



WITH YOU ALWAYS

HIGHLIGHT NAMED PERIL D&O INSURANCE

UIN:IRDAN108CP0001V01200405

POLICY WORDINGS

Tata AIG General Insurance Co. Ltd.

Registered Office:

Peninsula Business Park, Tower A, 15th Floor,

G.K. Marg, Lower Parel, Mumbai – 400013

24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170

Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

Notice

This policy only covers **Claims** first made against an **Insured Person** during the **Policy Period** that are reported to the **Insurer** as required by this policy. **Defence Costs** will reduce the **Limits of Liability** available to pay judgments or settlements. The **Insurer** has the right, but does not assume any duty to defend. This policy is not binding upon the **Insurer** unless it is countersigned on the Schedule by an authorized representative of the **Insurer** or its general agent.

Words in **bold** typeface have special meaning—see the Schedule and Definitions Section. Please read this policy carefully and review its cover with your insurance agent or broker.

In consideration of the payment of the premium, subject to the provisions of this policy and in reliance upon the **Proposal** which forms part of this policy, the **Insurer** and the **Policyholder** agree as follows.

Your Insurance Protection

This insurance, subject to its provisions, pays your covered **Money Damages** and/or **Defence Costs** if **you** experience any of the following problems:

Money Damages and Defence Costs

A Claim seeking **Money Damages**, on account of your **Management Error**, is made against **you** by a:

- (i) **Shareholder**;
- (ii) **Regulatory Agency**;
- (iii) **Business partner**;
- (iv) **Lender**;
- (v) **Supplier**;
- (vi) **Customer**; or
- (vii) **Professional Advisor or Consultant**.

A **Claim** seeking **Money Damages**, on account of your **Employment Practice Error**, is made against **you** by an:

- (i) **Employee**;
- (ii) **Trade-Union** representing a specific Employee; or
- (iii) **Employee's** estate or legal representative(s).

Defence Costs Only

You need to defend a **Claim**, on account of your **Management Error**, made against **you** by:

- (i) a **Shareholder** not on its own behalf but derivatively to enforce its own rights and to recover loss on behalf of and for **your Company** entirely without the assistance, participation or intervention of any **Insured Person**;
- (ii) an **Official Liquidator**;
- (iii) a **Regulatory Agency** seeking to impose a civil or administrative fine or penalty; or
- (iv) a **Regulatory Agency, Action Group** or a **Special Interest Group** seeking to **Stop or Compel Action**.

Criminal Defence Costs Only

You need to defend a criminal **Claim**, on account of your **Management Error** or

Employment Practice Error, made against **you** by a:

- (i) **Regulatory Agency** seeking to impose a criminal fine or penalty;
- (ii) **Public Prosecutor**; or
- (iii) any person with standing to bring a private prosecution.

Extensions

Your Strict Liability Protection

This insurance, subject to its provisions, also pays **your** covered **Money Damages** and/or **Defence Costs** if **you** experience the following problem:

Strict Liability Cover

A **Claim** is made against **you** as described in "Your Insurance Protection" section above on account of **your** strict legal liability.

Your Spouse and Heirs' Insurance Protection

This insurance, subject to its provisions, also pays covered **Money Damages** and/or **Defence Costs** if any **Director's** spouse or heirs experience the following problem:

Spouse and Heirs

A **Claim** seeking: (i) **Money Damages** from community property, joint assets or inheritance; or (ii) to impose a fine or penalty; or (iii) to **Stop or Compel Action** is made or continued against them by any of the plaintiffs identified in "Your Insurance Protection" section above on account of a **Director's Management Error** or **Employment Practice Error**.

How we will treat those claims

Any such **Claim** shall be treated in the same manner as if it were made against a **Director** under this policy.

New Subsidiaries Insurance Protection

Coverage for newly acquired or created companies

This insurance, subject to its provisions, also pays covered **Money Damages** and/or **Defence Costs** in a **Claim** described in "Your Insurance Protection" section above made against any natural persons who first meet the definition of **Insured Person** during the **Policy Period** because the **Policyholder** acquires or creates a **Subsidiary**, but only on account of a **Management Error** or **Employment Practice Error** after the time (and for as long as) the acquired or created **Subsidiary** meets the definition of **Subsidiary**.

What We Will Pay

Defence Costs

We will pay **your Defence Costs** if a **Claim** is covered under this policy.

