



**The Oriental Insurance Company Limited**

Regd. Office: A 25/27, Asaf Ali Road, New Delhi -110002

**EVENT CANCELLATION INSURANCE POLICY**

WHEREAS the Insured described in the Schedule hereto (hereinafter called the “Insured”) by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to The Oriental Insurance Company Ltd. (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 stated in the said Schedule as consideration for or on account of such indemnity during the period stated in the said Schedule (hereinafter called the “Policy Period”) or during any further period for which the Company may accept payment of premium for the renewal or extension of this Policy.

The Company hereby agrees subject to the terms and conditions contained herein or endorsed or otherwise expressed hereon, to indemnify the Insured to the extent and in the manner specified herein, against any loss or damage in relation to the Insured Event due to operation of any of the Insured perils during the Policy Period.

**Section I**

**Event Cancellation**

1. **INSURING CLAUSE:** Subject always to the terms, conditions, limitations and exclusions contained herein or endorsed hereon:

This Policy shall indemnify the Insured for their Ascertained Net Loss should any Insured Event(s) be necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated, which necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation is the sole and direct result of a fortuitous cause not otherwise excluded which occurs during the Policy Period and is beyond the control of both the Insured and the Participant therein.

- a. This Policy also indemnifies the Insured for additional costs or charges proven to the Company to be reasonably and necessarily paid by the Insured in order to avoid or diminish a loss payable hereunder, provided such additional costs or charges do not exceed the amount of loss thereby avoided or diminished.
- b. The Company’s maximum liability shall not exceed the Limit of Indemnity stated in the Schedule for the relevant Insured Event(s) nor the Aggregate Limit of Indemnity stated in the Schedule. The mitigation costs, as mentioned at (b) above, will form part of and will not be in addition to the Limit of Indemnity for this Section.

## 2. CONDITIONS PRECEDENT

The Company shall not be liable to pay any claim hereunder unless the Insured complies with the following conditions precedent:

The Insured has:

- a. truthfully declared all material facts likely to influence a reasonable Underwriter in determining:
  - (1) whether or not to accept the risk or any subsequent amendment,
  - (2) the premium,
  - (3) the terms, conditions, exclusions and limitations,having diligently made all necessary inquiries to establish those facts.
- b. no knowledge at inception, of any undisclosed matter, fact or circumstance, actual or threatened, that increases or could increase the possibility of a loss under this Policy.
- c. paid the premium due in accordance with terms set out in the Schedule.
- d. declared that all information contained in the completed Proposal Form and/or supplied to support such proposal or other application for this Policy is in all respects true and complete and unchanged at the inception of this Policy. Further the Insured agrees that such information is material, and forms the basis of this Policy and is incorporated herein.

## 3. WARRANTIES

It is warranted that the Insured shall:

- a. observe and comply with the requirements of any law, ordinance, court or regulatory body of the applicable jurisdiction.
- b. make all necessary arrangements for the successful fulfillment of the Insured Event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.
- c. ensure that all necessary contractual arrangements have been made and confirmed in writing with the Insured and that all necessary authorizations (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licenses, permits, visas, copyright and patents) are obtained in a timely manner and valid for the period of the Insured Event(s).

Failure to comply with any of the above warranties automatically discharges the Company from all liability under this Policy.

## **Section II**

### **Optional: Public Liability (Third Party Property Damage and Bodily Injury)**

1. **INSURING CLAUSE:** Subject always to the terms, conditions, limitations and exclusions contained herein or endorsed hereon:
  - a. This Section, if opted, shall indemnify the amount which the Insured shall become legally liable to pay as compensation in respect of third party claims made against the Insured, arising out of Bodily Injury or Property Damage caused due to Accidents during the Policy Period in the course of and at the Insured Event for which indemnity is provided under this Policy.
  - b. The Company will, subject to the Limit of Indemnity applicable for the relevant Insured Event(s), pay the Defence Costs incurred in relation to an actual or anticipated claim against the Insured for which indemnity is provided under this Policy.
  - c. The Company's maximum liability shall not exceed the Limit of Indemnity stated in the Schedule for the relevant Insured Event(s) nor the Aggregate Limit of Indemnity stated in the Schedule. The Defence Costs will form part of and will not be in addition to the Limit of Indemnity for this Section.
  
2. **WARRANTIES:** It is warranted that the Insured has taken proper care in installing the sets props and other infrastructure at the Venue of the Insured Event and is carried out by trained professionals, as per approved plans of the local authorities.

