

**IFFCO - TOKIO GENERAL INSURANCE CO. LTD**

Regd. Office: IFFCO SADAN,C1 Distt Centre,Saket,New Delhi- 110017

**Office & Professional Establishment Protector Insurance policy (Sookshma Udyam)****Policy Schedule Cum Tax Invoice****ORIGINAL FOR RECIPIENT**

GST Applicable

UIN : IRDAN106RP0001V03200203

Servicing Office:

Ifco Tokio general insurance co ltd.

1st Floor, Minerva Complex

Rai Market

Ambala Cantt.-133001

State Code: 06, GSTIN: 06AAACI7573H1ZG

SAC Code.....: 997139

Proposer:	DR. MUKTADIR ABDUL KADAR KHAN .		Tax Invoice No..... : 47B65817 Policy No..... : 47B65817 Date of Issuance..... 27/06/2023 Policy effective from 0001 hrs 23/06/2023 To MidNight 22/06/2024
Address:	666/ 112 TENNAMENT BUILDING E- BLOCK ROOM NO 13/14 B.J MARG , HAINS ROAD BYCULLA GREATER MUMBAI (M CORP.) PART MAHARASHTRA 400011		
Country	India	GSTIN:	
Phone Number:			
State Code/Place of Supply: 27			Agent Details: 79001400 , SECURENOW INSURANCE BROKER PVT LTD

Occupation	Office Premises without Centra
Name Of Bank/Financial Institute	
Location	SAI CLINIC AND EDUCATION 38/4 OPP KHATAU
	CHAWK BYCULLA WEST MUMBAI 400011

**Co-Insurance Details**

Name	Share %

**Coverage Details**

S.No	Section	Description	Sum Insured (INR)	Premium (Annual)
1	001	FIRE AND ALLIED PERILS	50,00,000	₹1,750.00
2	002	BURGLARY AND OTHER PERILS	25,00,000	₹815.00
3	03A	MONEY	0	₹0.00
4	03B	FIDELITY GUARANTEE	0	₹0.00
5	004	FIXED GLASS AND SANITARY FITTINGS	0	₹0.00
6	05A	ELECTRONIC EQUIPMENTS	0	₹0.00
7	05B	REINSTATEMENT OF DATA AND PROGRAMMES	0	₹0.00
8	006	TV/PC/MOBILE OR ALL RISK	0	₹0.00
9	007	BREAKDOWN OF ELECTRICAL/MECHANICAL APPLIANCES	0	₹0.00
10	008	PERSONAL ACCIDENT	0	₹0.00
11	009	BUSINESS INTERRUPTION	0	₹0.00
12	010	BAGGAGE	1,000	₹5.00
13	11A	PUBLIC LIABILITY	1,000	₹2.50
14	11B	WORKMEN'S COMPENSATION	0	₹0.00
15	11C	TENANT'S LEGAL LIABILITY	0	₹0.00

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'Show Signature Properties'--&gt;Click on 'Show signer's Certificate'--&gt;Go to Tab 'Trust'--&gt;Click on 'Add to

Trusted Certificates'--&gt;Click on 'OK'--&gt;Click on 'Close'

16	012	PROFESSIONAL INDEMNITY	0	₹0.00
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#### PREMIUM DETAILS

Section Premium	Discount	Terrorism Premium	Taxable Value
₹2572.50		₹750.00	₹3322.5

	Taxable Value	CGST	SGST/UTGST	IGST	CESS
Rate		0.00	0.00	18.00	0.00
Amount	₹3322.50	₹0.00	₹0.00	₹598.05	₹0.00
Total Tax	₹598.05		Total Value	₹3920.55	

**Whether GST is Payable on Reverse Charge Basis â€“ No**

**The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client / Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML / CFT. In case, if any discrepancy is found in KYC Verification of the Client / Policyholder, it is agreed by the Client / Policyholder to complete / rectify the discrepancy found in the KYC documents /information for the generation of CKYC Number, failing which the policy will be considered ineffective / suspended / cancelled and no claim will be payable under this Insurance Policy.**

MEDICAL SERVICES AND EDUCATION

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INSURED- DR. MuktaDir Abdul Kadar Khan

RISK LOCATION : SAI CLINIC AND EDUCATION 38/4 OPP KHATAU

CHAWL, BYCULLA, WEST MUMBAI

FURNITURE & FIXTURE-----Rs 500000/-

MEDICAL EQUIPMENTS-----Rs 1000000/-

STOCK OF MEDICINES-----Rs 200000/-

ELECTRONIC EQUIPMENTS-----Rs 800000/-

TOTAL-----Rs 5000000/-

BUILDING-----RS. 25,00,000/-

Excess: 5000/- on each and every claim.