Money Damages

We will also pay **your Money Damages** for a covered **Claim** under the "**Money Damages and Defence Costs**" section of "**Your Insurance Protection**" above.

No Money Damages

We will only pay **your Defence Costs** for a covered **Claim** under the "**Defence Costs Only**" section of "**Your Insurance Protection**" above.

Defence Costs for Unproven Allegations

We will still pay **your Defence Costs** if a **Claim** is not covered under this policy because the "**CONDUCT**" or "**POLLUTION**" exclusions apply. However, solely with regard to the

“CONDUCT” exclusion, we will stop paying **Defense Costs** immediately and **you** will be liable to pay these back if the relevant conduct did in fact occur as established by a judgement, by other final adjudication adverse to **you** or by a written admission made by **you**.

Defense Costs Recovery

We will reimburse **you** thirty-five percent (35%) of **your** paid **Defense Costs** if a **Claim** is not covered under this policy because the “**BODILY INJURY**” exclusion applies and provided that:

- (i) **you** pay **your Defense Costs** personally; and
- (ii) a legal determination on the merits of the **Claim** results in a finding of no- **Fault**.

Claims

When can you ask for our financial help?

Claims Made

You are entitled to ask for financial benefits under this policy at the time during the **Policy Period** when a **Claim** is made against **you**, provided that:

- (i) this is the first time the **Claim** has been made against **you**;
- (ii) the **Claim** does not arise from facts or circumstances that are the same as or interrelated to any **Management Error** or **Employment Practice Error** made before the **Policy Period** and which previously led to **Claim(s)**; and
- (iii) **you** neither knew nor had any reason to expect, before the start of the **Policy Period**, that the **Claim** would be made.

What you should do if you find out about circumstances that you think might lead to a Claim?

Notice of Circumstances:

If, during the **Policy Period**, **you** become aware of circumstances which **you** have any reason to expect will give rise to a **Claim** and **you** promptly write to us detailing the reasons for expecting such a **Claim** as well as details of the people, dates and **Management Error** or **Employment Practice Error** involved, we will accept this as a notice of circumstances. This means that any **Claim** which is subsequently made against **you** arising out of those circumstances or any **Claim** alleging any **Management Error** or **Employment Practice Error** contained in those circumstances shall be treated by **us** as if it had been reported to **us** at the time **you** first told **us** about those circumstances.

What you should do if you find out about a Claim?

Notice and Reporting of Claims

If **you** find out about a **Claim** against **you** during the **Policy Period** or the **Discovery Period**, **you** must write to **us** to tell **us** about the **Claim** as soon as **you** reasonably can but in any event no later than the end of the **Policy Period** or **Discovery Period**, if available.

If **you** post the notice to **us**, proof of posting shall be sufficient proof that **you** gave notice to **us** on the date of posting.

Related Claims

If, during the **Policy Period** or **Discovery Period**,

you report a **Claim** in the manner described above then **we** will treat any later **Claim**, arising out of the facts, circumstances or **Management Error** or **Employment Practice Error** alleged in that previously reported **Claim**, as if the later **Claim** had been reported to **us** at the time **you** reported the earlier **Claim**.

Extra Time in which to find out about a Claim and report it to us

Discovery Period

We will give **you** free of charge:

- (i) an extra 60 days after the end of the **Policy Period** to tell **us** about a **Claim** if the **Policyholder** decides not to renew this policy; or
- (ii) an extra 120 days after the end of the **Policy Period** to tell **us** about a **Claim** if **we** decide not to renew this policy.

However, **you** will not have the benefit of this extra time if:

- (i) this policy is cancelled because **you** or **your Company** breached its provisions; or
- (ii) **you** or **your Company** replace this policy with another policy covering, even in part, any of the risks this policy covers.

Definitions

“**Action Group**”

means any incorporated or unincorporated not-for-profit association or alignment of persons formed to promote and co-ordinate action in support of, or in protest against, a specific plan or project.

“**Business Partner**”

means any company other than **your Company** or any natural person other than a **Director** or an **Employee** that is engaged in a joint project or venture with **your Company**.

“**Claim**”

Means any written notice by a **Third Party** that they intend to hold **you** legally liable for a specifically alleged **Management Error** or **Employment Practice Error**; any civil proceeding or arbitration; any criminal prosecution; or, any official investigation or regulatory proceeding alleging a specific **Management Error** or **Employment Practice Error** first made against **Claim** during the **Policy Period**.

