



ISSUING OFFICE

The Oriental Insurance Company Limited
Regd. Office: A - 25/27, Asaf Ali Road, New Delhi -110002

Sampurna Udyam Suraksha Policy

Whereas the Insured named in the Schedule hereto (herein after called the 'Insured') has made to **The Oriental Insurance Company Limited** (hereinafter called "The Company") a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein for the insurance hereinafter contained and has paid the premium stated herein.

The Company hereby agrees subject to terms, conditions and exclusions herein contained or endorsed or otherwise expressed hereon, to indemnify the Insured named in the schedule to the extent and in the manner specified herein, against any loss/damage to the property insured or liability incurred due to operation of any of the insured perils as hereinafter mentioned during the Period of Insurance in respect of which the Insured shall have paid and the Company shall have accepted the premium. The Company will pay to the Insured the value, at the time of happening of such LOSS of the property so lost or the amount of such damage or the amount of liability incurred or the benefits specified herein but not exceeding in anyone period of insurance in respect of each of the several items specified herein the sum set opposite hereto.

This policy consists of:

- (i.) The Policy wordings including the General Terms & Conditions applicable to all sections of the Policy and the specific conditions and exclusions applicable to specific sections.
- (ii.) Each endorsement to the policy issued by the Company and
- (iii.) The policy Schedule.

GENERAL DEFINITIONS

Wherever specific definitions have been provided in the Sections, the same shall be applicable for the respective Sections.

Proposal shall mean any signed proposal supplied to the Company by filling up the questionnaires and declarations, written statements and any information in addition thereto, by or on behalf of the insured.

Business: Insured's business, vocation or occupation as described in the Schedule.

"Business Hours" mean the normal trading hours or whilst the Insured or their authorised employees are on the premises for the purpose of the business.

Property: The Building and the Contents belonging to the Insured whilst situated at the Premises, excluding electronically stored information unless otherwise expressly specified in any Section.

Premises: The location(s) specified in the Schedule where Insured's Business is carried out.

Documents: Plans, deeds, business records and other documents, manuscripts and business books.

Jewellery & Valuables: Gold or silver or any precious metals or articles made from any precious metals; watches or Jewellery or Precious Stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles; deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument.

Policy Period: The period between the commencement date and the date of expiry as shown in the policy schedule.

Occupation: Occupation of the Insured as shown in the Schedule or as declared to Us in the Proposal.

Accident or Accidental means a sudden, unforeseen, involuntary unintended, fortuitous visible and external event and does not include any naturally occurring condition or degenerative process.

Bodily Injury means physical bodily harm or injury (but does not include any mental sickness, disease or illness) which first occurs during the Policy Period and requires inpatient treatment in a Hospital by a Physician and certified by a Medical Practitioner.

Permanent Total Disablement means disablement which entirely prevents an Insured Person from attending to any Business or Occupation of any and every kind and which lasts 12 months and at the expiry of that period is beyond hope of improvement.

Permanent Partial Disablement means doctor certified total and continuous loss or impairment of a body part or sensory organ specified.

Excess: The first amount to be borne by the insured from every claim (as specified in the Schedule) before any payment for claim is made by the Company.

GENERAL CONDITIONS

- 1. NOTICE:** Every notice and communication to the Company required by this policy shall be in writing to the office of the Company through which this insurance is effected.
- 2. REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against any loss or damage. The Insured shall exercise reasonable care that only competent employees are employed and shall take all reasonable precautions to prevent all accidents and shall comply with all statutory or other regulations.
- 3. GEOGRAPHICAL SCOPE:** Geographical scope of this policy will be India except for Section-5 B (Portable Equipment) and Section 7 (Personal Accident).
- 4. Disclosure To Information Norm –** The Policy shall be void and all premium paid hereon shall be forfeited to the Company, in the event of misrepresentation, misdescription or non disclosure of any material fact.
- 5. Cancellation:** The Company may at any time, by giving fifteen days' notice in writing cancel this Policy in which case the Company shall return to the Insured a proportion of the last premium corresponding to the unexpired period of Insurance. The Insured may at any time by giving us notice in writing and cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short period rate (table given below) provided no claim has occurred up to the date of cancellation.

If You cancel the Policy, We will refund premium as follows:

Time for which Policy in force	Refund of premium
Upto 15 Days	90% of the Annual Rate
Upto 1 Month	85% of the Annual Rate
Upto 2 Months	70% of the Annual Rate
Upto 3 Months	60% of the Annual Rate
Upto 4 Months	50% of the Annual Rate
Upto 5 Months	40% of the Annual Rate
Upto 6 Months	30% of the Annual Rate
Upto 7 Months	25% of the Annual Rate
Upto 8 Months	20% of the Annual Rate
Upto 9 Months	15% of the Annual Rate
Greater than 9 Months	Nil

Cancellation by Us

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

6. CLAIMS PROCEDURE:

- i) The insured shall upon the occurrence of any event giving rise to or likely to give rise to a claim under this Policy :
- a. Immediately notify Insurers giving an indication as to the nature and extent of the Loss and shall within Fourteen (14) days thereafter furnish to the Company at his own expense detailed particulars of the amount of the loss or damage together with such explanation and evidence to substantiate the claim as the Company may reasonably require.
 - b. In the event of theft, lodge forthwith a complaint with the Police and take all practicable steps to apprehend the guilty person or persons and to recover the property lost.
 - c. Supply as soon as possible all such information and documentary evidence in relation to the Loss as Insurers may at any stage require.
 - d. Preserve anything that might prove necessary or useful by way of evidence in connection with the Loss and make it available for inspection by a representative of Insurers.
 - e. Take such immediate action, do and concur in doing and permit to be done all things which may be reasonably practicable to minimise or to avoid or diminish the Loss, and to prevent any repetition in that or any other part of the Insured Property;
 - f. Advise Insurers of any other insurance, which may cover the Loss or any part thereof, which has been notified under this Policy.
- ii. The Insured shall forward to the Company forthwith every written notice or information of any verbal notice of claim and shall send to the Company 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. The Insured shall not incur any expenses in making good any claim without the written consent of the Company and shall not negotiate, pay, settle, admit or repudiate any claim without such consent. A separate claim procedure specific to Section I forming part thereof shall hold good.

7. ONUS OF PROOF: In any action, suit or other proceedings where the Company alleges that by reason of the Exclusions/Provisions/Terms of the policy 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.

8. FRAUD: If any claim under the Policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on Insured's behalf to obtain any benefit under the Policy, all benefits under the policy shall be forfeited.

9. 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 reasonably 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 nor more than the Sum Insured thereof.

The insured will be indemnified for any admissible claim only under one section of the policy. A separate indemnity condition specific to Section I forming part thereof shall hold good.

10. CONTRIBUTION (Not applicable to PA Section): In the event of loss/damage happening to any property hereby insured, if there be any other subsisting insurance or insurances 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. A separate contribution condition specific to Section I forming part thereof shall hold good.

11. SUBROGATION: The insured and any claimant under this policy shall at the expense of the Company do and 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 for 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. A separate subrogation condition specific to Section I forming part thereof shall hold good.