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## SECTION 001: FIRE AND ALLIED PERILS

Location: 1 SAI CLINIC AND EDUCATION 38/4 OPP KHATAU, CHAWK BYCULLA WEST MUMBAI 400011

BUILDING Sum Insured...: 25,00,000

FFF Sum Insured...: 5,00,000

STOCK OF MEDICINES Sum Insured...: 2,00,000

ELECTRONIC EQUIPMENTS Sum Insured...: 8,00,000

MEDICAL EQUIPMENTS Sum Insured...: 10,00,000

SECTION : 002 Burglary House Breaking Perils

Discount Applicable

Same As Section I Fire except Building Sum Insured: 2,500,000 Premium: 815.00

Excess: 1% of the claim amount subject to a minimum of Rs 2500/-

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Total Premium: 815.00

SECTION : 010 Baggage

Discount Applicable

Baggage Sum Insured: 1,000 Premium: 5.00

.....

Total Premium: 5.00

SECTION : 11A Public Liability

Discount Applicable

Occupation : SR10 Office Premises without Centra

Any One Accident(AOA) Sum Insured: 1,000 Premium: 2.50

Total Premium: 2.50

Section	Risk Cover	Sum Insured	Excess
1	Fire; Sookshma Udyam	<=5 Crores	Rs.5,000/- (Rupees Five Thousand) for each claim.
2	Burglary	<=5 Crores	For Sum Insured upto Rs 5 Crs: For Burglary:2.5% of the claim amount subject to a minimum of Rs 2500/- each & every claim For Theft: 5% of the claim amount subject to a minimum of Rs 5000/- each & every claim

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3A	Money		5% of claim amount subject to a minimum of Rs. 1,000/- each and every claim
3B	FG		5% of claim amount subject to min of Rs 10,000/- on each and every claim
4	Fixed Glass		(Sl upto 5 crore): 5% of claim amount subject to minimum of Rs 500/- each and every claim
5	EEI	<=1 lakh (No Winchester Drive)	Sum Insured Value up-to Rs 1 Lakh: 5% of Claim amt subject to min of Rs 1000/- each and every claim
		<=1 lakh (with Winchester Drive)	Sum Insured Value up-to Rs 1 Lakh: 10% of amt subject to min of Rs 2500 /- each and every claim
		> 1 lakh (No Winchester Drive)	Sum Insured Value above Rs 1 Lakh: 5% of Claim amt subject to min of Rs 2500/- each and every claim
		> 1 lakh (with Winchester Drive)	Sum Insured Value above Rs 1 Lakh: 25% of Claim amt subject to min Rs 10000 /- each and every claim
	Personal Computer		5% of the claim amount subject to minimum of Rs.2500/- each and every claim
	Any Other Equipment		As per TAC tariff
6	Television		Rs 500/- or 5% of the claim amount whichever is higher
	Mobiles/Electronic Dairies		10% of Claim amount subject to a min Rs.250/- each and every claim
	Portable Computer		For Portable : 10% of Claim amount subject to a min Rs 2500/- each and every claim
	Hoarding		5% of claim amount subject to min of Rs 1000/- each and every claim
	Neon Sign		5% of claim amount subject to min of Rs 500/- each and every claim
7	MBD		1% of sum insured for each machine subject to a minimum of Rs 2,500/- each and every claim
8	BUSINESS INTERRUPTION		7 days of Gross Profit (irrespective of the Sum Insured Limits)
9	Baggage		5% of claim amount subject to a minimum of Rs 500/- for each and every claim.
10	PL		5% of the limit of liability subject to a minimum of Rs 10,000/- each and every claim

Exclusion: Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy.

In witness whereof, the undersigned being duly authorized has hereunto set his/her hand on this policy on Date 23/06/2023 at gurgaon.

	Service Tax No : AAACI7573HST001		Corporate Identity No (CIN) U74899DL2000PLC107621	
Policy Issuing Office: Delhi				
Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi				
Coverage under this policy include the risk of terrorism damage as per printed clause attached for Fire and Allied Perils, Electronic Equipment & Business Interruption Sections(as applicable) under the policy. For all other Sections of the Policy, Terrorism Damage Cover is Excluded.				

