



Multimedia Liability Insurance

DEFENSE EXPENSES ARE INCLUDED IN THE LIMITS OF LIABILITY UNDER THIS POLICY. PLEASE READ THE ENTIRE POLICY CAREFULLY.

MULTIMEDIA LIABILITY INSURANCE POLICY

In consideration of payment of the premium and **subject to the applicable Limits of Liability**, Schedule limitations, provisions and all of the terms and conditions of this Policy, **HDFC ERGO GENERAL INSURANCE COMPANY LIMITED**, the Underwriter and the Insured agree as follows:

I. INSURING AGREEMENT

The Underwriter will pay on behalf of the **Insured Loss** as a result of any **Claim** arising out of the **Insured's Media Activities**, provided that the **Media Activities** giving rise to the **Claim** occurred during the **Policy Period**.

II. DEFINITIONS

- (A) "**Application**" means the application attached to and forming part of this Policy, including any materials submitted in connection with such application, all of which are on file with the Underwriter and are part of this Policy, as if physically attached.
- (B) "**Claim**" means:
- (1) any written demand for the retraction of **Matter** published, disseminated or released by an **Insured**;
 - (2) any written notice received by an **Insured** that it is the intention of any person or entity to hold the **Insured** responsible for monetary damages or injunctive relief;
 - (3) any judicial, administrative or other proceeding against an **Insured**; or
 - (4) any written request to toll or waive a statute of limitations relating to a potential **Claim** against an **Insured**.
- (C) "**Company**" means the entity or individual named in ITEM 1 of the Declarations.
- (D) "**Covered Media**" means the publications, programs, broadcast or cable stations, or other communications listed in ITEM 5 of the Declarations, including any special editions of, supplements to, or on-line versions of such media. **Covered Media** also includes publications, programs, broadcast or cable stations, or other communications created or acquired by the **Company** or any **Subsidiary** after the Inception Date in ITEM 2(a) of the Declarations, but only with respect to **Media Activities** occurring during the ninety (90) days following such creation or acquisition. There will be no coverage under this policy for **Media Activities** occurring after such ninety (90) day period unless the Underwriter and the **Company** have agreed to

such coverage upon such terms, conditions, and limitations of coverage and such additional premium as the Underwriter may require.

- (E) "**Defense Expenses**" means reasonable legal fees and expenses incurred in the investigation, defense or appeal of any **Claim**, including the costs of appeal, attachment or similar bonds, provided that the Underwriter shall have no obligation to furnish any bond. **Defense Expenses** do not include any remuneration, salaries, wages, tips, expenses, overhead, or benefits expenses of any **Insured**, except with the prior written consent of the Underwriter.
- (F) "**First Inception Date**" means the Inception Date of the first Multimedia Liability Policy issued to the **Company** by the Underwriter or an affiliate of the Underwriter and continuously renewed thereafter.
- (G) "**Insured**" means:
- (1) the **Company** and any **Subsidiary**;
 - (2) any person who was, is or becomes a director, an officer, an employee, or a partner of the **Company** or any **Subsidiary**, but only with respect to **Claims** arising out of acts, errors or omissions within the scope of the duties of such director, officer, employee or partner; in the event of the death, incapacity or bankruptcy of an **Insured** described in this DEFINITION (G)(2), any **Claim** against the estate, heirs, legal representatives or assigns of such **Insured** will be deemed to be a **Claim** against such **Insured**; or
 - (3) any agent or independent contractor of the **Company** or any **Subsidiary**, including but not limited to stringers, freelancers and photographers, but only with respect to **Claims** arising out of **Media Activities** done for or at the direction of the **Company** or any **Subsidiary**, and only if and to the extent that the **Company** or any **Subsidiary**, after evaluating the merits of the **Claim**, has agreed in writing to include such agent or independent contractor as an **Insured** under this Policy.
- (H) "**Loss**" means **Defense Expenses**, judgments, settlements and any damages (including punitive damages if insurable under applicable law), pre-judgment interest and post-judgment interest, which an **Insured** is legally obligated to pay as a result of a **Claim**; provided, that **Loss** does not include:
- (1) civil or criminal fines, sanctions, taxes or penalties, including those imposed by any federal, state, or local governmental body or by ASCAP, SESAC, BMI, or other similar licensing organizations;

- (2) the multiplied portion of any multiplied damages award;
- (3) matters which are uninsurable under the law pursuant to which this Policy is construed;
- (4) the costs of compliance with, or any losses (other than **Defense Expenses**) incurred as a result of, an injunction or other equitable order or judgment; or
- (5) the costs of recall, correction, reproduction, or reprinting of **Matter** or the costs of any services in connection therewith.

