

EVENT CANCELLATION

Whereas the Insured, named in the Schedule, has made to HDFC ERGO General Insurance Company Limited (hereinafter called "the Company") a written proposal which it is agreed shall form the basis of this insurance and has paid the premium specified in the schedule and which has been realized by the Company, all provisions of the said Schedule and the written proposal being hereby incorporated in and forming part of this Policy.

The Company undertakes and agrees, subject to the following terms, exclusions, limitations and conditions, to make good to the Insured, as stated in the insuring clauses, or in any amendatory endorsements attached thereto, in excess of the amounts of the deductibles stated to be applicable, such direct financial loss sustained by the Insured and discovered by the Insured during the period of the Policy and subject always to the Policy Limits as stated in the Schedule or in any amendatory endorsements attached thereto.

The Insured is requested to read this Policy and, if it is incorrect, return it immediately for correction.

The attention of the Insured is particularly drawn to each of the insuring clauses, definitions, exclusions and conditions, and any amendatory endorsements of this insurance.

In all communications the Policy number appearing in line one of the Schedule should be quoted.

Signed for and on behalf of the Company

HDFC ERGO General Insurance Company Limited,

**6th Floor, Leela Business Park, Andheri Kurla Road,
Andheri (East), Mumbai - 400 059, India.**

Tel. (+91 22) 66383600

1. INSURING CLAUSE

Insuring Clause

1.1 Subject always to the terms, conditions, limitations and exclusions contained herein or endorsed hereon:

This Insurance is to indemnify the Assured for their Ascertained Net Loss should any Insured Performance(s) or Event(s) specified in the Schedule be necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated.

Provided that:

(1.1.1) the necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation is the sole and direct result of one or more of the perils described in 2.1 to 2.6 below and

(1.1.2) such peril is stated in the Schedule to be insured and

(1.1.3) such peril is beyond the control of:

- (i) the Assured and
- (ii) each and every Insured Person(s) and
- (iii) in respect of peril 2.6 below the Insured Person and each and every other Participant.

(1.1.4) the circumstance giving rise to the loss first occurs during the Period of Insurance stated in the Schedule.

Additional Costs

1.2 This Insurance also indemnifies the Assured for proven additional costs or charges reasonably and necessarily paid by the Assured to avoid or diminish a loss herein insured, provided such additional costs or charges do not exceed the amount of loss thereby avoided or diminished.

Deductible

1.3 This Insurance is subject to the deductible(s) stated in the Schedule which shall be borne by the Assured.

Maximum Liability

1.4 The Underwriters' maximum liability shall not exceed the Limit of Indemnity stated in the Schedule for the relevant Insured Performance or Event nor the aggregate Limit of Indemnity stated in the Schedule.

2. PERILS (only insured if stated in the Schedule)

Death

2.1 DEATH of any Insured Person.

Accident Illness

2.2 ACCIDENT to or ILLNESS of any Insured Person which, in the opinion of an independent medical practitioner approved by the Underwriters, entirely prevents any Insured Person from appearing or continuing to appear in any or all of the Insured Performance(s) or Event(s).

Unavoidable Travel Delay

2.3 UNAVOIDABLE TRAVEL DELAY as a result of travel arrangements being irrevocably altered, resulting in the inability of any Insured Person to be at the arranged Venue for the Insured Performance(s) or Event(s), provided always that such travel arrangements shall have been made so as to provide adequate time for arrival prior to the Insured Performance(s) or Event(s).

Venue Damage

2.4 DAMAGE to or DESTRUCTION of the Venue at which the Insured Performance(s) or Event(s) is (are) to take place, which renders the Venue unavailable or unsuitable for the Insured Performance(s) or Event(s).

National Mourning

2.5 NATIONAL MOURNING.

Other Perils

2.6 ANY OTHER PERIL not listed in section 2.1, 2.2, 2.3, 2.4 and 2.5 and not specifically limited or excluded elsewhere in this Insurance.