This is to certify that DR. MUKTADIR ABDUL KADAR KHAN . has paid Rs. 3920.55 towards Premium for Trade Protector Insurance under Policy No 47B65817 for the period from 23/06/2023 to 22/06/2024 .

Dated:- 23/06/2023

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<p>This Policy is evidence of the contract between You and Us. The Proposal alongwith any written statement of Yours for purpose of this Policy forms part of this contract.</p> <p>This Policy witnesses that in consideration of Your having paid the premium. We will insure Your interest under the Sections specified as operative in the Schedule during the Policy Period and accordingly We will indemnify You in respect of events occurring during the Period of Insurance in the manner and to the extent set forth in the Policy provided that all the terms conditions and exceptions of this Policy in so far as they relate to anything to be done or complied with by You have been met.</p> <p>The Schedule shall form part of this Policy and the term Policy whenever used shall be read as including the Schedule.</p> <p>Any word or expression to which a specific meaning has been attached in any part of this Policy or of Schedule shall bear such meaning whenever it may appear.</p> <p>Your Policy is based on information, which You have given Us and the truth of these information shall be condition precedent to Your right to recover under this Policy.</p> <p>To whom this Policy is issued and what it covers Applicable to Section1</p> <p>i. This Policy is issued to You and covers Your Insured Property relating to Your Business as mentioned in the Policy Schedule, where the total value at risk across all insurable asset classes at one location is not exceeding Rs 5 Crore (Rupees Five Crore only) at the policy Commencement Date.</p> <p>Provided, if the value at risk for all Insurable Assets exceeds Rs 5 Crore during the Policy Period, this policy shall, on expiry, be replaced by the applicable policy.</p> <p>ii. If more than one person is insured under this policy, each of You is a joint policyholder. Any notice or letter We give to any of You will be considered as given to all of You. Any request, statement, representation, claim or action of any one of You will bind all of You as if made by all of You.</p> <p>iii. If You have mortgaged, pledged or hypothecated any Insured Property with a Bank, the Policy Schedule will show an Agreed Bank Clause and the name of such Bank. The terms and conditions of this arrangement will be added to the Policy as an additional Clause.</p> <p>SPECIAL MEANING OF WORDS: Words stated in the table below have a special meaning throughout this Policy and the Policy Schedule. These words with special meaning are stated in the Policy with the first letter in capitals.</p>
<p>1. Proposal</p> <p>It means any signed Proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to Us by You or on Your behalf.</p> <p>2. Policy</p> <p>It means the Policy booklet, the Schedule and any applicable endorsement or memoranda. Your Policy contains details of the extent of cover available to You, what is excluded from the cover and the conditions, warranties, provisions on which the Policy is issued.</p> <p>3. Policy Schedule</p> <p>It means the latest Schedule issued by Us as part of Your Policy. It provides details of Sections of Your Policy which are in force, and the level of cover You have.</p> <p>A revised Schedule will be sent at each renewal and whenever You request for a change in the cover.</p> <p>The Policy Schedule: The Policy Schedule is an important document about Your insurance cover. It shows:</p> <p>i. Your personal details,</p> <p>ii. the Policy Period,</p> <p>iii. the description of Your Insured Property,</p> <p>iv. the total Sum Insured, the Sum Insured for each cover, or for each block, set or category of Insured Property, and its limits and sub-limits for each and every location,</p> <p>v. the insurance covers You have purchased,</p> <p>vi. the premium You have paid for these insurance covers,</p> <p>vii. add-on covers opted by You,</p> <p>viii. other important and relevant aspects and information.</p> <p>4. Endorsement</p> <p>A written amendment to the Policy that We make (additions, deletions, modifications, exclusions, or conditions of an insurance policy) which may change the terms or scope of the original policy.</p> <p>5. Sum Insured</p> <p>The amount shown as Sum Insured in the Policy Schedule. It represents Our maximum liability for each cover or part of cover and for each loss, as applicable.</p>
<p>1. We/Our/Us</p> <p>The IFFCO-Tokio General Insurance Company that has provided Insurance Cover under this Policy; of the Company.</p> <p>2. You/Your</p> <p>The Insured Person/s, Company or other entity shown in the Policy Schedule who has/have purchased Insurance Cover under this Policy; of such Insured Person/s.</p> <p>3. Insured Person</p> <p>It means You, Your partners, directors or Your employees aged between 18(eighteen) years and 70 (seventy) years permanently working with You and named in the Schedule relating to the relevant Section.</p> <p>4. What is Covered</p> <p>It means the damages/perils/contingencies which are covered under the Policy and for which We have liability in the event of claim occurrence.</p> <p>5. What is Not Covered</p> <p>It means the damages/perils/contingencies which are not covered under the Policy and for which We have no liability in the event of claim occurrence.</p>

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6. Market Value

It means new Replacement/Reinstatement Value minus depreciation reckoned as on the date of loss

7. Damage/Damaged

It means loss or damage of the insured property.