With regard to punitive damages, this insurance shall apply to the fullest extent permitted by law. Where the **Insured** determines, based on written opinion of counsel, that punitive damages are insurable under any applicable law, the Underwriter shall not challenge the **Insured's** determination of insurability.

- (I) "**Matter**" means the content of any communication of any kind whatsoever, regardless of the nature or form of such **Matter** or the medium by which such **Matter** is communicated, including but not limited to language, data, facts, fiction, computer coding, music, photographs, images, advertisements, artistic expression, or visual or graphical materials.
- (J) "**Media Activities**" means, in connection with the **Covered Media**, any actual or alleged act, error, or omission committed in the course of, or arising out of:
 - (I) the gathering, recording or collection of **Matter** for inclusion in the **Covered Media**, including but not limited to any actual or alleged:
 - (a) invasion or infringement of the right of privacy or publicity, including the torts of intrusion upon seclusion, publication of private facts, false light, or misappropriation of name or likeness;
 - (b) outrage, infliction of emotional distress or *prima facie* tort;
 - (c) false arrest, detention or imprisonment;
 - (d) trespass, wrongful entry or eviction, eavesdropping, or other invasion of the right of private occupancy; or
 - (e) copyright infringement, plagiarism, or misappropriation of property rights, information or ideas; or
 - (2) the publication, dissemination or release of **Matter** in the **Covered Media**, by any form, method or medium of communication, including but not limited to any actual or alleged:
 - (a) libel, slander or any other form of defamation or harm to the character or reputation of any person or entity;
 - (b) invasion or infringement of the right of privacy or publicity, including the torts of intrusion upon seclusion, publication of private facts, false light, or misappropriation of name or likeness;

- (c) outrage, infliction of emotional distress or *prima facie* tort;
- (d) product disparagement, trade libel, dilution or infringement of title, slogan, trademark, trade name, service mark, or service name;
- (e) copyright infringement, plagiarism, or misappropriation of property rights, information or ideas; or
- (f) negligence in connection with the content of **Matter**, including but not limited to any **Claim** alleging harm to a person or entity who acted or failed to act in reliance upon such **Matter**; or
- (3) the publication, dissemination or release of **Matter** by any party with whom the **Insured** has entered into a written, oral or implied-in-fact indemnification or hold harmless agreement regarding **Claims** arising out of the publication, dissemination or release of such **Matter**.
- (K) "**Policy Period**" means the period from the Inception Date to the Expiration Date stated in ITEM 2 of the Declarations or to any earlier cancellation date.
- (L) "**Related Claims**" means all **Claims** based on, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving the same or related (logically or causally) facts, circumstances, situations, transactions, events, or **Media Activities**, or the same or related (logically or causally) series of facts, circumstances, situations, transactions, events, or **Media Activities**.
- (M) "**Renewal Period**" means any continuous and unbroken period subsequent to the conclusion of the **Policy Period** during which the coverage under this Policy is renewed with the Underwriter or an affiliate of the Underwriter.
- (N) "**Subsidiary**" means any corporation created or acquired on or before the Inception Date in ITEM 2(a) of the Declarations, during any time in which the **Company** owns, directly or through one or more **Subsidiaries**, more than fifty percent (50%) of the outstanding securities representing the right to vote for the election of such corporation's directors. **Subsidiary** also includes any such corporation created or acquired after the Inception Date in ITEM 2(a) of the Declarations, but only with respect to **Media Activities** occurring during the ninety (90) days following such creation or acquisition. There will be no coverage under this policy for **Media Activities** occurring after such ninety (90) day period unless the Underwriter has agreed to provide such coverage upon such terms, conditions and limitations of coverage and such additional premium, as it may require.