12.AVERAGE: If at the time of reinstatement the cost which would have been incurred in reinstatement if the whole of property covered had been destroyed, exceeds the sum insured thereon at the commencement of any destruction or damage to the property by any specified peril, the insured shall be considered as being his own insurer for the difference between the sum insured and the sum representing the cost of reinstatement of the whole of property i.e. collective value of the total property and shall bear a ratable proportion of the loss accordingly. A separate Average condition specific to Section I forming part thereof shall hold good.

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 by the parties in difference 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 hereinbefore 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 or umpire of the amount of the loss or damage shall be first obtained.

14. Limitation: It is also hereby further 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 subject matter of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

15.OBSERVATION OF TERMS AND CONDITIONS: The due observance and fulfillment of the terms, conditions and endorsements of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under the Policy.

GENERAL EXCLUSIONS

Applicable to all Sections of the Policy Except Section I

Wherever specific exclusions have been provided in the Sections, the same shall be applicable for the respective Sections.

The Company shall not be liable in respect of:

1. Loss, damage/ liability/ expenses whether directly or indirectly occasioned by or happening through or arising from any consequence of war, invasion act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, Insurrection, military uprising or usurped power or civil commotion or loot or pillage in connection therewith.
2. a) Damage to any property whatsoever or any loss or expense whatsoever resulting there from or any consequential loss,
b) Any legal liability of whatsoever nature;
directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radio activity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel or from any nuclear weapons material. For the purpose of this condition, 'combustion' shall include any self-sustaining process of nuclear fission.
3. Loss or damage caused by depreciation or wear and tear.
4. Consequential loss of any kind or description, unless specifically covered.
5. Loss, injury or damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.
6. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind

or description whatsoever.

7. 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 representatives.

WARRANTIES under the Policy

It is warranted:

1. That the Company's liability in respect of any item specified in the Schedule including any additional costs and expenses payable in connection with that item (unless specifically expressed as being payable in addition to the Sum Insured) shall not exceed the Sum Insured set against such item or such other sum as may be substituted for it by endorsement.
2. That whenever the insured premises are closed to business or left unattended, all doors and windows shall be properly secured and all keys for main doors of the premises shall be removed from there. Further the keys of safes would be safely placed in a place other than where safe is located. It is provided that breach of this warranty shall not be a bar to any claim for Loss or Damage caused other than by theft.
3. That the building(s) containing the Insured premises are:
 - a) maintained in a good and substantial state of repair
 - b) occupied by the insured for Business purposes

Section 1 Building and Contents

Fire and Allied Perils, Sum Insured at any one location Up to Rs. 5 crores

Clause A. This Section and the Insurance Contract

1. This cover is a contract between you and Us as stated in the following:

- i. This Section of the Policy document;
- ii. The Policy Schedule attached to this Policy document;
- iii. Any Endorsement attached to and forming part of this Policy document;
- iv. Any Add-on to this section that You may have purchased from Us;
- v. The proposal and all declarations made by You or on Your behalf;

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

(i). This Section 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.

(ii). If more than one person is insured under this section, 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.

(iii) 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 Section as an additional Clause.

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

- i. Your personal details,
- ii. the Policy Period,
- iii. the description of Your Insured Property,
- iv. 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,
- v. the insurance covers You have purchased,
- vi. the premium You have paid for these insurance covers,
- vii. add-on covers opted by You,

viii. other important and relevant aspects and information.

4. **Special Meanings of Words:** Words stated in the table below have a special meaning throughout this Section under the Policy and the Policy Schedule. These words with special meaning are stated in the Section 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: 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: 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.
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 Section that we make (additions, deletions, modifications, exclusions, or conditions of an insurance policy) which may change the terms or scope of the original section
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 Section, and are located in your Premises unless specifically stated in this Section. 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.
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 Section, 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 Section.
Pucca Construction	Construction other than Kutcha Construction.
Reinstatement/Replacement	Reinstatement/Replacements 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.
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.
Stocks	Any stock of goods or merchandise. It may be: <ul style="list-style-type: none"> i. Finished goods, 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
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.

Your Premises	The premise 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 – Section 1

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 a. Its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2.	Explosion or Implosion	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	-
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,

		<p>b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or</p> <p>C. temporary or permanent dispossession of any Building by unlawful occupation by any person.</p>
11.	Bursting or overflowing of water tanks, apparatus and pipes,	-
12.	Leakage from automatic sprinkler installations.	<p>a. repairs or alterations in the Building in which your Business is located,</p> <p>b. repairs, removal or extension of any sprinkler installation, or</p> <p>C. defects in the construction known to you.</p>
13.	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	<p>if it is</p> <p>a. of any article or thing outside Your Premises, or</p> <p>b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.</p>

Clause C. The Standard Cover - Section 1

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 Section and subject to the exclusions stated in **Clause D** of this Section subject to all terms and conditions of this Section. We also give **Inbuilt** Covers without charging additional premium which are stated in **Clause C (4)** of this Section.

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 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 Section 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 Section, 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 section 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 Section

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.
- iii.

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 section 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 Section, our liability under this extension will also be proportionately reduced.
- iii. All other terms and conditions of this Section 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 Section,
 - 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.

Clause D. Exclusions, that is, what we do not cover – Section 1

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 section.
2. Your deliberate, willful 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 Section -.
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 section.
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 Section
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. 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 Section. 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 section

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

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 Section, 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 Section of the Policy, we will waive underinsurance up to 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

I) 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 unauthorized 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 Section.

II) Renewal

- 1. 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, nondisclosure of material facts, fraud or non-co-operation on your part.

iii. Automatic cessation of cover under this Section:

This cover 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:** The cover under this section 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, the cover under this section 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 website.
- 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 Section of the 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 Section of the 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 Section of the 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 this Section of 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 Section of the 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 Cover under this Section forming part of the Policy (including the Policy Schedule, the proposal, declarations, the Endorsements) consists of the entire contract between you and Us.

SECTION 2- BURGLARY & HOUSEBREAKING

Property (Excluding Money and Valuables)

The Company agrees to indemnify the Insured against any loss of or damage to the:

- (a) property insured or any part thereof whilst contained in the premises described in the Schedule hereto due to Burglary and/or House-breaking (following upon an actual forcible and violent entry to and/or exit from the premises), Robbery, Dacoity, Theft or Hold-up,
- (b) building and/or appurtenances thereto, to be made good by the insured, resulting from such Burglary and/or Housebreaking or any attempt thereat,

Occurring at any time during the Period of Insurance stated in the Schedule.

Provided always that the liability of the Company shall in no case exceed the sum insured/and first loss Sum Insured as stated in the Schedule but not exceeding in any one period of insurance in respect of each of the several items specified herein the sum set opposite thereto respectively.