“**Company**” or “**your Company**”

Means the **Policyholder** and **Subsidiaries**.

“**Consultant**”

Means a specialist advisor in any commercial or industrial field, retained by **your Company** under a written contract for a fee or other remuneration.

“**Defense Costs**”

means reasonable and necessary fees and expenses which **you** incur with **our** prior approval in the defense, settlement, or appeal of any **Claim** against **you**. **Defense Costs** do not include **your Company’s** overhead nor the cost of **your** time.

“**Discovery Period**”

means the extra period of time given in accordance with the **Discovery Period** provisions during which **you** can find out about a **Claim** and report it to **us**.

“**Director**”

means any natural person who is or becomes a:

- (i) director;

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	(ii) executive officer; or (iii) official with duties equivalent to those of the positions listed above, of your Company . Any of the individuals above whom your Company dismissed from employment or office for cause before the start of the Policy Period is not a Director in the sense of this policy.		
"Employee"	means any natural person who is or becomes a past, present or future full-time, part-time, seasonal or temporary employee under a written contract of employment with your Company who is not a Director, Professional Advisor, Consultant , independent contractor or agent.	"No-Fault"	means no liability or culpability except for your legal costs.
"Employment Practice Error"	means any actual or alleged, negligent or unintentional, wrongful act, error or omission in connection with: (i) the employment; (ii) the termination of an Employee ; or (iii) the decision not to employ a prospective employee, including but not limited to any employment-related retaliation, harassment or discrimination on the basis of race, sex, religion or caste, which you made in your capacity as a Director .	"Official Liquidator"	means a Liquidator or Official Liquidator of your Company .
"Important Change"	means (i) the Policyholder merges with or sells all or substantially all of its assets to any other natural person or entity or group of persons and/or entities acting together; (ii) any person or entity or group of persons or entities acting together acquire control over the governing body of the Policyholder ; or (iii) the receivership, bankruptcy, liquidation, administration or insolvency of the Policyholder .	"Our"	means belonging to or pertaining to Tata AIG General Insurance Company Ltd.
"Insured Person"	means you and any other Director . For the sole purpose of "Your Spouse and Heirs' Insurance Protection" section above, Insured Person also includes any Director's spouse or heirs.	"Policyholder"	means the entity specified in Item xx of the Schedule.
"Lender"	means a natural person, company or a financial institution, such as a bank or a building society, that has loaned money to your Company pursuant to a written agreement. Lender does not include any natural person, company or financial institution to the extent that they have made loans to you or required that any loan be guaranteed personally by you .	"Policy Period"	means the period of time from the start date to the expiry date specified in Item xx of the Schedule or to the effective date of cancellation of this policy if earlier.
"Loss"	means Defense Costs and Money Damages .	"Pollutants"	means but is not limited to, solid, liquid, gaseous, biological, radiological or thermal irritant, toxic or hazardous substance, or contaminant, including, but not limited to, asbestos, lead, smoke, vapour, dust, fibres, mould, spores, fungi, germs, soot, fumes, acids, alkalis, chemicals and waste. Such waste includes, but is not limited to, materials to be recycled, reconditioned or reclaimed and nuclear materials.
"Management Error"	means any actual or alleged, negligent or unintentional, wrongful act, error or omission which you made in your capacity as a Director .	"Professional Advisor"	means a lawyer, accountant or auditor retained by your Company under a written contract for a fee or other remuneration.
"Money Damages"	means the amount which represents compensatory damages in an award made against you personally by a court or in a settlement of a Claim to which we gave our written consent. Money Damages do NOT include non-compensatory damages, the cost of compliance with an order for injunctive relief, civil or criminal fines or penalties of whatever	"Proposal"	means each and every signed proposal form, its attachments, and all other information submitted to us in connection with the underwriting of this policy or any prior policy of which this policy is a renewal or a replacement or which it succeeds in time.
		"Regulatory Agency"	means any government agency, regulatory authority, supervisory authority, local or regional authority, customs and excise or revenue authority.
		"Shareholder"	means any company or natural person that owns a share in your Company .
		"Special Interest Group"	means an incorporated or unincorporated not-for-profit association or alignment of persons who actively support the interests of a common cause.
		"Stop or Compel Action"	means obtain an order for injunctive relief against you personally.
		"Subsidiary"	means any privately-held company in which the Policyholder holds the sole legal right to elect, appoint, or designate the majority of its governing body. Subsidiary does not include any company whose securities are or were registered to trade in a public market.
		"Third Party"	means any company or natural person other than the Company or an Insured Person .
		"Trade-Union"	means a recognized, official, national or regional association of employees organized to promote and defend employees' rights.
		"We" or "us"	means Tata AIG General Insurance Company Ltd.
		"You"	means the Director signing the Proposal and/or any natural person who meets the

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definition of **Director** above.