3. DEFINITIONS

Ascertained Net Loss

3.1 Ascertained Net Loss means such sums in excess of any deductible stated in the Schedule as represent:

(3.1.1) that part of the Expenses which have been irrevocably expended in connection with the Insured Performance(s) or Event(s), which have been necessarily Cancelled, Abandoned, Postponed, Interrupted, Curtailed or Relocated, less such part of the Gross Revenue received or receivable less any savings the Assured is able to effect to mitigate such loss and

(3.1.2) the reduction in Profit (when Profit is insured and stated in the Schedule) which the Assured can satisfactorily prove would have been earned had the Insured Performance(s) or Event(s) taken place.

Gross Revenue

3.2 Gross Revenue means all monies which would have been paid or payable to the Assured from every source arising out of the Insured Performance(s) or Event(s) had a loss not occurred.

Expenses

3.3 Expenses means the total of all costs and charges which would have been incurred by the Assured in organising, running and providing services for the Insured Performance(s) or Event(s) had a loss not occurred.

Profit (when Insured)

3.4 Profit (when insured) means the amount by which Gross Revenue exceeds Expenses.

Cancellation

3.5 Cancellation or Cancelled means the inability to proceed with any or all of the Insured Performance(s) or Event(s) prior to commencement.

Abandonment

3.6 Abandonment or Abandoned means the inability to complete any or all of the Insured Performance(s) or Event(s) once commenced.

Postponement

3.7 Postponement or Postponed means the unavoidable deferment of any or all of the Insured Performance(s) or Event(s) to another time.

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Interruption

3.8 Interruption or Interrupted means the inability of the Assured to keep open the whole or any part of the Insured Performance(s) or Event(s) after opening, followed by the reopening thereof.

Curtailment

3.9 Curtailment or Curtailed means the unavoidable partial closure of the Insured Performance(s) or Events)

Relocation

3.10 Relocation or Relocated means the unavoidable removal of the Insured Performance(s) or Event(s) to another Venue.

Insured Person

3.11 The Insured Person means only the individual(s) named in the Schedule.

Participant

3.12 Participant means any party who performs or would perform any essential function needed for the successful fulfilment of the Insured Performance(s) or Event(s).

Venue

3.13 Venue means the place(s) stated in the Schedule where the Insured Performance(s) or Event(s) is to be held.

National Mourning

3.14 Day declared by the Government of India as countrywide mourning to commemorate a tragic event.

4. CONDITIONS PRECEDENT

It is a condition precedent to the liability of the Underwriters that the Assured has:

Truth of Statements

4.1 truthfully declared all material facts likely to influence a reasonable Underwriter in determining:

- (4.1.1) whether or not to accept the risk or any subsequent amendment,
- (4.1.2) the premium,
- (4.1.3) the terms & conditions, exclusions and limitations, having diligently made all necessary inquiries to establish those facts.

Pre-existing Medical Conditions

4.2 (4.2.1) established to their best knowledge and belief after making diligent inquiry that no Insured Person has any physical, mental or medical condition or is undergoing any treatment, medical or otherwise, other than those advised to the Underwriters and agreed by them in writing, and that each Insured Person is fit to fulfill the commitments insured herein.

(4.2.2) accepted that cancellation, abandonment, postponement, interruption, curtailment or relocation arising out of such pre-existing condition in (4.2.1) agreed by the Underwriters will only be covered hereunder if the Insured Person continues to follow any prescribed regime medical or otherwise essential to the Insured Person's well-being during the period of this Insurance.

Other Pre-existing Conditions

4.3 (4.3.1) no knowledge at inception, of any undisclosed matter, fact or circumstance, actual or threatened, that increases or could increase the possibility of a loss under this Insurance.

(4.3.2) confirmed that no Insured Person has knowledge at inception, of any undisclosed matter, fact or circumstance, actual or threatened, that increases or could increase the possibility of a loss under this Insurance.

Premium Payment

4.4 paid the premium due in accordance with the written terms & conditions of quotation contained in the Proposal Form and/or in the ensuing quotation and the same has been realised by HDFC ERGO.

Materiality of Information

4.5 declared that all information contained in the written Proposal Form or supplied to support such proposal or other application for this Insurance is in all respects true and complete and unchanged at the inception of this Insurance. Further the Assured agrees that all such information is material, such items form the basis of this Insurance and are incorporated herein.