SPECIFIC EXCLUSIONS applicable to the Section:

The Company shall not be liable in respect of :

- (i) Excess of Rs.5000/- for each and every claim in respect of burglary.
- (ii) Gold or silver articles, watches or jewellery or precious stones or models or coins or curios, manuscripts, rare books, Plans, moulds, designs, deeds, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, stamps, collection of stamps, business books or papers, unless specifically insured.
- (iii) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises in the business is concerned in the actual theft or damage to any of the articles or premises or where such loss or damage have been expedited or any way assisted or brought about by any such person or persons.
- (iv) Loss or damage which is recoverable under Fire or Plate Glass Insurance policy, or any other policy.
- (v) Loss of money and/or other property abstracted from safe following the use of the key to the said safe or any duplicate thereof belonging to the Insured, unless such key has been obtained by assault or violence or any threat thereat.
- (vi) This policy shall cease to attach:

(a) If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises are left uninhabited.

(b) If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased.

(c) To any property the interest of the Insured in which shall pass from the Insured otherwise than by will or operation of law.

Unless in every case, the consent of the Company to the continuance of the Insurance thereon is obtained and signified on the policy.

Basis of 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 reasonably 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 the occurrence of such loss or damage not more than the sum insured thereon.

SPECIAL CONDITIONS applicable to the Section:

1. Maintenance of Books & Keys :

The Insured shall keep a daily record of the amount of cash contained in the Safe or Strongroom and such record shall be deposited in a secure place other than the Safe or Strongroom and produced as documentary evidence in support of a claim under this policy. The keys of the Safe or Strongroom shall not be left on the premises out of business hours unless the premises are occupied by the Insured or any other authorised employee of the Insured in which case such keys if left on the premises shall be deposited in a secure place not in the vicinity of the Safe or Strongroom.

1. First Loss Condition of Partial Average:

The Company's maximum liability will be restricted to the First Loss Sum Insured mentioned in the Schedule. If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the Sum Insured shown in the Schedule under Section I of the Policy then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly. Every item, if more than one, in the Policy, shall be separately subject to this condition.

SECTION 3- MACHINERY BREAKDOWN

The Company will at its own option by payment or reinstatement or repair indemnify the Insured against unforeseen and sudden physical damage by any cause not hereinafter excluded to any insured property specified in the attached Schedule(s) whilst in the premises therein mentioned necessitating its immediate repair or replacement. The cover under this Section shall apply to the insured items after successful completion of their performance/acceptance tests, whether they are at work or at rest, or being dismantled for the purpose of cleaning or overhauling, or in the course of the aforesaid operations themselves, or when being shifted within the premises, or during subsequent re-erection. The liability of the Company for any one item of the insured property shall not exceed in the aggregate in any one period of insurance the Sum Insured set against such item in the attached Schedule(s), unless the Sum Insured under such item is reinstated after occurrence of a claim for balance period.

EXCLUSIONS:

The Company shall not be liable under this Section in respect of –

1. The Excess--Standard 1% of the sum insured subject to minimum of Rs.2500/- as stated above, to be first borne by the Insured out of each and every claim; where more than one item is damaged in one and same occurrence, the Insured shall not, however, be called upon to bear more than the highest Excess applicable to any one such item,
2. Loss, damage and/or liability caused by or arising from or in consequence, directly or indirectly of fire including extinguishment of a fire & allied perils and/or theft. Any loss or damage by fire within the electrical appliances and installation insured by this Section arising from or occasioned by overrunning, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity, from whatever cause (lightning included), is covered; provided that this extension shall apply only to the particular electrical machine; apparatus fixture fitting or

portions of the electrical installation so affected and not to other machines, apparatus, fixtures fittings or portions of the electrical installation which may be destroyed or damaged by fire so set up.

3. Accident, loss, damage and/or liability resulting from over load experiments or tests requiring the imposition of abnormal conditions.
4. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or renewal of the parts affected may be necessary.
5. Deterioration of or wearing away or wearing out of any part of any machine caused by or naturally resulting from normal use or exposure.
6. Liability assumed by the Insured by agreement unless such liability would have attached to the Insured notwithstanding such agreement.
7. Loss, damage and/or liability due to faults or defects existing at the time of commencement of this insurance and known to the Insured or his representative but not disclosed to the Company.
8. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured.
9. Loss, damage and/or liability due to explosions in Chemical Recovery Boilers, other than pressure explosions for e.g. smelt, chemical, ignition, explosions etc.
10. Loss of or damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowerm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts.
11. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or contract.

SUM INSURED

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

BASIS OF INDEMNITY

- a) In cases where damage to an insured item can be repaired, the Company will pay expenses necessarily incurred to restore the damaged machine to its former state of serviceability plus the cost of dismantling and re-erection incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair shop, customs duties, if any, to the extent such expenses have been included in the Sum Insured. If the repairs are executed at a workshop owned by the Insured the Company will pay the cost of materials and wages incurred for the purpose of the repairs plus a reasonable percentage to cover overhead charges.

No deduction shall be made for depreciation in respect of parts replaced except for:

- (i) wear and tear parts and
- (ii) parts for which manufacturers have specified a fixed life for use and the like but the value of any salvage will be taken into account

If the cost of repairs as detailed hereinabove equals or exceeds the actual value of the machinery insured immediately before the occurrence of the damage the settlement shall be made on the basis provided for in (b) below.

- b) In cases where an insured item is destroyed, the Company will pay the actual value of the item immediately before the occurrence of the loss including costs for ordinary freight erection and customs duties, if any, provided such expenses have been included in the Sum Insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. The Company will also pay any normal charges for the dismantling of the machinery destroyed but the salvage will be taken into account.

- c) Any extra charges incurred for overtime, night-work, work on public holidays, express freight are covered by this insurance only if especially agreed to in writing.
- d) In the event of the makers' drawings, patterns and core boxes necessary for the execution of a repair not being available the Company shall not be liable for cost of making any such drawing patterns or core boxes.
- e) The cost of any alterations, improvements or overhauls shall not be recoverable under this Section.
- f) The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs and do not increase the total repair expenses.
- g) If the Sum Insured is less than the amount required to be insured as specified under the heading **Sum Insured** hereinabove, the Company will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Every item if more than one shall be subject to this condition separately.
- h) The Company will make payments only after being satisfied, with the necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damaged equipments for reasons beyond their control. In such cases claims can be settled on 'Indemnity Basis'.

IMMEDIATE REPAIRS FOLLOWING AN ACCIDENT

Upon notification of a claim being given to the Company, the Insured may proceed with the repair of any minor damage not exceeding Rs.2,500/- provided that the carrying out of such repair is without prejudice to any question of liability of the Company and that any damaged part requiring replacement is kept for inspection by the Company, but in all other cases a representative of the Company shall have the opportunity of inspecting the damage before any alterations repairs or replacement are effected. Nothing contained herein shall prevent the Insured from taking such steps as are absolutely necessary to maintain the operation of the plant.

The liability of the Company under this Section in respect of any item of property sustaining damage, for which indemnity is provided, shall cease if the said item is kept in operation without being repaired to the satisfaction of the Company.