For the sole purpose of "Your Spouse and Heirs' Insurance Protection" section above, "**you**" also includes any **Director's** spouse or heirs.

Exclusions

<i>Prior or prior known error</i>	We will not pay you any amounts in connection with any claim which is caused by or results from any actual or alleged: Management error or employment practice error which happened, even partially, before the policy period or which is one of a series of connected management errors or employment practice errors which began before the policy period and which you knew or had reason to expect might cause a claim ;
<i>Conduct</i>	(i)deliberately dishonest or fraudulent act or omission or any action which you knew, or ought reasonably to have known, was breaking the law whether or not you intended the consequences; or (ii) advantage or profit to which you were not legally entitled;
<i>Pollution</i>	(l) or threatened presence, discharge, dispersal, release, migration or escape of pollutants , or (ii) direction or request to, or effort by you or any other person or organization to: (a) test for, monitor, clean up, remove, contain, treat, detoxify or neutralise pollutants , or (b) respond to or assess the effects of pollutants .
<i>Bodily injury or Property damage</i>	Bodily injury, sickness, disease or death of any person (except for compensatory damages for emotional distress in a claim for an employment practices error) or the damage, destruction or loss of use of tangible property;
<i>Contract</i>	Breach of any contractual obligation unless you would have been legally liable because you owed a duty of care even in the absence of the contract.
<i>Severability of Exclusions</i>	For the purpose of determining the applicability of any exclusions, the Management Errors or Employment Practice Errors of or knowledge possessed by any Insured Person shall not be imputed to any other Insured Person .

General Provisions

<i>Misrepresentations in the Proposal</i>	We can refuse to pay you amounts under this policy and even cancel the policy retrospectively if the information you or the Policyholder gave us in the Proposal was untrue or misrepresented material information.
<i>Important Changes to your Company</i>	You must notify us of any Important Changes as soon as possible and, in any event, no later than 30 days after such Important Change occurs. If an Important Change occurs during the Policy Period , this insurance will apply only to Management Errors and/or Employment Practice Errors made BEFORE that Important Change .
<i>Securities Offerings</i>	If during the Policy Period , your Company : (a) makes a public or private offering of its securities in any jurisdiction; or (b) causes its

securities to be listed or traded on or in any securities exchange or market (including any over-the-counter market), **you** may provide **us** with the relevant underwriting information within 14 days of such offering or listing and we shall provide you with a quote of additional insurance coverage. If **you** fail to notify us of any securities offering during the Policy Period, this insurance will apply only to **Management Errors** and/or **Employment Practice Errors** made BEFORE that securities offering.

The maximum amount we will pay: Limit of Liability

The **Limit of Liability** specified in Item d. of the Schedule is the maximum amount we will pay in any **Policy Period** for all **Money Damages** and **Defence Costs** combined out of all **Claims** made against all **Insured Persons** under all insurance covers and extensions of this policy. The **Limit of Liability** for the **Discovery Period** is part of, and not in addition to, the maximum total combined limit of liability for the **Policy Period**. **Loss** arising from any **Claim** which is made after the **Policy Period** or **Discovery Period** but which **we** agreed to treat as if made during the **Policy Period** or **Discovery Period**, in accordance with the "Notice of Circumstances" or "Related Claims" sections above, shall also be subject to the same total combined **Limit of Liability** of that **Policy Period**. **Defence Costs** are part of the combined **Limit of Liability**.

Related Claims

We will treat **Claims** resulting from the same **Management Error** or **Employment Practice Error** or attributable to the same cause, or a series of continuous, repeated or related **Management Errors** or **Employment Practice Errors** as if they were collectively one **Claim** with a single **Limit of Liability** under this **Policy**.

How we will advance funds

We shall advance covered **Defence Costs**, subject to the provisions of this policy, until final adjudication of a **Claim**.

How Defense will be conducted

You may defend any **Claim** made against **you** unless **we** inform **you** in writing at any time that **we** shall conduct the defence and settlement of the **Claim**.