Obligation to Rearrange

4.6 an obligation to rearrange Cancelled or Abandoned Insured Performance(s) or Event(s) to another time in order to avoid or diminish a loss herein insured.

5. WARRANTIES

It is warranted that the Assured shall:

Legal requirements

5.1 observe and comply with the requirements of the law of India, ordinance, court or regulatory body of Indian jurisdiction.

Necessary arrangements

5.2 make all necessary arrangements for the successful fulfilment of the Insured Performance(s) or Event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.

Contractual requirements and authorisations

5.3 ensure that all necessary contractual arrangements have been made and confirmed in writing with the Assured and that all necessary authorisations, (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licences, permits, visas, copyright and patents) are obtained in a timely manner and valid for the period of the Insured Performance(s) or Event(s).

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

6. GENERAL CONDITIONS

False or Fraudulent Acts

6.1 Any fraud, misstatement or concealment in the information provided or in the making of a claim or otherwise howsoever, shall render all claims hereunder forfeit. If any claim is in any manner dishonest or fraudulent, or is supported by any dishonest or fraudulent means or devices, whether by an Insured Person or anyone acting on behalf of an Insured Person, then this Policy shall be void and all benefits paid under it shall be forfeited.

Due Diligence Clause

6.2 The Assured shall at all times do and concur in doing all things necessary to avoid or diminish a loss under this Insurance.

Definitions

6.3 This Insurance and Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this Insurance or Schedule shall bear such meaning wherever it may appear.

Compliance with Terms

6.4 The Assured shall observe and fulfil the terms and conditions contained herein or endorsed hereon.

Permission for other Insurance

6.5 It is understood and agreed that no other insurance shall be effected by the Assured to protect the interest insured hereunder without the prior written approval of the Underwriters. In the event that such other insurance is effected, the Underwriters reserve the right to amend the terms and conditions of this Insurance.

Under-insurance

6.6 The Assured shall maintain adequate insurance to cover the full value of a total loss of Expenses (and Profit if insured) for each Insured Performance or Event, without any allowance for recoveries, savings or waivers. Should the Assured fail to do so then the Underwriters will not be liable for a greater proportion of any loss covered hereunder than the Limit of Indemnity bears to the full value of a total loss of Expenses (and Profit if insured) for the relevant

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Insured Performance or Event.

Premium and Expenses

- 6.7 The premium and any expense incurred in the formulation of a claim hereunder shall not be recoverable items.

6.8 Cancellation:

For Retail Customers:

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.

For Commercial customers:

This insurance is non-cancellable and there can be no return of premium unless otherwise stated in the schedule.

Maintenance of Records

- 6.9 The Assured shall maintain adequate records in connection with the subject matter insured hereunder.

Salvage and Recoveries

- 6.10 All salvage, recoveries and payments due to the Assured will be applied as if recovered or received prior to settlement of the loss and all necessary adjustments will be made by the parties involved.

Subrogation

- 6.11 The Underwriters reserve the right to pursue an action for recovery from any party, whether before or after payment of a loss, at their sole discretion and in the name of the Assured or otherwise. In the event of any payment under this Insurance, the Underwriters shall be subrogated to the extent of such payment to all the Assured's rights of recovery and the Assured shall execute all papers required and shall do everything that may be necessary to secure such rights.

Condition for Legal Action

- 6.12 No legal proceedings shall be brought upon this Insurance unless the Assured has complied with all the provisions of this Insurance and has commenced such legal proceedings within twelve months after the loss occurs.

Assignment

- 6.13 This Insurance may not be assigned in whole or in part without the prior written consent of the Underwriters.

Loss Payee

- 6.14 If the Loss Payee is other than the Assured, all claim payments due under the terms and conditions of this Insurance shall be made payable to the party(s) detailed in the Schedule as Loss Payee(s). Payment of such losses by the Underwriters to the Loss Payee(s) shall be a sufficient and complete discharge of all of the Underwriters' obligations to the Assured and Loss Payee(s) in connection with said loss(es).