III. EXCLUSIONS

- (A) The Underwriter will not pay **Loss**, including **Defense Expenses**, for **Claims**:
 - (1) based on or directly or indirectly arising out of or resulting from any fraudulent act or omission or willful violation of any criminal

- statute; or the gaining by any **Insured** of any profit, remuneration or advantage to which such **Insured** was not legally entitled; provided, however, that this EXCLUSION (A)(1) shall not apply unless such fraudulent act or omission, willful violation of statute, or gaining of profit, remuneration or advantage has been established by a final adjudication in any judicial or administrative proceeding or by admission of an **Insured**;
- (2) brought by any employee, former employee or prospective employee based on or directly or indirectly arising out of or resulting from the employment relationship or the nature, terms or conditions of employment, including but not limited to claims of discrimination, harassment, wrongful discharge, breach of contract, employment-related defamation, or workplace torts; or
 - (3) for bodily injury or property damage, except for:
 - (a) bodily injury arising exclusively out of emotional distress allegedly caused by any **Media Activities**; or
 - (b) bodily injury or property damage resulting from a **Claim** of negligent publication as described in DEFINITION (J)(2)(f) of this Policy.
- (B) The Underwriter will not pay **Loss**, including **Defense Expenses**, for **Claims** based on or directly or indirectly arising out of or resulting from:
- (1) any actual, alleged or threatened exposure to or generation, storage, transportation, discharge, emission, release, dispersal, escape, treatment, removal or disposal of any smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials (including materials which are intended to be or have been recycled, reconditioned or reclaimed) or other irritants, pollutants or contaminants;
 - (2) any regulation, order, direction or request to test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize any of the foregoing or any action taken in contemplation or anticipation of any such regulation, order, direction or request;
 - (3) any actual or alleged violation of the Securities Act of 1933, the Securities Exchange Act of 1934, the Trust Indenture Act of 1939, the Investment Company Act of 1940, the Investment Advisers Act of 1940, any similar state "blue sky" statute, the Indian Securities and Exchange Board of India Act, 1992, the Securities Contracts (Regulation) Act, 1956 and any rule or regulation promulgated under any of the foregoing, or any amendment to any of the foregoing or any provision of the common law imposing liability in connection with the offer, sale or purchase of securities;
 - (4) any actual or alleged infringement of any patent, contributing to the infringement of any patent, or inducing the infringement of any patent;
- (5) any actual or alleged price fixing, restraint of trade or monopolization, or any actual or alleged violation of:
 - (a) the Federal Trade Commission Act, the Sherman Act, the Clayton Act, the Indian Consumer Protection Act, the Indian Competition Act or any other federal or state statutory provision anywhere in the world involving antitrust, monopoly, price fixing, price discrimination, predatory pricing, or restraint of trade activities; or
 - (b) any rules or regulations promulgated under or in connection with the statutes described in clause (a) above;
 - (6) any unauthorized access to, alteration of, or damage to any computer, computer program, computer network or computer database, including the infection of any of the foregoing with a computer virus; or
 - (7) any actual or alleged delay, disruption or failure of any communication network, service, hardware or software, including but not limited to any **Claim** for lost profits or opportunities as a result of such delay, disruption or failure.
- (C) The Underwriter will not pay **Loss**, including **Defense Expenses**, for **Claims** based on or directly or indirectly arising out of or resulting from:
- (1) any act, error, omission, fact, circumstance, situation, transaction, event, or decision which, prior to the Inception Date, is the subject of any notice or **Claim** under any other policy of insurance, including but not limited to any policy of which this Policy is a renewal or replacement;
 - (2) any act, error, omission, fact, circumstance, situation, transaction, event, or decision underlying or alleged in any prior and/or pending litigation or administrative or regulatory proceeding as of the Inception Date in ITEM 2(a) of the Declarations;
 - (3) any intentional false advertising or unfair or deceptive trade practices with respect to the advertising or sales of the **Insured's** own products, publications or services;
 - (4) any actual or alleged breach of any express or implied contract, agreement, warranty or guarantee, except that this EXCLUSION (C)(4) shall not apply to:
 - (a) any **Claim** for liability which the **Insured** would have incurred in the absence of such contract, agreement, warranty or guarantee; or
 - (b) any **Claim** alleging breach of contract or promissory estoppel relating to any alleged agreement between the **Insured** and the source of any **Matter** supplied to the **Insured** regarding the confidentiality to be afforded to such source or such **Matter**.

IV. CONDITIONS

(A) Territory:

This Policy applies to **Media Activities** occurring and **Claims** asserted against the **Insured** anywhere in the world. If judgment is rendered or settlement made in denominations other than Indian Rupees, payment under this Policy shall be made in Indian Rupees at the rate of exchange prevailing on the date such payment is made.

(B) Notice of Claims:

As a condition precedent to any right to payment or coverage under this Policy, the **Insured** must give written notice to the Underwriter at the address set forth in ITEM 7 of the Declarations of any **Claim**, with full details thereof, as soon as practicable after such **Claim** is first made. Such notice shall be effective on the date of receipt by the Company at such address.