### **3. Special Conditions:**

1. It is a condition precedent to the Company's liability hereunder that the Insured shall not admit liability for or settle or compromise or make or promise any payment in respect of any claim which may be the subject of an indemnity hereunder or incur any costs or expenses in connection therewith without the prior written consent of the Company, which shall be entitled (but in no case obliged) to take over and conduct in the name of the Insured the investigation, Defence and/or settlement of any claim, for which purpose the Insured shall give all the information, documentation, records and other assistance that the Company and/or its representatives may reasonably require. Having taken over the Defence of any claim, the Company may in its sole and absolute discretion relinquish the same.
  
2. Any circumstance notified under this Section and any subsequent claim arising out of the circumstance so notified shall be deemed to have been made during the Policy Period.
  
3. The Company will not settle any claim without the consent of the Insured. If, however, the Insured refuses to consent to any settlement recommended by the Company and elects to contest or continue any legal proceedings then the liability of the Company under this Policy shall not exceed the amount for which the claim could have been so settled plus the costs and expenses incurred with its consent up to the date of such refusal.
  
4. In respect of any claim, the Company may in its sole and absolute discretion make a payment to the

Insured (inclusive of Defence Costs) of the amount available under the Limit of Indemnity or of any lesser amount for which the claim may in fact be settled (whichever is the lesser) in full and/ final settlement of all liability of the Company to the Insured under this Policy in respect of that claim.

5. If, in the case of continual and continuous inhalation, ingestion or application of any substance resulting from an Insured Event, the Insured and the Company should disagree as to when the Bodily Injury or the Property Damage occurred:

- The Bodily Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of the same;
- Property Damage shall be deemed to have occurred when it first became physically evident to the claimant, even if the cause itself was unknown.

### **Section III**

#### **EXCLUSIONS:**

This Policy does not cover any loss directly or indirectly arising out of, contributed to by, or resulting from:

- a. Non-appearance of any person or group(s) of persons, including any Participant.
- b. The Insured's lack of care, diligence or prudent behavior, the result of which would increase the risk, and/or likelihood of a loss, hereunder.
- c. Any contractual dispute or breach by the Insured or any Participant.
- d. The failure of the Insured to carry on the Insured Event, commence & complete the event in the scheduled time due to the Insured's inability to make the necessary arrangements, to take the required permissions, due to financial incapacity, lack of funds, defaults.
- e. Alterations or variance of Insured Event(s) without the prior written approval of the Company.
- f. Adverse Weather in respect of any Insured Event(s) in the open or under canvas or in temporary structures unless agreed by the Company in writing and stated in the Schedule.
- g. Any Insured Event(s) in the open or under canvas or in a temporary structure unless agreed by the Company in writing and stated in the Schedule.
- h. Any work being carried out by builders or other contractors which renders the Venue or its facilities unusable in whole or in part, unless such work is unknown to the Insured at the inception of this Policy or at the time of making the booking whichever is the later.
- i. Expenses and Gross Revenue which have not been declared to and agreed by the Company.
- j. Any reduction in attendance that is not specifically attributable to the necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation of the Insured Event(s).
- k. the Insured failing to:
  - I. observe and comply with the requirements of any law, ordinance, court or regulatory body of applicable jurisdiction.
  - II. make all necessary arrangements for the successful fulfillment of the Insured Event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.

- III. ensure that all necessary contractual arrangements with the Insured are made and confirmed in writing with the Insured and that all necessary authorizations, (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licenses, permits, visas, copyright and patents) be obtained in a timely manner and valid for the period of the Insured Event(s).
- l.** Any fraud, misrepresentation or concealment by the Insured.
  - m.** actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
  - n.** civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order.
  - o.** seizure or destruction under quarantine or customs regulations, confiscation, nationalization or requisition or destruction of or damage to property, by or under the order of any government or public or local authority, or the handling of contraband or the engaging in illicit trade or transportation.
  - p.** any order for repatriation, internment, imprisonment, deportation or the refusal of permit to enter any country where the Insured Event(s) is to be held.
  - q.** (1) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,  
  
(2) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,  
  
(3) Nuclear reaction, nuclear radiation or radioactive contamination.
  - r.** Seepage and/or pollution and/or contamination unless it is discovered during the Policy Period and is a direct cause of a loss covered hereunder.
  - s.** (1) withdrawal, insufficiency or lack of finance howsoever caused,  
  
(2) The financial failure of any venture,  
  
(3) Lack of or inadequate receipts, sales or profits of any venture,  
  
(4) Variations in the rate of exchange, rate of interest or stability of any currency,  
  
(5) Financial default, insolvency, or failure to pay off any person, corporation or entity,

all ((1) to (5)) whether a party to this Policy or otherwise.