Jurisdiction

- 6.15 It is hereby agreed that:

- (1) This insurance shall be governed by the Law of India whose courts shall have jurisdiction in respect of any dispute or difference arising hereunder or in relation to this policy; and
- (2) Any summons, notice or process to be served upon the Company for the purpose of instituting any legal proceedings against them in connection with this insurance shall be governed by the Law of India

7. EXCLUSIONS

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

Death, Accident, Illness

- 7.1 DEATH, ACCIDENT, ILLNESS of any individual person other than any Insured Person.

Non-appearance

- 7.2 non-appearance at an Insured Performance or Event of any individual, other than an Insured Person.

Personal Incapacity

- 7.3 non-appearance at an Insured Performance or Event of any Insured Person due to:

(7.3.1) air travel other than travel as a passenger by a regular airline or multi-engined charter aircraft on a regular air route,

(7.3.2) any hazardous activity, feat or performance,

(7.3.3) insufficient voice quality, unless directly due to illness or disease contracted or bodily injury occurring during the Period of Insurance,

(7.3.4) any known pre-existing, physical, psychological or medical condition unless otherwise agreed in writing by the Underwriters,

(7.3.5) any pre-existing condition (7.3.4) agreed to by the Underwriters if the Insured Person fails to follow any medical or other prescribed regime,

(7.3.6) their unreasonable or capricious behaviour,

(7.3.7) any condition not common to both sexes such as physiological, hormonal and gynaecological changes.

(7.3.8) any sexually transmissible diseases or their after effects,

(7.3.9) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

Duty of Care

- 7.4 the Assured's or any Insured Person's lack of care, diligence or prudent behaviour, the result of which would increase the risk, and/or likelihood of a loss, hereunder.

Drugs

- 7.5 the illegal possession or illicit taking of drugs and their effects.

Breach of Contract

- 7.6 any contractual dispute or breach by the Assured or any Insured Person.

Alterations or Variation

- 7.7 alterations or variance of Insured Performance(s) or Event(s) without the prior approval of the Underwriters.

Adverse Weather

- 7.8 adverse weather in respect of outdoor performances.

Temporary Structures and the like

- 7.9 any Performance(s) or Event(s) in the open or under canvas or in a temporary structure unless expressly agreed by the Underwriters in writing.

Unavailability of Venues

- 7.10 any work being carried out by builders or other contractors which renders the Venue or its facilities unusable in whole or in part, unless such work is unknown to the Assured at the inception of this Insurance or at the time of making the booking whichever is the latter.

Undeclared Expenses

- 7.11 Expenses which have not been declared to and agreed by the Underwriters.

Reduced Attendance

- 7.12 any reduction in attendance that is not specifically attributable to the necessary Cancellation, Abandonment, Postponement, Interruption, Curtailment or Relocation of any Insured Performance(s) or Event(s).

Arrangements

- 7.13 the Assured or any Insured Person failing to:

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Legal Requirements

(7.13.1) observe and comply with the requirements of any law, ordinance, court or regulatory body of whatever jurisdiction.

Necessary Arrangements

(7.13.2) make all necessary arrangements for the successful fulfilment of the Insured Performance(s) or Event(s) (which for the avoidance of doubt shall include, but not be limited to, the provision of sufficient allowances for travel time, set up and/or rehearsal time) in a prudent and timely manner.

Contractual Requirements and Authorisations

(7.13.3) ensure that all necessary contractual arrangements were made and confirmed in writing with the Assured and that all necessary authorisations, (which for the avoidance of doubt shall include, but not be limited to, the obtaining of licences, permits, visas, copyright and patents) be obtained in a timely manner and valid for the period of the Insured Performance(s) or Event(s).

Fraud

7.14 any fraud, misrepresentation or concealment by the Assured or any Insured Person.

War Actual or Threatened

7.15 actual or threatened war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or local authority.

Civil Commotion

7.16 civil commotion assuming the proportions of or amounting to a popular uprising, riot, martial law or the act of any lawfully constituted authority in the furtherance of maintaining public order.

Customs Seizure

7.17 seizure or destruction under quarantine or customs regulations, confiscation, nationalisation or requisition or destruction of or damage to property, by or under the order of any government or public or local authority, or the handling of contraband or the engaging in illicit trade or transportation.

National Service

7.18 the operation of any statute or law providing for compulsory national service.