8. Accident

It means a fortuitous event or circumstance which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

9. Terrorism

It means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious ideological or similar purpose including the intention to influence any government and/or to put the public or any Section of the public in fear and includes any action taken in controlling, preventing or suppressing any act of Terrorism.

1. Excess

It means the first part of any claim for which You are responsible. Any Sum Insured/Limit will apply after the Excess has been deducted.

2. Family

It means Your spouse, children, parents and/or other relatives normally living with You

3. Office

It means the premises named in the Schedule and its garages, outbuildings, and water/oil/gas tanks used in connection with occupation of Office within the boundaries of the land belonging to it.

4. Documents

It means:

- a. Patterns, moulds, designs, plans, deeds, printed books and unused stationary, business records or manuscripts but only for the cost of materials as stationary and clerical labour expended in reproducing such records and not for value to You of the information contained therein or use thereof.
- b. Computer System Records on paper or on data carrying materials but only for value of the materials and not for the value to You of the information contained therein or use thereof.

5. Business

Your commercial enterprise, trade or profession as shown in the Policy Schedule.

6. Money

It means Cash, bank and currency notes, credit cards, telephone cards, cheques, crossed bankers drafts, postal orders, luncheon vouchers, current postage stamps, trading stamps, National Savings Certificates, Premium Bonds, credit sales vouchers or receipts, unexpired units in franking machines, gift tokens and consumer redemption vouchers belonging to You or for which You are responsible

7. Personal Effects

It means articles worn, used or carried about by You or Your Family in every day life.

1. Glass

It means normal flat/annealed glass in or on the premises. It will include counter cases, displays units, shelves, partitions, doors, windows, cases, mirrors and glass top of furniture. The value of Glass will include the cost of painting, tinting, embossing or ornamental work (if applicable) plus boarding up cost of the Glass.

2. Sanitary Fittings

It means washbasins, pedestals, sinks, bidgets, lavatory pans, cisterns, showers, screens, bath and bath panels contained in the premises but not including swimming pools.

3. Baggage

It means Personal Effects belonging to Insured Person whilst being used and carried by him/her during a Journey but excluding money, securities, manuscripts, deeds, bonds, bills of exchange, promissory notes, books or documents, jewellery, valuables (including mobile phones, portable computers, watches, furs, precious metals etc.) travel tickets, cheques and bank drafts, articles of consumable nature, loose articles such as sticks, straps, umbrellas, sunshades, fans, deck chairs, articles or clothes whilst being worn on the person or carried about at the time of Damage.

4. Journey

It means any trip undertaken for official or business purpose granted by You outside the city, town or municipal limits of the place where Your premises is located. The Journey is deemed to end if Insured Person on trip reaches the place of stay at destination place and it only commences when Insured Person leaves for another destination or place of stay. However, the entire period for a single Journey will not exceed 60 (sixty) days from the time Insured Person(s) have left their principal place of residence.

5. Unoccupied

It means not occupied by any Insured Person or any other person authorised by You.

6. Geographical Limits

It means within Indian territory, unless otherwise specified.

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7. Policy Period

It means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in this Policy, whichever is earlier.

It means the period commencing from the effective date and time as shown in the Policy Schedule and terminating at Midnight on the expiry date as shown in the Policy Schedule or on the termination of or the cancellation of Insurance as provided for in this Policy, whichever is earlier.

Cancellation and termination of Policy

1. Cancellation by You at any time (Applicable to Section 1)

a. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when We receive Your notice.