POSITION AFTER A CLAIM

As from the day of loss the Sum Insured for the remainder of the period of insurance is reduced by the amount of the compensation. To prevent underinsurance during the remainder of the current period of insurance the amount insured must be reinstated. The premium will be calculated pro-rata from the day repaired item is again put to work. For subsequent period of insurance the original indemnity and premium are again in force unless circumstances justify an alteration.

SPECIAL CONDITIONS applicable to the Section:

- 1) The Insured shall take all reasonable steps to maintain the insured property in efficient working order and ensure that no item is habitually or intentionally over loaded. The Insured shall fully observe the manufacturer's instructions for operating, inspection and overhaul, as well as government, statutory, municipal and all other binding regulations in force concerning the operation and maintenance of the insured plant and machinery.
- 2) The Company's Officials shall at all reasonable times have the right to inspect and examine any property insured hereunder and the Insured shall provide the Officials of the Company with all details and information necessary for the assessment of the risk. The Company shall provide the Insured with a copy of the inspecting Official's report; which shall however be treated as strictly confidential both by the Insured and the Company.
- 3) In the event of any:
 - i) Material change in the original risk
 - ii) Alteration, modification or addition to insured item
 - iii) Departure from prescribed operating conditions, whereby the risk of loss or damage increases
 - iv) Change in the Insured's Interesttaking place, the cover under this Section shall be void unless its continuance be agreed by endorsement signed by the Company.

Section 4 - Public Liability

The Company will indemnify the Insured against their legal liability (other than liability under the Public Liability Insurance Act, 1991 or any other Statute based on the doctrine of "No Fault Liability") to pay compensation including Claimant's costs, Fees and expenses anywhere in India, in accordance with Indian Law.

The Indemnity only applies 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 for their legal liability specified above, 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:-

- (a) Pollution howsoever caused unless specifically covered.
- (b) Any product.

Definitions specific to the Section:

For the purpose of determining the indemnity granted:

- (a) 'Injury' means death, bodily injury, illness or disease of or to any person.
- (b) 'Damage' means actual and/or physical damage to tangible property.
- (c) 'Pollution' means pollution or contamination of the atmosphere or of any water land or Other tangible property;
- (d) '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 the 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.
- (e) 'Policy Period' means the period commencing from effective date and hour as shown in the Policy Schedule and terminating at midnight on the expiry date as shown in the Policy Schedule.
- (f) 'Period of Insurance' means the period commencing from the retroactive date and terminating on the expiry date as shown in the Policy Schedule.
- (g) 'Accident' means a fortuitous event or circumstance which is sudden, unexpected and Unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.
- (h) 'Premises' shall be deemed to include pipelines running outside the premises for discharge of treated effluents at a disposal point situated within a distance one kilometer from the premises.

Specific Exclusions applicable to the Section:

A. This Policy does not cover liability:

1. assumed by the Insured by agreement and which would not have attached in the absence of such agreement.
2. arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance.
3. arising out of deliberate, willful or intentional non-compliance of any Statutory provision.
2. arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
5. (a) 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;
- (b) infringement of plans, copyright, patent, trade name, trade mark, registered design;

6. arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.

7. This Policy does not cover liability for claims arising out of the ownership, possession of, or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation.

8. 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.

1. 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;

(a) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.

the deliberate, conscious or intentional disregard of the Insured's technical or administrative management or the need to take all reasonable steps to prevent claims.

10. injury to any person under the contract of employment or apprenticeship with the Insured their contractor(s) and/or Sub-Contractor(s) when such Injury arises out of the execution of such contract.

Special Conditions applicable to the Section:

1.) NOTIFICATION EXTENSION CLAUSE:

Should the Insured notify the Company during the Policy period 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, then the acceptance of such notification means that the Company will deal with such claim or claims as if they had first been made against the Insured during the Policy Period. The extension under this Clause will be subject to the maximum time limit laid down under the Indian Limitation Act in force from time to time.

2.) 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 a 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 same interest, for notification of claims for accidents which had taken place during the period of 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.

3.) 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 proceedings in respect of matters 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'.

4.) 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.

5.) EXCESS:

The Insured shall bear a Compulsory Excess of 0.25% of the Limit of Indemnity subject to a minimum of RS. 1000 and a maximum of Rs.1,50,000/- . This Compulsory Excess shall be applicable to both (a) death/bodily injury 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).

6.) JURISDICTION CLAUSE:

The insurance under this Section shall apply only to judgments that are delivered by or obtained from a court within the territory of India. Furthermore the insurance shall not apply in respect of any judgment or order obtained in the Territory for the enforcement of a judgments obtained elsewhere.

SECTION 5 - ELECTRONIC EQUIPMENT INSURANCE

Definitions specific to the Section:

Equipment

The term equipment shall include Computers; Micro-Processors; Audio/Visual Equipment's; including the value of system software. Computer Equipment shall include the entire computer system consisting of CPU, Keyboards, Monitors, Printers, Stabilizers, UPS, and System Software and the like.

Portable electronic equipment like notebook, lap top computer are also covered.

Dish Antenna is excluded from the scope of cover

Excess under this Section. Equipment up to Rs.1,00,000 - 5% of the claim amount mini Rs.1000, Value more than Rs.1,00,000 5% mini Rs.2500

5A: PHYSICAL LOSS OR DAMAGE TO ELECTRONIC EQUIPMENT INSTALLATION

Scope of Cover

In the event of any unforeseen sudden physical loss or damage due to any cause other than those specifically excluded, sustained during the currency of the Policy to the Electronic Equipment installation or any part or items of the installation described in the schedule whilst contained in the insured premises and such damage occurring during normal use after installation, the company will pay for the amount of such damage or at its option repair, reinstate or replace such damaged property up to the amount stated in the Schedule.

V B PORTABLE EQUIPMENT:

Damage to Portable Equipment covered and in personal custody of Insured, his employee or director whilst anywhere in the World for the purpose of business in accordance with coverage under Section V A.

Special Exclusions applicable to the Section:

The Company will not be liable for:

1. Loss or Damage caused by any faults or defects existing at the time of commencement of present insurance within the knowledge of insured or his representatives whether such faults or defects were known to the company or not.
2. Loss or Damage due to or consequent upon wear and tear, gradual deterioration, atmospheric or climatic conditions rust, corrosion, moth vermin, insect etc.
3. Any cost incurred in connection with the elimination of functional failures unless such failures were caused by an indemnifiable damage.
4. Any cost incurred in connection with the maintenance of the insured items, such exclusions will also apply to parts exchanged in course of such maintenance operations.

5. Damage to rented or hired equipment for which the owner is responsible either by law or under a lease and/or maintenance agreement.
6. Damage due to defects of design material or workmanship or otherwise for which the manufacturer/ supplier of the Insured Items is responsible either by law or under contract or any amount recoverable under the terms of the Maintenance Agreement.
7. Cessation of work total or partial.
8. Consequential loss or liability unless specifically covered.
9. Loss or damage to any computer which is 5 years or more old.
10. Portable items at the time of destruction or damage, in the custody of or being used by anyone other than the Insured or his employee to whom the said portable item is entrusted.
11. Theft from any car, except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked.