Government or Civil Intervention

7.19 any order for repatriation, internment, imprisonment, deportation or the refusal of permit to enter any country where the Insured Performance(s) or Event(s) is to be held which is the subject of this Insurance.

Radioactive Contamination

7.20 (7.20.1) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,

(7.20.2) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

(7.20.3) nuclear reaction, nuclear radiation or radioactive contamination.

Seepage and/or Pollution and/or Contamination

7.21 seepage and/or pollution and/or contamination unless it is discovered during the period of this Insurance and is a direct cause of a loss hereunder.

Financial Causes

7.22 (7.22.1) withdrawal, insufficiency or lack of finance howsoever caused,

(7.22.2) the financial failure of any venture,

(7.22.3) lack of or inadequate receipts, sales or profits of any venture,

(7.22.4) variations in the rate of exchange, rate of interest or stability of any currency,

(7.22.5) financial default, insolvency, or failure to pay of any person, corporation or entity,

All ((7.22.1) to (7.22.5)) whether a party to this Insurance or otherwise.

Lack of Support

7.23 (7.23.1) lack of or inadequate response or inadequate financial or other support or withdrawal of such support by any party,

(7.23.2) lack of or inadequate attendance or insufficient interest prior to the date and time scheduled for any Insured Performance or Event.

Other Insurance

7.24 any happening which is insured by or would, but for the existence of this Insurance, be insured by any other insurance(s) except for any excess beyond the amount which would have been payable under such other insurance(s) had this Insurance not been effected.

7.25 any communicable disease or threat or fear of communicable disease (whether actual or perceived)which leads to:

(7.25.1) the imposition of quarantine or restriction in movement of people or animals by any national or international body or agency.

(7.25.2) any travel advisory or warning being issued by a national or international body or agency.

7.26 (7.26.1) any act of terrorism and/or the threat thereof (whether actual or perceived) regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

(7.26.2) any loss resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to nay act of terrorism or fear thereof.

8. CLAIMS PROCEDURE

It is a condition precedent to the liability of the Underwriters that in the event of any happening or circumstance which could give rise to a claim under this Insurance, the Assured shall:

8.1 (8.1.1) as a matter of urgency give notice by the most expeditious means of the happening of any circumstance, to the name(s) designated in the attached Schedule;

(8.1.2) confirm the facts in writing as soon as possible, with as much information as available;

(8.1.3) make no admission of liability without the prior written consent of the Underwriters;

(8.1.4) take all steps to minimise or avoid any loss hereunder;

(8.1.5) provide the Underwriters or their appointed representatives with:

(i) all necessary assistance in a timely manner,

(ii) all information required,

(iii) all documentation and records necessary to establish and assess indemnity hereunder and copies or extracts as may be required;

(8.1.6) prove the loss to the satisfaction of the Underwriters;

(8.1.7) forward immediately to the Underwriters or their representatives any letter, writ or other document received in connection with any claim made under this Insurance.

8.2 as often as may be reasonably required submit to examination under oath on all matters connected with a claim, by any person named by the Underwriters at such reasonable time and place as may be designated by the Underwriters or their representatives.

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

No such examination under oath or examination of books or documents, nor any other act of the Underwriters or their representatives in connection with any investigation hereunder, shall be deemed a waiver of any defence which the Underwriters might otherwise have. All such examinations and acts shall be deemed to have been made or done without prejudice to the Underwriters' liability.

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- 8.3 as soon as is practicable render a signed and sworn proof of loss to the Underwriters or their representative to substantiate the occurrence, nature, cause and amount of loss claimed under this Insurance.
- 8.4 allow the Underwriters the right, if they so wish, to:
- (8.4.1) take such steps as they deem necessary to prevent, mitigate or minimise a loss.
 - (8.4.2) take over and conduct the defence or settlement of claims made against the Assured that are covered by this Insurance.
 - (8.4.3) pursue all rights or remedies available to the Assured whether or not payment has been made hereunder.
 - (8.4.4) require independent medical examination of any Insured Person who gives rise to a claim hereunder.

FRAUD - WARRANTY

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claims thereunder shall be forfeited; but no statement made by or on behalf of the Insured, whether contained in the Proposal Form or otherwise, shall be deemed to be a warranty of anything except that it is true to the best of the knowledge and belief of the person making the statement.