(C) Defense of Claims:

- (1) With respect to each **Claim** for which coverage is afforded under this Policy, the **Insured** shall have the option to defend such **Claim** itself or to assign the duty to defend such **Claim** to the Underwriter.
- (2) Unless the **Insured** notifies the Underwriter of its election to assign the duty to defend a **Claim** to the Underwriter pursuant to CONDITION (C)(3) below, the **Insured** shall have the duty to defend such **Claim**. The **Insured** may retain counsel from the list of Panel Counsel supplied by the Underwriter, or may retain qualified counsel of its own choosing with the Underwriter's prior consent, such consent not to be unreasonably withheld. The Underwriter will, upon written request, pay on a current basis **Defense Expenses** for which this Policy provides coverage.
- (3) The **Insured** may elect to assign the duty to defend any **Claim** to the Underwriter by so notifying the Underwriter in writing. Such notice must be received by the Underwriter within a reasonable time after such **Claim** is first made, but in no event later than ten (10) days from the date on which a complaint or other legal process is served on the **Insured**. Upon receiving such notification, the Underwriter shall have the duty to defend such **Claim** as part of and subject to the applicable Limit of Liability stated in ITEM 3 of the Declarations.
- (4) Except for **Defense Expenses** paid on a current basis pursuant to CONDITIONS (C)(2) and (C)(3) above, the Underwriter will pay **Loss** only upon the final disposition of a **Claim**.

(D) Retraction Demands and Settlement of Claims:

- (1) The **Insured** shall retain sole discretion regarding whether and under what circumstances to issue a retraction of **Matter** previously communicated, distributed or released by the **Insured**.
- (2) No **Insured** may admit any liability for, make any settlement offer with respect to, or settle

any **Claim** in excess of the applicable retention without the Underwriter's written consent.

- (3) The **Insured** shall promptly communicate to the Underwriter all offers to settle **Claims** covered by this Policy. The Underwriter, however, has no right to settle **Claims** under this Policy without the consent of the **Insured**, and the Underwriter's duty to defend and to pay **Loss** (including **Defense Expenses**) shall not be limited by the **Insured's** refusal to accept any offer to settle a **Claim**.

(E) Limits of Liability and Retentions:

- (1) Regardless of the number of **Claims**, the number of person(s) or entity(ies) included within the definition of **Insured**, or the number of claimants who make **Claims** against the **Insured**:
 - (a) the amount stated in ITEM 3(a) of the Declarations shall be the maximum limit of liability of the Underwriter for all **Loss** (including **Defense Expenses**) resulting from each **Claim** or **Related Claims** made against the **Insured**, which amount shall be part of and not in addition to the amount stated in ITEM 3(b) of the Declarations;
 - (b) the amount stated in ITEM 3(b) of the Declarations shall be the maximum aggregate limit of liability of the Underwriter for all **Loss** (including **Defense Expenses**) payable under this Policy.
- (2) The retention stated in ITEM 4(a) of the Declarations shall apply separately to each **Claim** or **Related Claims** and shall apply to all **Loss** (including **Defense Expenses**).
- (3) **Defense Expenses** shall be part of and not in addition to the applicable limits of liability stated in ITEM 3 of the Declarations, and payment thereof by the Underwriter shall reduce and may exhaust the applicable limits of liability under this Policy.
- (4) The obligations of the Underwriter to pay **Loss** and to defend or continue to defend any **Claim** against the **Insured** shall only be in excess of the applicable retention stated in ITEM 4 of the Declarations, which amount shall be borne by the **Insured** at the **Insured's** own expense. The Underwriter shall have no obligation whatsoever, either to the **Insured** or any other person or entity, to pay all or any portion of the applicable retention on behalf of the **Insured**. The Underwriter shall, however, at its sole discretion, have the right and option to do so, in which event the **Insured** will repay the Underwriter any amounts so paid.
- (5) The Underwriter shall not be obligated to pay any **Loss** (including **Defense Expenses**), or to defend or continue to defend any **Claim** after the applicable limit of liability has been exhausted.

(F) Other Insurance:

All **Loss** payable under this Policy will be specifically excess of and will not contribute with other valid

insurance (whether collectible or not), including but not limited to any other insurance under which there is a duty to defend, unless such other insurance is specifically stated to be in excess of this Policy. This Policy will not be subject to the terms of any other insurance.

Multiple policies involving Bank or other lending or financing entity -

In case there is more than one insurance policy issued to the customer/policyholder covering the same risk, the Company will not apply contribution clause.