- t. (1) lack of or inadequate response or inadequate financial or other support or withdrawal of such support by any party,  
  
(2) lack of or inadequate attendance or insufficient interest prior to the date and time scheduled for any Insured Event.
- u. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing, concurrently or in any other sequence, thereto.
- v. any communicable disease or threat or fear of communicable disease(whether actual or perceived) which leads to:
  - 1) The imposition of quarantine or restriction in movement of people or animals by any national or international body or agency;
  - 2) any travel advisory or warning being issued by a national or international body or agency.
- w. National, court or religious mourning whether declared or not.
- x.
  - 1) Any act of Terrorism and/or the threat thereof (whether actual or perceived) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.
  - 2) Any loss resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism or fear thereof.
- y. any happening which is insured by or would, but for the existence of this Policy, be insured by any other insurance(s) except for any excess beyond the amount which would have been payable under such other insurance(s) had this Policy not been effected.

**Additional Exclusions applicable for Section II (Public Liability)**

In addition to the exclusion contained hereinabove, the Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

- 1. Any agreed assumption of risk by the Insured, save to the extent that liability would have attached in the absence of such agreement;
- 2. Any accident arising out of deliberate, wilful or intentional non-compliance of any statutory provision;
- 3. Statutory liability arising under the Public Liability Insurance Act 1991, any amendment thereto, or any other statute or law which attaches liability on a no fault basis;

4. Any Bodily Injury of any person under a contract of employment or apprenticeship with the Insured, or the Insured's contractors or sub-contractors, if such Bodily Injury was contracted and/or arose out of and in the course of his employment;
5. The Insured's consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill;
6. The infringement of plans, copyrights, patents, trade names, trademarks or registered designs;
7. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting there from;
8. The ownership possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation;
9. Accidents caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;
10. Accident occurring beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer;
11. Claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;
12. Claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.
13. The ownership, possession or use by or on behalf of the Insured of any watercraft, hovercraft, or air- or spacecraft;
14. The transportation of materials and/or hazardous or dangerous substances outside the Insured's Premises;
15. Damage to property belonging to third parties that is rented, leased or hired or under hire purchase or on loan to the Insured. An indemnity shall however be provided for claims arising out of accidental damage to the Venue or the contents thereof, that are temporarily occupied by the Insured for working thereon, but only to the extent the Insured is held legally liable for the same independently of any specific agreement relating to the use of the same;
16. Damage to property belonging to third parties handled by the Insured by way of his trade or worked upon by or in the care, custody or control of the Insured or any person employed by or working for the Insured. An indemnity shall however be provided for claims arising out of damage to employees' and visitors clothing or personal effects brought onto the Venue with the Insured's consent.

#### Section IV

##### 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:

- a. **Ascertained Net Loss** means such amount in excess of any deductible stated in the Schedule as represents:

