.

19. GRIEVANCE REDRESSAL: In the event of the **Insured** having any grievance relating to the **Policy**, the **Insured** may submit in writing to the Policy Issuing Office or Grievance cells at Regional Office of the **Company**, seeking for redressal. If the grievance remains unaddressed, the **Insured** may contact the Officer, Customer Care Department, and Head Office or email us at csd@orientalinsurance.co.in.

20. OMBUDSMAN: If the Insured is not satisfied with the decision of the Company’s grievance redressal mechanism, the **Insured** can also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The updated list of Office of Insurance Ombudsman are available on IRDA website www.irda.gov.in and on the website of General Insurance Council www.gicouncil.in also given as below:

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6 th Floor, Tilak Marg, Relief Road, Ahemdabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Office of the Insurance Ombudsman, Jeevan Soudha Building, 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	Karnataka.
BHOPAL Office of the Insurance Ombudsman, Janak Vihar 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	Madhya Pradesh, Chattisgarh.
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa.
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	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
CHENNAI 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	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 – 23232481/ 23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi.

<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD 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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM 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</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>
<p>KOLKATA 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</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in</p>	<p>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.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>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.</p>

PATNA Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.
PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020 - 41342555 Email: bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

21. IMPORTANT NOTICE

- a) The **Company** may revise any of the terms, conditions and exclusions of this **Policy**, including the premium payable on renewal in accordance with the guidelines/rules framed by the Insurance Regulatory and Development Authority of India (**IRDAI**), and after obtaining prior approval from the **IRDAI**. The **Company** shall notify the **Insured** of such changes, in writing at least three months before the revision are to take effect.
- b) The **Company** may also withdraw the **Policy** as offered hereunder after following the due process as lay down by the **IRDAI** and after obtaining prior approval of the **IRDAI**, and the **Company** shall offer to cover the **Insured** under such revised/new terms, conditions, exclusions and premium for which the **Company** shall have obtained prior approval from the **IRDAI**.