Subrogation

If **we** make any payment under this policy, **we** shall be subrogated to the extent of such payment to all of **your** rights of recovery to the extent of such payments against any person or company and **you** shall do everything necessary to secure and protect those rights. **You** agree to co-operate with and assist us.

However, neither **we** nor **you** will exercise our rights of subrogation against an **Employee** of **your Company** unless **our** payment has been caused by their fraud or dishonesty.

Any money **we** recover shall be applied in the following order:

- (i) first, **we** shall be reimbursed the amount of any payment **we** have made under this policy;
- (ii) then, **we** shall be reimbursed the costs and expenses **we** incurred in pursuing the recovery;

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(iii) finally, to the extent recovered funds remain, **you** shall be reimbursed in respect of **your** losses.

Other Insurance and Indemnification

Unless otherwise required by law, **we** will only pay **Loss** under this policy to the extent that it exceeds insurance cover available from any other valid and collectible insurance and/or indemnification or contribution which your **Company** can make to the fullest extent not prohibited by law or insolvency.

Notice and Authority

The **Policyholder** shall designate in the Schedule who shall act on behalf of all **Insured Persons** under this policy with respect to the giving and receiving notice under this policy, including the giving of notice of **Claim**, the payment of premiums due under this policy, the receipt and acceptance of any endorsements issued to form a part of this policy and the exercising or declining to exercise any right to a **Discovery Period**.

Assignment

This policy and any rights arising under it cannot be assigned without our written consent.

Jurisdiction

This policy applies to **Management Errors** or **Employment Practice Errors** occurring anywhere in the world subject to its provisions and provided that the **Claim** is brought in India and determined according to Indian law. This policy will not respond to the actual or attempted enforcement against an **Insured Person** of a judgement or award or any other order obtained outside of India whether or not such judgement or award or any other order is subsequently deemed enforceable by a Court in India.

Cancellation

We may not cancel this policy except for breach of contract by **you** or the **Policyholder**. The **Policyholder** may cancel this policy by giving us 30 days written notice in which event **we** will retain premium at the customary short period scale, provided that there has been no **Claim** under the policy during the **Policy Period** in which case no refund of premium shall be allowed. The refund of any unearned premium does not affect the effectiveness of cancellation but **we** shall make the refund as soon as practicable.

Plurals and Titles

The titles of these paragraphs are for convenience only and do not lend any meaning to this contract. In this policy words in bold have special meaning and are defined. Other words have their usual meaning.

Grievance Lodgment Stage

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels:

Call us 24X7 toll free helpline 1800 266 7780

Email us at customersupport@tataaig.com

Write to us at : Customer Support, Tata AIG General Insurance Company Limited

A-501 Building No. 4 IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097

Visit the Servicing Branch mentioned in the policy document

Nodal Officer

Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt of your complaint.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head-Customer Services at head.customerservices@tataaig.com. After examining the matter, we will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

INSURANCE OMBUDSMAN CENTRES

Office of the Ombudsman	Address and Contact Details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/ 02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080-26652048/ 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office,	Madhya Pradesh, Chattisgarh

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	Near New Market, Bhopal – 462 003. Tel.: 0755 – 2769201/ 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in		Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040-65504123/ 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Pondicherry.	
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 – 2596461/ 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@eco i.co.in	Orissa	JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302 005. Tel.: 0141 - 2740363 Email: Bimalokpal. jaipur@ecoi.co.in	Rajasthan
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.: 0172 – 2706196/ 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484-2358759/2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe- a part of Pondicherry
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet CHENNAI - 600 018. Tel.: 044-24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which, are part of Pondicherry).	KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA-700 072. Tel.: 033-22124339/ 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011-23239633/ 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@ecoi.co.in	Delhi	LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522-2231330/2231331 Fax: 0522 – 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh :Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti,
GUWAHATI	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 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura			
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, “Moin Court” Lane, Opp. Saleem Function Palace, A. C. Guards,	Andhra Pradesh, Telangana, Yanamand part of Territory of			

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		Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	Narayan Peth, Pune-411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in	Mumbai Metropolitan Region
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan SevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022-26106552/26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane		
NOIDA	Office of the Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Bagpat, Bareilly, Bijnor, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514250/ 2514252/2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts o Uttar Pradesh: Agra, Aligarh, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur		
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand		
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Flr, C.T.S. Nos. 195 to 198, N.C. Kelkar Road,	Maharashtra, Area of Navi Mumbai and Thane excluding		

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation. 2017.