1. Sum Insured: 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. The Sum Insured of the equipment insured under this Section shall include the value of 'System Software'.

Basis of Indemnity:

a. 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 actual 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:

1. cost of dismantling and re-erection incurred for purpose of effecting the repairs.
2. ordinary freight to and from a repair shop.
3. 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.

b. However, in case of payment of actual value of items, depreciation @ 15% per annum (from replacement value of item since date of manufacture) will be deducted from replacement value of items. The maximum depreciation however shall not exceed 60% (Sixty Percent) of the replacement value of the item in respect of which a total loss is admitted under the policy.

c. Any extra charges incurred for overtime, night-work, work on public holidays, express freight, are covered by this Insurance only if especially agreed to in writing.

d) In the event of the Makers' drawings, patterns and core boxes necessary for the execution of a repair not being available the Company shall not be liable for the cost of making any such drawings, patterns and core boxes.

e) The cost of any alterations, improvements or overhauls shall not be recoverable under this Section.

f) The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs, and do not increase the total repair expenses.

- g) In cases where the insured item is subjected to total loss and meanwhile it becomes obsolete, all costs necessary to replace the lost or damaged insured item with a follow-up model (similar type) of similar structure/ configuration (of similar quality) i.e. low, average or high capacity – will be reimbursed.
- h) If the Sum Insured is less than the amount required to be insured as mentioned herein above, the Company will pay for the damage in such proportion as the sum insured bears to the amount required to be insured. Every item, if more than one shall be subject to this condition separately.
- i) The Company will make payments only after being satisfied, with necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist on bills and documents in case of total loss where the Insured is unable to replace the damaged equipment for reasons beyond their control. In such cases claims can be settled on 'Indemnity Basis'.

IMMEDIATE REPAIRS FOLLOWING AN ACCIDENT

Upon notification being given to the Company under this condition, the Insured may carry out the repair or replacement of any minor damage not exceeding Rs.5,000/- provided that the carrying out of such repairs is without prejudice to any question of liability of the Company and that any damaged part requiring replacement is kept for inspection by the Company, but in all other cases a representative of the Company shall have the opportunity of inspecting the loss or damage before any repairs or alterations are effected.

WARRANTY applicable to the Section

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

- i) Safety checks,
- ii) Preventive maintenance
- iii) Rectification of loss or damage or faults arising from normal operation as well as from ageing.

Provided that 'this warranty' shall not apply if **(a)** the additional premium as required by the Company is paid by the insured for deletion of this warranty, **(b)** where competent inhouse maintenance is available.

Section 6: Loss of Profits (Fire)

Scope of Cover

If any building or other property or any part thereof used by the Insured at the Premises for the purpose of the Business, be destroyed or damaged by the perils covered under Section 1 of the policy and the Business carried on by the Insured at the Premises be in consequence thereof interrupted or interfered with, then the Company will pay to the Insured the amount of loss resulting from such interruption or interference.

6.1.3 Definitions

6.1.3.1 GROSS PROFIT -The sum produced by adding to the Net Profit the amount of the insured Standing Charges, or if there be no Net Profit the amount of the Insured Standing Charges less such a proportion of any net trading loss as the amount of the Insured Standing Charges bears to all the Standing Charges of the Business.

6.1.3.2 NET PROFIT -The net trading profit (exclusive of all capital receipts and accretions and all outlay properly chargeable to capital) resulting from the business of the Insured at all premises after due provision has been made for all Standing and other charges including depreciation, but before the deduction of any taxation chargeable on profits.

6.1.3.3 INSURED STANDING CHARGES - Per listing of Charges stated in the Schedule to the Policy.

6.1.3.4 TURNOVER -The money paid or payable to the Insured for goods sold and delivered and for services rendered in course of the Business at the premises.

6.1.3.5 INDEMNITY PERIOD - The period beginning with the occurrence of the Damage and ending not later than the number of months (stated in the Schedule) thereafter during which the results of the Business shall be affected in consequence of the Damage.

6.1.3.6 RATE OF GROSS PROFIT -The Rate of Gross Profit earned on the Turnover during the financial year immediately before the date of the damage.

6.1.3.7 ANNUAL TURNOVER -The Turnover during the twelve months immediately before the date of the damage.

6.1.3.8 STANDARD TURNOVER -the Turnover during that period in the twelve months immediately before the date of the damage which corresponds with the Indemnity period.

Excess :7 days of Standard Gross Profit

PERILS SPECIFIED

Destruction or Damage by perils covered under the Coverage Section 1, (destruction or damage so caused being hereinafter termed as Damage).

Provided that at the time of the happening of the Damage there shall be in force insurance under Coverage Section 1 covering the interest of the Insured in the property at the premises against such Damage and that payment shall have been made or liability admitted thereunder. However this proviso shall not apply where payment is not made under the Coverage Section 1 solely due to operation of a proviso in the Coverage Section A excluding liability for losses below a specified amount.

6.1 SPECIFICATION A- Insurance on Gross Profit on Turnover Basis

6.1.1 The insurance here under is limited to loss of Gross Profit due to (a) Reduction in Turnover and (b) Increase in Cost of Working and the amount payable as indemnity thereunder shall be: -

a. IN RESPECT OF REDUCTION IN TURNOVER: the sum produced by applying the Rate of Gross Profit to the amount by which the Turnover during the Indemnity Period shall, in consequence of the Damage, fall short of the Standard Turnover.

b. IN RESPECT OF INCREASE IN COST OF WORKING: the additional expenditure (subject to the provisions of Memo 2) necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the reduction in Turnover which but for that expenditure would have taken place during the Indemnity Period in consequence of the Damage but not exceeding the sum produced by applying the Rate of Gross Profit to the amount of the reduction thereby avoided, less any sum saved during the Indemnity Period in respect of such of the Insured Standing Charges as may cease or be reduced in consequence of the Damage, provided that if the Sum Insured by this Item be less than the sum produced by applying the Rate of Gross Profit to (where the Indemnity Period exceeds 12 months) the Annual Turnover, the amount payable shall be proportionately reduced.

Accumulated Stocks Clause

In adjusting any loss, account shall be taken and an equitable allowance made if any shortage in Turnover due to Damage is postponed by reason of the Turnover being temporarily maintained from accumulated stocks of finished goods in the Insured's warehouses.

Memo 1. If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the premises for the benefit of the Business either by the Insured or by others on his behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the Turnover during the Indemnity Period.

Memo 2. If any Standing Charges of the Business be not insured by this Policy then in computing the account recoverable hereunder as Increase in Cost of Working that proportion only of the additional expenditure shall be brought into account which the sum of the Net Profit and the Insured Standing Charges bears to the sum of the Net Profit and all the standing charges.