ARBITRATION CLAUSE

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

MIS-REPRESENTATION

This policy shall be voidable at the option of the Company in the event of misrepresentation, mis-description or non-disclosure of any material particular by the Insured, in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld. any person who, knowingly and with intent to defraud the insurance Company or other persons, files a proposal for insurance containing any false information, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this policy/ or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which will render the policy voidable at the insurance Company's sole discretion and result in a denial of insurance benefits of a claim is in any respect fraudulent, or if any fraudulent or false plan, specification, estimate, deed, book, account entry, voucher, invoice or other document, proof or explanation is produced, or any fraudulent means or devices are used by the Insured, Insured, beneficiary, claimant or by anyone acting on their behalf to obtain any benefit under this policy, or if any false statutory declaration is made or used in support thereof, or if loss is occasioned by or through the procurement or with the knowledge or connivance of the Insured, Insured, beneficiary, claimant or other person, then all benefits under this policy are forfeited.

Where the Insured is required in Terms of this Policy to perform any act or comply with any obligation timely performance or compliance shall be a condition precedent to the Company's liability hereunder

RENEWAL

This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

Where proposal forms are not received, information obtained from the INSURED whether orally or otherwise is captured in the policy document. The INSURED shall point out to the Company, discrepancies, if any, in the information contained in the policy document or Certificate of Insurance, as applicable, within 15 days from policy / certificate issue date after which information contained in the policy or Certificate of Insurance shall be deemed to have been accepted as correct.

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 or damage 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.

Notices

- a) Any notice, direction or instruction under this Policy shall be in writing and if it is to:
 - i) Any Insured Person, then it shall be sent to you at your address specified in the Schedule.
 - ii) Us, it shall be delivered to Our address specified in the Schedule. No insurance agents, brokers or other person or entity is authorised to receive any notice, direction or instruction on Our behalf unless We have expressly stated to the contrary in writing. Proof of delivery of such notices shall be retained by the Insured and furnished to Us as and when demanded.

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Contact Us

	Within India	Outside India
Claim Intimation:	Customer Service No. 022-62346234 / 0120-62346234 Email: healthclaims@hdfcergo.com	Toll Free No: 800 08250825 Global Toll Free No : +800 08250825 (accessible from locations outside India only) Landline no (Chargeable) : 0120-4507250 Email: travelclaims@hdfcergo.com Email: healthclaims@hdfcergo.com
Claim document submission at address	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1, 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh Email: healthclaims@hdfcergo.com	HDFC ERGO General Insurance Co. Ltd. Stellar IT Park, Tower-1, 5th Floor, C - 25, Noida, Sector 62, 201301, Uttar Pradesh, Global Toll Free No : +800 08250825 (accessible from locations outside India only) Landline no (Chargeable) : 0120-4507250 Email: travelclaims@hdfcergo.com Email: healthclaims@hdfcergo.com

I. Our Grievance Redressal Officer

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

Our Grievance Redressal Officer

- Call Centre - 120 6234 6234 / 022-6234 6234
- Emails – grievance@hdfcergo.com
- Contact Details for Senior Citizens: 022 6242 6226 | Email ID: seniorcitizen@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 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 - 400078, 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 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> for detailed grievance redressal procedure.

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NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 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, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.ahmedabad@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@ecoi.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	States of Punjab, Haryana (excluding 4 districts viz Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh.
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.chandigarh@cioins.co.in	State of Tamil Nadu and Union Territories - Puducherry Town and Karaikal (which are part of Union Territory 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, JeevanNivesh, 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@ecoi.co.in	State of Andhra Pradesh, Telangana and Yanam - a part of Union Territory of Puducherry.
JAIPUR Office of the Insurance Ombudsman, JeevanNidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 — 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.

EVENT CANCELLATION

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	JURISDICTION OF OFFICE (UNION TERRITORY, DISTRICT)
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	States of Kerala and Union Territory of (a) Lakshadweep (b) Mahe - a part of Union Territory of Puducherry.
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, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santakbirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
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 Navi Mumbai & Thane.
NOIDA Office of the Insurance Ombudsman, BhagwanSahai 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 Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
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, JeevanDarshan 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.