Underinsurance will be applied on an overall basis taking into consideration the sum insured under all policies and comparing it with value at risk

(G) **Cooperation and Subrogation:**

- (1) Except as specifically provided in CONDITION (H) below, in the event of a **Claim**, the **Insured** will provide the Underwriter with all information, assistance and cooperation as the Underwriter may reasonably request. The **Insured** shall, upon the Underwriter's request, attend hearings, trials and depositions and shall assist in securing and giving evidence and obtaining the attendance of witnesses.
- (2) Except as specifically provided in CONDITION (H) below, the **Insured** will do nothing that may prejudice the defense of a **Claim** or the Underwriter's position or potential or actual rights of recovery in connection with a **Claim**.
- (3) In the event of payment under this Policy, the Underwriter shall be subrogated to, and entitled to an assignment of, all of the rights of recovery therefor of the **Insured**. The **Insured** shall execute all papers and shall do everything that may be necessary to secure such rights, including the execution of such documents as may be necessary to enable the Underwriter effectively to pursue and enforce such rights and to bring suit in the name of the **Insured**.

(H) **Confidential Sources and Other Matter:**

The **Insured's** rights under this Policy shall not be prejudiced by the **Insured's** refusal to reveal the identity of a confidential source or to produce reporter's notes or any other documents or information obtained by the **Insured** in the course of the **Insured's Media Activities** with respect to which the **Insured** has asserted a claim of reporter's privilege or other applicable First statutory or common-law privilege relating to the protection of newsgathering activities.

(I) **Date of Occurrence; Continuity of Coverage:**

- (1) In the event of a **Claim** (or **Related Claims**) arising out of a series of **Media Activities**, the **Media Activities** shall be deemed to have occurred on the date of the first publication, dissemination or release of the **Matter** giving rise to such **Claim** (or **Related Claims**); or, if there was no such

publication, dissemination or release during the **Policy Period** or any **Renewal Period**, then on the date of the earliest act, error or omission giving rise to such **Claim** (or **Related Claims**).

- (2) In the event that the date on which the **Media Activities** are deemed to have occurred under CONDITIONS (I)(1) above is prior to the **First Inception Date**, and in the event that there is no coverage for such **Claim** under any other policy of insurance, then such **Media Activities** shall be deemed to have occurred on the date of the first publication, dissemination or release of the **Matter** giving rise to the **Claim** (or **Related Claims**) subsequent to the **First Inception Date**; or, if there was no such publication, dissemination or release, then on the date of the first act, error or omission giving rise to such **Claim** (or **Related Claims**) subsequent to the **First Inception Date**.
- (3) Notwithstanding any other provision in this CONDITION (I), the Underwriter shall not be responsible for that portion of any **Loss** fairly attributable to **Media Activities** occurring prior to the **First Inception Date** or subsequent to the conclusion of the **Policy Period** or any **Renewal Period**.

(J) **Cancellation:**

The **Insured** can cancel the policy at any time during the policy term, by informing the Company. The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the **Insured**. The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

(K) **Entire Agreement:**

The **Insured** agrees that this Policy, including any endorsements and the **Application** attached to and forming part of this Policy, and including any materials submitted in connection with such **Application**, which are on file with the Underwriter and are a part of this Policy, as if physically attached, constitutes the entire agreement existing between the **Insured** and the Underwriter or any of its agents relating to this insurance.

(L) **Representations:**

The **Insured** represents that the particulars and statements contained in the **Application** and all materials submitted in connection therewith are true, accurate and complete, and agrees that this Policy is issued in reliance on the truth of these representations, and that such particulars and statements, which are deemed to be incorporated into and constitute a part of this Policy, are the basis of this Policy and are material to the Underwriter's acceptance of this risk. No knowledge or information possessed by any **Insured** will be imputed to any other **Insured** except for material facts or information known to the person or persons who signed the

Application. In the event that any of the particulars or statements in the **Application** are untrue, this Policy will be void with respect to any **Insured** who knew of such untruth or to whom such knowledge is imputed.

(M) No Action against Underwriter; Bankruptcy of Insured:

- (1) No action shall be taken against the Underwriter unless, as conditions precedent thereto, there shall have been full compliance with all of the terms of this Policy and the amount of the obligation of the **Insured** to pay shall have been finally determined either by judgment against the **Insured** after adjudicatory proceedings or by written agreement of the **Insured**, the claimant and the Underwriter
- (2) No person or entity shall have any right under this Policy to join the Underwriter as a party to any **Claim** against the **Insured** to determine the liability of the **Insured**, nor shall the Underwriter be impleaded by the **Insured** or the **Insured's** legal representative in any such **Claim**.
- (3) Bankruptcy or insolvency of the **Insured** or of the **Insured's** estate shall not relieve the Underwriter of any of its obligations hereunder.