Memo 3. If the Insured declares, at the latest twelve months after the expiry of any Period of Insurance, that the Gross Profit earned (or a proportionately increased multiple thereof where the maximum Indemnity Period exceeds 12 months) during the accounting period of 12 months most nearly concurrent with any Period of Insurance, as certified by the Insured's Auditors, was less than the Sum Insured thereon, a pro-rata return of Premium not exceeding 50% of the Premium paid on such Sum Insured for such Period of Insurance shall be made in respect of the difference. Where, however, the declaration is not received by the Company within twelve months after the expiry of the Period of Insurance, no refund shall be admissible.

If any Damage has occurred giving rise to a claim under this Policy, such return shall be made in respect only of said difference as is not due to the Damage.

CONDITIONS

1. The insurance by this Policy shall cease if:

- a) the Business be wound up or be carried on by a Liquidator or Receiver or permanently discontinued or
- b) the Insured's interest ceases otherwise than by death or
- c) any alteration be made either in the Business or in the Premises or property therein whereby the risk of Damage is increased, at any time after the commencement of this insurance, unless its continuance be admitted by memorandum signed by or on behalf of the Company.

2. Notice shall be given to the Company of alteration in existing blocks, addition of new blocks and/ or premises and/ or deletion of existing blocks and/ or premises during the currency of the Policy to enable the Company to determine whether the basis rate of the Policy undergoes a change as a result of such inclusions/ exclusions and to effect necessary adjustments in the Premium under this Policy.

3. On the happening of any Damage in consequence of which of claim is or may be made under this Policy, the Insured shall

- a) forthwith give notice thereof to the Company,
- b) with due diligence do and concur in doing and permit to be done all things which may be reasonably practicable to minimise or check any interruption of or interference with the business or to avoid or diminish the loss,
- c) not later than thirty days after the expiry of the Period of Indemnity or within such further time as the Company may in writing allow, at his own expense deliver to the Company in writing a statement setting forth particulars of his claim together with details of all other insurances (if any) covering the Damage or any part of it or consequential loss of any kind resulting therefrom,
- d) at his own expense produce or procure and give to the Company such books of account and other business books, vouchers, invoices, balance sheets and other documents, proofs, information explanation and other evidence as may reasonably be required by or on behalf of the Company for the purpose of investigating or verifying the claim together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

No claim under this Policy shall be payable unless the terms of this Condition have been complied with and in the event of noncompliance therewith in any respect, any payment on account of the claim already made shall be repaid to the Company forthwith .

4. In no case whatsoever shall the Company be liable in respect of any claim under this Policy after the expiration of:

- a) One year from the end of the Period of Indemnity or if later,
- b) Three months from the date on which payment shall have been made or liability admitted by the Company covering the Damage giving rise to the said claim, unless the claim is the subject of pending action of Arbitration.

5. At all times during the Period of Insurance of this Policy, the insurance cover will be maintained to the full extent of the respective sum insured in consideration of which, upon the settlement of any loss under this Policy, prorata premium for the unexpired period from the date of such loss to the expiry of period of insurance for the amount of such loss shall be payable by Insured to the Company.

The additional premium referred above shall be deducted from the net claim amount payable under the Policy. This continuous cover to the full extent will be available notwithstanding any previous loss for which the Company may have paid hereunder and irrespective of the fact whether the additional premium as mentioned above has been actually paid or not following such loss. The intention of this Condition is to ensure continuity of the cover to the Insured subject only to the right of the Company for deduction from the claim amount when settled of prorata premium to be calculated from the date of loss till expiry of the Policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of loss in case the Insured, immediately on occurrence of the loss, exercises his option not to reinstate the Sum Insured as above.

Section 7 Personal Accident

Scope of Cover

If any Insured persons named in the schedule shall during the currency of the policy sustain anywhere in the world, bodily injury solely and directly caused by accidental, violent external and visible means resulting in death or disablement within 12 (Twelve) calendar months of occurrence of such injury as stated hereinafter, the Company shall pay to the Insured or insured person or his/her Assignee or his/her legal representative the sum or sums hereinafter set forth:

	TABLE OF BENEFITS	PERCENTAGE OF INDIVIDUAL CAPITAL SUM INSURED (C.S.I.)
1.	Death	100%
2.	Permanent Total and Absolute Disablement disabling the insured person from engaging in any employment or occupation of any description whatsoever.	100%
3.	Total and irrecoverable loss of	
i)	Sight of both eyes or of the actual loss by physical separation of the two entire hands or two entire feet or of such loss of sight of one eye and loss of one entire hand/ one entire foot.	100%
ii)	Use of two hands or two feet, or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand/ one foot, without physical separation.	100%
4.	Total and irrecoverable loss of	
i)	The sight of one eye or of the actual loss by physical separation of one entire hand or one entire foot.	50%
ii)	Use of a hand or a foot without physical separation.	50%
iii)	Hearing (both ears).	50%

Special Provision:

A. Coverage under this Section can be extended on payment of 20% extra premium, to cover medical expenses incurred by the insured persons in connection with the injury the claim for which is admissible under the policy and the re-imbursment will be as Actual Expenses incurred OR 10% of the C.S.I. OR 50% of the admissible P.A. claim amount, whichever shall be less.

B. The cover shall cease for the particular Insured Person on payment of a claim for Death or Permanent Total Disablement.

Special Exceptions: The Company shall not be liable under this section or policy for:

1. Compensation under more than one of the above benefits 1 to 3 in respect of the same period of disablement.
2. 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 would exceed the sum payable under Benefit (1) of the Section.
3. Payment of compensation in respect of death, injury or disablement from intentional self injury, suicide or attempted suicide whilst under the influence of intoxicating liquor or drugs, whilst engaging in ballooning or Aviation, whilst mounting into, dismounting from or traveling in any Balloon or Aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of Aircraft anywhere in the world.
4. Death or disablement resulting directly or indirectly caused by or contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.
5. Arising or resulting from the insured person committing any breach of law with criminal intent.
6. Any loss sustained while the Insured Person is participating in any professional sports, sky diving/ parachuting hand gliding , bungee jumping, scuba diving, mountain climbing, potholing;

7. Any loss sustained while the Insured Person is participating in contest of speed using a motorized vehicle or bicycle;
8. For Injury or Disease directly or indirectly caused by or contributed by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
9. For Injury or Disease directly or indirectly caused by or contributed by the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of that equipment;

Section 8 Employee Compensation Liability

If any time during the period of insurance any employee in the insured's immediate service shall sustain personal injury by accident or disease arising out of and in the course of his employment by the insured in the Business and if the Insured shall be liable to pay compensation for such injury either under, Workmen's Compensation Act 1923 and/or Fatal Accidents Act 1855 and/or at Common Law -

Then subject to the terms, exception and conditions contained herein or endorsed hereon the Company will indemnify the Insured against all sums for which the Insured shall be so liable and will in addition be responsible for all costs and expenses incurred with its consent in defending any claim for such compensation.