- I. Expenses which have been irrevocably expended by the Insured in connection with the Insured Event(s) which has been necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated, less such part of the Gross Revenue retained less any savings the Insured is able to effect to mitigate such loss; and
  - II. The reduction in Net Profit (when Net Profit is insured and stated in the Schedule) which the Insured can demonstrate to the Company would have been earned had the Insured Event(s) taken place.
- b. **Gross Revenue** means all monies which would have been paid or payable to the Insured from every source arising out of the Insured Event(s) had a loss not occurred.
  - c. **Expenses** mean the total of all costs and charges which would have been incurred by the Insured in organizing, running and providing services for the Insured Event(s) had a loss not occurred.
  - d. **Net Profit** (when insured and stated in the Schedule) means the amount by which Gross Revenue exceeds Expenses.
  - e. **Insured Event(s)** means the event(s) stated in the Schedule.
  - f. **Cancellation or Cancelled** means the inability to proceed with the Insured Event(s) prior to commencement.
  - g. **Abandonment or Abandoned** means the inability to complete the Insured Event(s) once commenced.
  - h. **Adverse Weather** is defined as weather conditions of such severity, which occur during the Policy Period and which in the opinion of the umpires/match-referee/official/organizers, certifies that it is dangerous or impossible to proceed with the event. The Indian Meteorological Department office records (or its equivalent overseas, as deemed by the Company) must support any claim following such Adverse Weather.
  - i. **Postponement or Postponed** means the unavoidable rescheduling of the Insured Event(s) to another time.
  - j. **Interruption or Interrupted** means the inability of the Insured to keep open the Insured Event(s) after opening, followed by the reopening thereof.
  - k. **Curtailement or Curtailed** means the unavoidable partial closure of the Insured Event(s).
  - l. **Relocation or Relocated** means the unavoidable removal of the Insured Event(s) to another location.
  - m. **Bodily Injury** means physical bodily harm or injury, sustained because of an Accident occurring during the Policy Period for which immediate treatment by a medical practitioner is necessary, but does not include any mental disease or illness or sickness.
  - n. **Accident** means sudden, unforeseen and involuntary event caused by external, visible and violent means.
  - o. **Property Damage** means actual physical damage to tangible material property belonging to a third person.
  - p. **Defence Costs** means the reasonable costs, fees and expenses necessarily incurred by the Company, or by or on behalf of the Insured with the Company's prior written consent, in the investigation, defence or settlement of any claim and the Insured's costs of representation at any civil inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated claim against the Insured for which indemnity is provided under this Policy.



- q. **Participant** means any party who is contracted by the Insured to perform a function critical to successful fulfillment of the Insured Event(s).
- r. **Venue** means the place(s) stated in the Schedule where the Insured Event(s) is to be held.
- s. **Terrorism** means an unlawful act, including but not limited to the use of force or violence, 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 purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

## Section V

### CLAIMS PROCEDURE:

It is a condition precedent to the Company's liability under this Policy that, in the event of any claim made against the Insured during the Policy Period or any happening or circumstance during the Policy Period which might reasonably be expected to give rise to a claim under this Policy, the Insured shall:

- a. Immediately, and in any event within 7 days, give the Company written notice to the person(s) designated and address specified in the attached Schedule,
- b. confirm the facts in writing as soon as possible, with all information that is available,
- c. make no admission of liability without the prior written consent of the Company,
- d. take all steps to minimize or avoid any loss hereunder,
- e. provide the Company or their appointed representatives with:
  - i. all necessary assistance in a timely manner,
  - ii. all information required,
  - iii. all documentation and records necessary to establish and assess indemnity hereunder and copies or extracts as may be required;
  - iv. prove the loss to the satisfaction of the Company,
  - v. Forward immediately to the Company or their representatives any letter, write or other document received in connection with any claim made under this Policy.
- f. As often as may be reasonably required submit to examination under oath on all matters connected with a claim, by any person named by the Company at such reasonable time and place as may be designated by the Company or their representatives.

So far as is in their power the Insured shall cause their employees and all other persons interested in the Insured Event(s) to comply with the foregoing.

No such examination under oath or examination of books or documents, nor any other act of the Company or their representatives in connection with any investigation hereunder, shall be deemed a waiver of any defence which the Company might otherwise have. All

such examinations and acts shall be deemed to have been made or done without prejudice to the Company's liability.

- g. as soon as is practicable render a signed and sworn proof of loss to the Company or their representative to substantiate the occurrence, nature, cause and amount of loss claimed under this Policy.
- h. allow the Company the right, if they so wish, to:
  - (1) Take such steps as they deem necessary to prevent, mitigate or minimize a loss,
  - (2) take over and conduct the defence or settlement of claims made against the Insured that are covered by this Policy,
  - (3) Pursue all rights or remedies available to the Insured whether or not payment has been made hereunder.