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

Time for which Policy in force	Refund of premium
15 days	90%
1 months	85%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
Exceeding 9 months	No refund

1. Cancellation by Us

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

3. Automatic termination of the Policy:

This Policy will automatically end in the following cases:

a. Destruction of any Insured Building: This Policy will automatically end 7 days after any Insured Building collapses or is displaced or destroyed by reason other than any Insured Event. If a separable part of any Insured Building falls down or is destroyed by reason other than any Insured Event, the cover will end for such part or additional structure.

b. You can apply within 7 (seven) days of such fall or destruction for continuing insurance cover. We may agree, but will not be bound, to continue the cover on revised rates, terms and conditions.

c. Change of use or ownership of Insured Property: The Policy will end in regard to the Insured Property affected, unless You have obtained Our prior consent in writing as an Endorsement on the Policy,

i. if You change the trade or manufacture, or the nature of Your occupation, or You change other circumstances relating to the Building or a building containing any Insured Property in such a way as to increase the risk of loss or damage by Insured Events;

ii. if Your interest in any Insured Property passes to another except by will or operation of law.

d. Sale of Insured Property: This Policy will end when You sell, surrender or release Your interest in any Insured Property or its part.

e. Exhaustion of Sum Insured: If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover for that item will automatically end. If We pay the total Sum Insured for any claim, this Policy will end.

f. Effect of death: If You are an individual, in the event of Your unfortunate death, the Insurance Covers that You have purchased will continue for the benefit of Your legal representative/s during the Policy Period subject to all the terms and conditions of this Policy.

g. Policy not invalidated: The Policy is not invalidated:

by transfer of Your interest in the Policy by operation of law, if that occurs during the Policy Period. We can continue this policy on same or modified terms in favour of Your legal representatives if they apply for this purpose within 30 days of such transfer.

i. by any act, omission, or alteration unknown to You, or beyond Your control, that increases the risk of loss or damage, if You give notice to Us immediately when You become aware of the act, omission or alteration, and pay additional premium if required; or

ii. if Your employees or workmen carry out repairs, maintenance work or minor alterations in the Insured Property.

1. Period of Insurance

It means the period commencing from the retroactive date of the Policy and terminating on the expiry date as shown in the Schedule.

2. Currency of the Policy

It means (for consideration of any claim) currency of that Section or Sub-Section or part of Section to which the claim relates.

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3. Indemnity Period

It means the period beginning with the occurrence of Damage and ending not later than 12 (twelve) months thereafter during which Your business shall be affected in consequence of the Damage.

4. Additional Benefits

It means the coverages which are granted to You apart from the main covers under the Section, for which no additional premium is required to be paid by You.

5. Extensions

It means optional coverages which are available to You apart from the main covers and Additional Benefits under the Section, which You can choose to take on payment of necessary additional premium.

6. Building: (Applicable to Section 1)

It means any building or structure in Your Premises, where You carry on Your Business.

It includes:

a. Basement (if any), all fixtures and fittings permanently attached to the floor, walls or roof like electrical wiring, antennas etc.

The following additional structures located on Your Premises and used for Your Business, that are shown in the Policy Schedule:

- i. garage, out-houses, security sheds, towers, verandah or porch, tanks, compound walls, retaining walls, fences, gates and internal roads,
- ii. lifts, hoists,
- iii. solar panels, wind turbines and air conditioning systems, central heating systems, security systems and cameras, electrical installations, fire alarm, fire sprinkler systems, power lines, power installations,
- iv. water, gas and sewage pipeline within Your premises or
- v. any other structure shown in the Policy Schedule. (Plinth & Foundation showing in the Policy schedule.

1. Commencement Date:

2. It is the date and time from which the insurance cover under this Policy begins. It is shown in the Policy Schedule.

3. Contents: (Applicable to Section 1)

4. Those articles or things in Your Premises that are not permanently attached or fixed to the structure of Your Premises.

5. Insurable Assets:(for Section1)

6. All Buildings, Plant and Machinery, Furniture, Fixtures and Fittings, Stocks and other Contents which, for the purposes of Your Business on any one location, You own, or hold as tenant or occupant, or hold in trust or on commission, or are legally responsible for as part of Your trade, even if You have not taken insurance cover for any of them.

7. Insured Property:( Applicable to Section 1)

The Building, Plant and Machinery, Furniture, Fixture and Fittings, Stocks and any other Contents that are declared and insured by You under this Policy, and are located in Your Premises unless specifically stated in this Policy. The Insured Property is shown in the Policy Schedule.

8. Kutcha Construction: (Applicable to Section 1)

Building(s) having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.

9. Partial Loss:

Any loss other than Total Loss.

10. Plant and Machinery: (for Section1)

All equipment, machinery, pipes and cables, spares, computers, servers and preloaded licensed system software located within any structure or in the open area of Your Premises.