CONDITIONS

- 1 PROVIDED ALWAYS that in the event of any change in the Law(s) or the substitution of other legislation therefor this Policy shall remain in force but the liability of the Company shall be limited to such sum as the Company would have been liable to pay if the Law(s) had remained unaltered.
- 2 The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations.
- 3 In the event of any occurrence which may give rise to a claim under this Policy the Insured shall as soon as possible give notice thereof to the Company with full particulars. Every letter claim writ summons and process shall be notified or forwarded to the Company immediately on receipt. Notice shall also be given to the Company immediately the Insured shall have knowledge of any impending prosecution, inquest or fatal enquiry in connection with any such occurrence as aforesaid.
- 4 The first premium and all renewal premiums that may be accepted are to be regulated by the amount of wages and salaries and other earnings paid by the Insured to employees during each Period of Insurance. The name of every employee together with the amount of wages salary and other earnings shall be properly recorded and the Insured shall at all times allow the Company to inspect such records and shall supply the Company with a correct account of all such wages, salaries and other earnings paid during any period of Insurance within one month from expiry date of such Period of Insurance. If the amount so paid shall differ from the amount on which premium has been paid the difference in premium shall be met by a further proportionate payment to the Company or by a refund by the Company as the case maybe.
- 5 The Company may cancel this Policy by sending seven days' notice by registered letter to the Insured at his last known address and in such event the premium shall be adjusted in accordance with Condition 4.

EXCLUSIONS

The Company shall not be liable under the Policy in respect of:

- 1 the Insured's liability to employees of contractors to the Insured
- 2 any liability of the Insured which attaches by virtue of an agreement but which would not have attached in the absence of such agreement
- 3 any sum which the Insured would have been entitled to recover from any party but for an agreement between the Insured and any such party
- 4 any compensation for disease mentioned in part "C" of Schedule III of the Workmen's compensation Act, 1923, which have been brought within the scope of that Act by the Workmen's Compensation (Amendment) Act, 1984 and subsequent amendments.

Section 9 Directors & Officers Liability Insurance

INSURING CLAUSE

Underwriters agree, subject to the terms, conditions, limitations and exclusions of this Policy, to:

Pay on behalf of the Directors or Officers of the Company Loss arising from any claim first made against them during the Period of Insurance and notified to underwriters during the Period of Insurance by reason of any Wrongful Act committed in the capacity of Director or Officer of the Company except for and to the extent that the Company has indemnified the Directors or Officers.

- (a) Pay on behalf of the Company Loss arising from any claim first made against the Directors or Officers during the period of Insurance and notified to Underwriters during the Period of Insurance by reason of any Wrongful Act committed in the capacity of Director or Officer of the Company but only when and to the extent that the company shall be required or permitted to indemnify the Directors or Officers pursuant to the law, common or statutory, or the Memorandum and Articles of Association.

Definitions specific to the Section

- (a) "Director or Officer" shall mean-
- (i) any natural person who was or is or may hereafter be a Director or Officer of the Company or is construed so to be within the meaning of any applicable law or regulation governing such matters, and
 - (ii) in the event of the death or incompetency of any person that falls within 3(a)(i) hereof, their estate, heirs, legal representatives or assigns for legal liabilities incurred due to any Wrongful Act or any person that falls within 3(a)(i) hereof.
- (b) "Company" shall mean the Company stated in the Schedule and shall include all Subsidiary Companies.
- (c) "Subsidiary Company" shall mean-
- (i) Any company of which the Company (either directly or indirectly through one or more of its Subsidiary Companies as defined herein) before the inception date of this Policy:
 - (a) controls the composition of the Board Of Directors, or
 - (b) controls more than half of the voting powers, or
 - (c) holds more than half of the issued share capital.
 - (ii) "Subsidiary Company" shall also mean any company that falls within 3(c)(i) hereof, acquired or created on or subsequent to the inception date of this Policy the total asset of which do not exceed the amount of TOTAL ASSETS stated in the Schedule, provided that this policy shall only apply in respect of a Wrongful Act committed or alleged to have been committed by the Directors or Officers of such company subsequent to the date of acquisition or creation and provided that such company is not domiciled or incorporated in the United States Of America or Canada.
 - (iii) "Subsidiary Company" shall not mean any company which does not fall within 3(c)(i) or 3(c)(ii) hereof, unless with the prior written consent of Underwriters.

(d) "Wrongful Act" shall mean any actual or alleged wrongful act or omission by Directors or Officers, individually or collectively, by reason of their being Directors or Officers of the Company, Related or continuous or repeated or casually connected Wrongful Acts shall constitute a single Wrongful Act.

- (e) "Loss" shall mean legal liability of the Directors or Officers to pay-
- (i) damages or costs awarded against the Directors or Officers.
 - (ii) settlements agreed by underwriters (such agreement shall not unreasonably be withheld)
 - (iii) costs and expenses.

(f) "Costs and Expenses" shall mean all reasonable and necessary fees and expenses incurred by or on behalf of the Directors or Officers with the written consent (such consent shall not unreasonably be withheld) of Underwriters resulting solely from the investigation and/or defence and/or monitoring and/or settlement of any claim and appeals there from.

Underwriters shall also pay on behalf of the Directors and Officers, Costs and Expenses arising out of the prosecution (criminal or otherwise) of any Director or Officer or the attendance of any Director or Officer at any official investigation, examination, inquiry or other proceedings ordered or commissioned by any official body by reason of a Wrongful Act.

“Costs and Expenses” shall not mean salaries, commissions, expenses or other benefits of the Directors or Officers or employees of the Company.

(g) “Claim” shall mean:

(i) any writ or summons or other application of any description whatsoever or cross claim or counter claim issued against or served upon any Director or Officer for any Wrongful Act, or

(ii) any written communication alleging a Wrongful Act communicated to any Director or Officer.

Excess : Side B 0.25% of LOI

EXCLUSIONS:

Underwriters shall not pay any Loss arising from any claim:

- (i) where legal action or litigation is brought in a court of law within the Excluded Territories stated in the Schedule or where legal action or litigation is brought in a court of law outside those territories to enforce a judgment in those territories whether by way of reciprocal agreement or otherwise,
- (ii) to the extent that an indemnity or payment is available from any source, other than this Policy,
- (iii) for any actual or alleged bodily injury, sickness, disease or death of any person or any actual or alleged damage to or destruction of any tangible property, including loss of use thereof,
- (iv) based upon, arising out of, directly or indirectly, resulting from or in consequence of or in any way involving any actual or alleged seepage, pollution or contamination of any kind.
- (v) brought about by or contributed to by or consequent upon any dishonesty, fraud or malicious conduct of the Directors or Officers provided, however, that Underwriters shall pay on behalf of the Directors and Officers:
 - (a) Costs and Expenses incurred in successfully defending proceedings brought in respect of such Wrongful Act.
 - (b) Loss where the final judgment or other final adjudication of the court hearing proceedings against any Director or Officer determines that he/she is legally liable in respect of a Wrongful Act on some cause of action which is not dependant on the existence of a dishonest, fraudulent or malicious purpose or intent and makes no finding that he/she was guilty of dishonesty, fraud or malicious conduct in relation to the wrongful Act in question.
- (vi) brought about by or contributed to by or consequent upon any Director or Officer gaining any profit or advantage or receiving any remuneration to which he/she was not legally entitled.
- (vii) for the return by the Directors or Officers of any remuneration paid to them without the previous approval of the shareholders of the Company which payment, without such previous approval, shall be held by the court to be in violation of the law.
(For the purpose of determining the applicability of 4(v) and (vi) and (vii) hereof the Wrongful Act of one Director or Officer shall not be imputed to any other Director or Officer.)
- (viii) made by any third party based upon or alleging or originating from breach of any professional duty owed to such third party.
- (ix) arising out of any pension or superannuation scheme or programme.
- (x) made by or on behalf of the Company or by or on behalf of any Director or Officer and at the instigation of any person or entity who is or was also a Director or Officer or agent of the Company, however this Exclusion shall not apply to any claim made by or on behalf of an employee of the Company (except one who is or was a Director) in respect of employment disputes.
- (xi) brought about by, or contributed to by, or consequent upon, any circumstances existing prior to or at the inception date of this Policy and which the Directors or Officers or the Company knew or ought reasonably to have known could give rise to claim.
- (xii) for taxes or fines or penalties or punitive or exemplary or multiple damages or any claim deemed uninsurable under law.
- (xiii) brought about by or contributed to by or consequent upon:
 - (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
 - (b) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (i) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclearwaste from the combustion of nuclear fuel.
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