## Section VI

### GENERAL CONDITIONS:

- a. Any fraud, concealment, or intentional misstatement or negligent statement of the information provided or in the making of a claim, shall entitle the Company to refuse payment of a claim or treat this insurance as though it had never existed.
- b. The Insured shall at all times do and concur in doing all things necessary to avoid or diminish a loss under this Policy, including where possible Postponement or Relocation of the Insured Event.
- c. The Insured shall observe and fulfill the terms and conditions contained herein or endorsed hereon.
- d. No other insurance shall be affected by the Insured to protect the interest insured hereunder without the prior written approval of the Company. In the event that such other insurance is affected, the Company reserves the right to amend the terms and conditions of this Policy.
- e. The Insured shall maintain insurance adequate to cover the full value of a total loss of Expenses (and Net Profit if insured) for each Insured Event, without any allowance for recoveries, savings or waivers. Should the Insured fail to do so then the Company will not be liable for a greater proportion of any loss covered hereunder than the Limit of Indemnity bears to the full value of a total loss of Expenses (and Net Profit if insured) for the relevant Insured Event(s).
- f. **Deductible:** This Policy is subject to the deductible(s) stated in the Schedule which shall be retained by the Insured at their own risk and uninsured and applicable per Insured Event.
- g. **Policy Period:** The Policy Period means the period specified in the Schedule between the commencement of the Policy and the Expiry date.
- h. The premium and any expense incurred in the formulation of a claim shall not be recoverable items.
- i. The Insured shall maintain adequate records in connection with the subject matter insured hereunder.

- j. All salvage, recoveries and payments due to the Insured will be applied as if recovered or received prior to settlement of the loss and all necessary adjustments will be made by the parties involved.
- k. The Company reserves the right to pursue an action for recovery from any party, whether before or after payment of a loss, at their sole discretion and in the name of the Insured or otherwise. In the event of any payment under this Policy, the Company shall be subrogated to the extent of such payment to all the Insured's rights of recovery and the Insured shall execute all papers required and shall do everything that may be necessary to secure such rights. The Company shall be subrogated to all the Insured's rights of recovery against all persons and organizations 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 do everything necessary 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.
- l. No suit shall be brought upon this Policy unless the Insured has complied with all the provisions of this Policy and has commenced suit within twelve months after the loss occurs.
- m. This Policy may not be assigned in whole or in part without the prior written consent of the Company.
- n. If the Loss Payee is other than the Insured, all claim payments due under the terms and conditions of this Policy shall be made payable to the party(s) stated in the Schedule as Loss Payee(s). Payment of such losses by the Company to the Loss Payee(s) shall be a sufficient and complete discharge of all of the Company's obligations to the Insured and Loss Payee(s) in connection with said loss(es).
- o. Unless the Insured requested and the Company agreed otherwise in writing, this Policy is mutually agreed to be governed and construed in accordance with the laws of India.
- p. **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.

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.

- q. **Cancellation/Termination:** 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 it shall be forfeited. The Policy will not be cancelled except for reasons of misrepresentation, fraud, non-disclosure of material facts or Insured's non-cooperation. The Insured may cancel the Policy prior to the commencement of the Policy Period by giving a written notice to the Company. The Company will refund the premium subject to retention of minimum premium of Rs 1000.
- r. **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 laws of India. 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.
- s. **IRDAI REGULATIONS:** This Policy is subject to IRDAI (Protection of Policyholders' Interests) Regulations 2017 as amended from time to time.
- t. **GRIEVANCE REDRESSAL:** In the event of the policyholder/Insured having any grievance relating to the servicing of the insurance, the policyholder/Insured may submit in writing to the Policy Issuing Office or Grievance cells at Regional Office of the Company for redressal. If the grievance remains unaddressed, the policyholder/Insured may contact the Officer, Customer Care Department, Head Office email us at [csd@orientalinsurance.co.in](mailto:csd@orientalinsurance.co.in).
- u. **OMBUDSMAN:** 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 IRDAI website [www.irdai.gov.in](http://www.irdai.gov.in) and on the website of the Executive Council of Insurers: <http://ecoi.co.in/ombudsman.html> also given as below:

## NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office
<p><b>AHMEDABAD -Shri Collu Vikas Rao</b></p> <p>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6<sup>th</sup> Floor, Tilak Marg, Relief Road</p> <p>Ahmedabad – 380 001</p> <p>Tel.: 079 - 25501201/02/05/06</p> <p>Email: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a></p>	<p>Gujarat, Dadra &amp; Nagar Haveli, Daman and Diu.</p>
<p><b>BENGALURU - Shri Vipin Anand</b></p> <p>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.</p> <p>Tel.: 080 - 26652048 / 26652049</p> <p>Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a></p>	<p>Karnataka.</p>
<p><b>BHOPAL - Shri R.M.Singh</b></p> <p>1st floor, "Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203</p> <p>Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a></p>	<p>Madhya Pradesh, Chattisgarh.</p>
<p><b>BHUBANESHWAR - Shri. Manoj Kumar Parida</b></p> <p>Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009.</p> <p>Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429</p> <p>Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a></p>	<p>Orissa.</p>