(N) Authorization and Notices:

The **Company** shall be the sole agent and shall act on behalf of all **Insureds** with respect to all matters under this Policy, including but not limited to giving and receiving notices and other communications, effecting or accepting any endorsements to or cancellation of this Policy, and paying premium and receiving any return premium.

(O) Changes:

Notice to any agent or knowledge possessed by any agent or other person acting on behalf of the Underwriter shall not effect a waiver or change in any part of this Policy or estop the Underwriter from asserting any right under its terms, conditions and limitations; nor shall the terms, conditions and limitations of this Policy be waived or changed except by written endorsement issued to form a part of this Policy.

(P) No Transfer or Assignment of Insured's Interest:

No transfer or assignment of interest under this Policy or of any cause of action against the Underwriter arising out of its performance of or alleged failure to perform in accordance with the terms and conditions of this Policy shall be effective without the Underwriter's written consent.

(Q) Headings:

The descriptions in the headings and sub-headings of this Policy are solely for convenience and form no part of the terms and conditions of the Policy.

The construction, interpretation, meaning and enforcement of the provisions of this Policy shall be determined in accordance with and governed by

the laws of India. Except as otherwise provided in Section 15, any disputes relating to the construction, interpretation meaning and enforcement of this Policy, shall be submitted to the exclusive jurisdiction of the Indian courts.

The provisions of this Policy shall be read subject to the provisions of any statute governing construction of this Policy and if the provisions of this Policy are inconsistent with the statute then the provisions of this Policy shall be deemed to be amended so as to comply with the statute.

In witness whereof, the Underwriter has caused this Policy to be executed by its authorized officers, but this Policy shall not be valid unless countersigned on the Declarations page by a duly authorized representative of the Underwriter.

Any person who has a grievance against the Company, may himself or through his legal heirs make a complaint in writing to the Insurance Ombudsman in accordance with the procedure contained in The Redressal of Public Grievance Rules, 1998 (Ombudsman Rules). Proviso to Rule 16(2) of the Ombudsman Rules however, limits compensation that may be awarded by the Ombudsman, to the lower of compensation necessary to cover the loss suffered by the insured as a direct consequence of the insured peril or Rs. 20 lakhs Rupees Twenty Lakhs Only inclusive of ex-gratia and other expenses. A copy of the said Rules shall be made available by the Company upon prior written request by the Insured.

GRIEVANCE REFRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Contact us- 022 6158 2020 / 022 6234 6234
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch.
- Company Website – www.hdfcergo.com
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

**The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance The Company Ltd.
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the the Company at the following address

**To the Chief Grievance Officer
HDFC ERGO General Insurance The Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai - 400 078, Maharashtra
e-mail: cgo @hdfcergo.com**

Grievance may also be lodged at IRDAI Integrated Grievance

Management system- <https://bimabharosa.irdai.gov.in>

You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are mentioned below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim

- Dispute with regard to premium

- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com [https://www.hdfcergo.com/customer-voice/grievances](http://www.hdfcergo.com/customer-voice/grievances) for detailed grievance redressal procedure

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMEN CENTERS	
Office 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 Email: bimalokpal.ahmedabad@cioins.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@cioins.co.in	Karnataka
BHOPAL Office of the Insurance Ombudsman, 1st floor, “Jeevan Shikha”, 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	State of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonipat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMEN CENTERS	
Office Details	Jurisdiction of Office (Union Territory, District)
CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).
DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi, 4 districts of Haryana viz Gurugram, Faridabad, Sonepat and Bahadurgarh)
GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.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, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry
JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOCHI Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala Lakshadweep, Mahe - a part of Union territory of Puducherry

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMEN CENTERS	
Office Details	Jurisdiction of Office (Union Territory, District)
KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands
LUCKNOW Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.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, Bahrach, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santakbirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharthnagar
MUMBAI Office of the Insurance Ombudsman, 3rd Floor, JeevanSevaAnnexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Areas of Navi Mumbai & Thane
NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: GautamBuddh Nagar, U.P.-201301. Tel.: 0120- 2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukkabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamsi, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020- 24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.