LIMIT AND RETENTION:

- (a) Underwriters total aggregate liability under both 2 INSURING CLAUSE(a) and (b) together shall not exceed the Limit of Underwriters' Aggregate Liability stated in the Schedule, which amount shall be inclusive of Costs and Expenses.
- (b) Underwriters shall only be liable under 2 INSURING CLAUSE (a) to pay in excess of the amount of Retention which amount applies to each and every Loss for each individual Director or Officer against whom a Claim is made (subject to a maximum of the amount stated as Retention (b) in the Schedule when a Claim is made) against more than one individual Director or Officer are not to be insured.

CONDITIONS:

- (a) In the event of Underwriters being entitled to avoid this Policy ab initio. Underwriters may at their election instead give notice in writing to the Directors and Officers and the Company that they regard this Policy as of full force and effect save that there shall be excluded from any payments afforded hereunder any Loss which has arisen or which may arise and which is related to the circumstances which entitle Underwriters to avoid this Policy.
This Policy shall then continue in full force and effect but shall be deemed to exclude as if the same had been specifically endorsed ab initio the particular Loss or possible Loss referred to in the said notice.
- (b) If the Directors or Officers or the Company shall make any request for payment in respect of any loss knowing the same to be false or fraudulent, as regard to amount or otherwise, this Policy shall become void and all requests for payment in respect of any Loss hereunder shall be forfeited.

SECTION-10 MONEY INSURANCE

Scope of Cover

The Company will indemnify the Insured against loss of money in transit within a radius of 25 kilometers from the insured premises by the insured or insured's authorised employee(s) occasioned by Robbery, Theft or any other fortuitous cause. The Company will also indemnify against loss of money by Housebreaking, Robbery or Hold-up while money is retained at Insured's premises in safes, strong room more particularly described in the schedule.

The Company will pay to the Insured the amount of loss in the circumstances or situations set out below:

	CIRCUMSTANCES OR SITUATIONS	MAXIMUM LIMIT "ANY ONE LOSS"
1	Wages and Salary whilst in direct transit from Office premises or to Office premises	As stated in the Schedule
2	Money other than item (1) above whilst in direct transit between any two places	As stated in the Schedule
3	Money in Office during business hours.	As stated in the Schedule
4	Money in locked safe in office outside business hours	As stated in the Schedule

The Company's total liability during any one policy period shall not exceed twice the any one loss limit.

Damage to Safe: The Company will also pay for cost of replacement or repair of the Insured's safe in the office in the event of its being damaged by thieves, burglars.

Special Exceptions: The Company shall not be liable for payment of

- 1. shortage of money due to error or omission.
- 2. loss of money entrusted to any person other than insured, authorized employee of Insured or Directors.

3. loss arising from fraud or dishonesty of any director or employee of the Insured except loss due to fraud or dishonesty of the cash carrying employee of the insured occurring whilst in transit and discovered within 48 hours.
4. the amount of loss insured by any other policy except in respect of any excess beyond the amount which would have been payable under such policy or policies had this insurance not been affected.
5. loss of money extracted from safe following the use of key to the said safe or any article thereof belonging to the insured unless such key has been obtained by assault or violence or threat thereof.
6. loss or damage due to Fire and allied perils.
7. theft from unattended vehicles.

Excess : 5% of claim amount subject to a minimum of INR 5000

Special Conditions:

1. The Insured shall keep a complete account of money contained in safe or strong room and/or at any other place under lock and key on daily basis. This complete account shall be deposited in a secured place other than the safe, strong room or the said place where the money covered is kept and be produced as documentary evidence both for turnover and for admissibility of claim under this policy.
2. The keys of the safe, strong room or the said place containing money shall not be left in the office out of business hours unless the offices are occupied by the Insured or his employee in which case such keys will be deposited in secured place not in the vicinity of safe, strong room or the place containing the money.
3. The Company shall be entitled in the name of the insured to have the absolute conduct and control of all or any proceeding that it considers necessary for the purpose of tracing and recovering money lost or of securing reimbursement in respect of money lost.

Money shall mean Cash, Current Coins, Bank and Currency Notes, Cheque, Stamp Papers, Postal Orders, Money Orders, Current Postage/Revenue Stamps (un-cancelled).

Turnover shall mean the total earnings of the insured from the business activity carried out from the insured premises during the policy period and such amount should normally not be less than the earnings during the corresponding previous 12 months.

Safe shall mean a strong box or cupboard with special locks designed for keeping valuable things, especially money or jewellery.

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

OMBUDSMAN: The Insured person 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 and is also given at the end of the policy document

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - 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	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Shri. M. Parshad Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@qbic.co.in	Karnataka.
BHOPAL - Shri. R K Srivastava 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	Madhya Pradesh, Chattisgarh.
BHUBANESHWAR - Shri. B. N. Mishra Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@qbic.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	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
CHENNAI - Shri Virander Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
Office Details	Jurisdiction of Office Union Territory, District)
DELHI - Smt. Sandhya Baliga 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	Delhi.
GUWAHATI - Sh. / Smt. Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Shri. G. Rajeswara Rao 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	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR - Shri. Ashok K. Jain Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363	Rajasthan.

<p>ERNAKULAM - Shri. P. K. Vijayakumar 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</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>
<p>KOLKATA - Shri. K. B. Saha Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW - Shri. N. P. Bhagat 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</p>	<p>Some Districts of Uttar Pradesh</p>
<p>MUMBAI - Shri. A. K. Dasgupta Office of the Insurance Ombudsman, 3rd Floor, Jeevan SevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA - Shri. Ajesh Kumar Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514250 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in</p>	<p>State of Uttaranchal and some Districts of Uttar Pradesh</p>
<p>PATNA - Shri. Sadasiv Mishra Office of the Insurance Ombudsman, 1st Floor ,Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Shri. A. K. Sahoo 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 - 32341320</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>