<p><b>CHANDIGARH -Shri Atul Jerath</b></p> <p>Office of the Insurance Ombudsman, S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 - D, Chandigarh - 160 017.</p> <p>Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274</p> <p>Email: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a></p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu &amp; Kashmir, Ladakh &amp; Chandigarh.</p>
<p><b>CHENNAI - Shri N.Sankaran</b></p> <p>Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018.</p> <p>Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664</p> <p>Email: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a></p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>
<p><b>DELHI - Ms. Sunita Sharma</b></p> <p>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110002.</p> <p>Tel.: 011 - 23232481/23213504</p> <p>Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a></p>	<p>Delhi &amp; following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh.</p>
<p><b>GUWAHATI - Sh. Somnath Ghosh</b></p> <p>Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM).</p> <p>Tel.: 0361 - 2132204 / 2132205</p> <p>Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a></p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p><b>HYDERABAD - Shri N. Sankaran</b></p> <p>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.</p> <p>Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599</p> <p>Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a></p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>

<p><b>JAIPUR - Sh. Rajiv Dutt Sharma</b></p> <p>Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur – 302005.</p> <p>Tel.: 0141 - 2740363</p> <p>Email: <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a></p>	Rajasthan.
<p><b>ERNAKULAM - Sh.G.Radhakrishnan</b></p> <p>Office of the Insurance Ombudsman, 10<sup>th</sup> Floor, Jeevan Prakash, LIC Building, Opp.to Maharaja College, M.G.Road</p> <p>Ernakulum - 682011</p> <p>Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336</p> <p>Email: <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a></p>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
<p><b>KOLKATA - Ms.Kiran Sahdev</b></p> <p>Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA – 700072.</p> <p>Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341</p> <p>Email: <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a></p>	West Bengal, Sikkim, Andaman & Nicobar Islands.
<p><b>LUCKNOW - Shri. Atul Sahai</b></p> <p>Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj,Lucknow - 226 001.</p> <p>Tel.: 0522 - 4002082 / 3500613</p> <p>Email: <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a></p>	Districts of Uttar Pradesh : Lalitpur, 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><b>MUMBAI - Shri Somnath Ghosh</b></p> <p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan SevaAnnexe, S. V. Road, Santacruz (W), Mumbai -400 054.</p> <p>Tel.: 022 - 69038800/27/29/31/32/33 Email: <a href="mailto:bimalokpal.mumbai@ecoi.co.in">bimalokpal.mumbai@ecoi.co.in</a></p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>
<p><b>NOIDA - Shri Bimbadhar Pradhan</b></p> <p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P-201301.</p> <p>Tel.: 0120-2514250 / 2514252 / 2514253</p> <p>Email: <a href="mailto:bimalokpal.noida@ecoi.co.in">bimalokpal.noida@ecoi.co.in</a></p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh</p>
<p><b>PATNA - Ms. Susmita Mukherjee</b></p> <p>Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.</p> <p>Tel.: 0612-2547068 Email: <a href="mailto:bimalokpal.patna@ecoi.co.in">bimalokpal.patna@ecoi.co.in</a></p>	<p>Bihar, Jharkhand.</p>
<p><b>PUNE – Sh. Sunil Jain</b></p> <p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. KelkarRoad, Narayan Peth, Pune - 411 030.</p> <p>Tel.: 020-41312555</p> <p>Email: <a href="mailto:bimalokpal.pune@ecoi.co.in">bimalokpal.pune@ecoi.co.in</a></p>	<p>Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>



**ADD ON COVERAGES:**

Subject to the payment of Additional Premium, the following exclusions shall be carved back to the main policy as an add-on cover:

1. Non-appearance of any person or group(s) of persons, including any Participant.
2. Adverse Weather in respect of any Insured Event(s) in the open or under canvas or in temporary structures unless agreed by the Company in writing and stated in the Schedule.
3. Any Insured Event(s) in the open or under canvas or in a temporary structure unless agreed by the Company in writing and stated in the Schedule.
4. Civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order.
5. Any travel advisory or warning being issued by a national or international body or agency.
6. National, court or religious mourning whether declared or not.
7. (1) Any act of Terrorism and/or the threat thereof (whether actual or perceived) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.  
(2) Any loss resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism or fear thereof.
8. Seepage and/or pollution and/or contamination unless it is discovered during the Policy Period and is a direct cause of a loss covered hereunder.