It includes

- i. machines under repair,
- ii. machines taken on hire or lease, or through any system of purchase of goods,
- iii. foundation, bedding or setting of the machines, or
- iv. accessories of machines.

11. Premium:

The premium is the amount You pay Us for this insurance. The Policy Schedule shows the amount of premium for the Policy Period and all other taxes and levies.

12. Pucca Construction: (Applicable to Section 1)

Construction other than Kutcha Construction

13. Reinstatement/Replacement: (Applicable to Section 1)

Reinstatement/Replacement is defined as:

- i. the reconstruction of buildings or replacement of other property lost or destroyed.
- the repair or partial replacement of property damaged.

In either case, to a condition substantially the same as but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed

1. Reinstatement/Replacement Value: (Applicable to Section 1)

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This is the amount at which the Insured Property can be reinstated or replaced by a similar property, without deducting depreciation, and to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it is damaged or destroyed.

2. Stocks: (Applicable to Section 1)

Any stock of goods or merchandise.

It may be:

- i. Finished goods, semi-finished goods, stock in process, stock invoiced and ready for dispatch,
- ii. Raw materials, packing materials, or
- iii. Stock held in trust for which You are responsible.
- iv. Stock in Open in the Insured Premises

3. Total Loss:

A situation where the Insured Property or item is completely destroyed, lost, or damaged beyond retrieval or repair, or the cost of repairing it is more than the Sum Insured of that item or in total.

4. Agreed Value

It means an amount agreed between You and Us at the Policy Commencement Date for items the value of which cannot be ascertained.

5. Bank::

It means A bank or any financial institution

6. Your Premises:

The premises in which You carry on Business that is occupied by You for the purposes of Business declared to Us and is reflected in the Policy Schedule.

GENERAL CONDITIONS

(These apply to the whole Policy)

1. REASONABLE PRECAUTION AND CARE OF PROPERTY

You shall take all reasonable precautions for safety and soundness of insured property and to prevent injury, illness, disease, loss or damage in order to minimise claims. You must comply with manufacturer s recommended actions for inspection and maintenance and shall also comply with all statutory requirements or other regulations and will employ only competent employees.

2. NOTICE

You will give every notice and communication in writing to Our office through which this insurance is effected.

3. MIS-DESCRIPTION

This Policy shall be void and all premium paid by You to Us shall be forfeited in the event of misrepresentation, mis-description or concealment/non-disclosure of any material information.

4. CHANGE IN CIRCUMSTANCES

You must inform Us, as soon as reasonably possible, of any change in information You have provided to Us about Insured Persons, Your business and/or Your premises which may affect the insurance cover provided e.g. change of address, period of un-occupancy in the building insured or containing the insured property for more than 30 days etc. You must also notify Us about any alteration made or change in information as described aforesaid whereby risk of Damage or Accident is increased. In case of such alteration or changes made and not accepted by Us in writing, all covers under this Policy shall cease.

5. CLAIM PROCEDURE AND REQUIREMENTS

An event, which might become a claim under the Policy, must be reported to Us as soon as possible. A written statement of the claim will be required and a Claim Form will be provided. This written statement of claim along with supporting documentation (estimates, vouchers, invoices, proof, investigation report and the like) prepared at Your expenses along with particulars of other insurances covering the same risk must be delivered to Us within 15 days of date of Damage.

The Police must be informed of any theft, attempted theft or Damage caused by rioters, strikers, malicious persons or vandals or of any other criminal act. You shall also take practicable steps to apprehend the guilty person and recover the property lost.

If any person is claiming against You, Your partners, directors or Your employees, every letter, claim, writ, summon, process information or any verbal notice of claim shall be forwarded to Us without delay. You or any person on Your behalf must not attempt to negotiate any claim, nor admit or repudiate any claim without Our consent. You shall give all possible assistance to enable Us to settle or resist any claim or to institute proceedings.

In the event of a claim under Personal Accident Section, You or Insured Persons personal representative must give immediate written notice within 14 days of occurrence of injury/death. All certificates, information and evidences from a Medical Attendant or otherwise required by Us shall be furnished by You or Insured Persons

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personal representative/assignee in the manner and form as We may prescribe. In such claims, the Insured Person will allow Our medical representative to carry out examination if and when We may reasonably require.

1. CLAIM CONTROL

a.) We are entitled to:

- i.) enter any building where Damage has occurred and take possession of the building or any property of the building and deal with salvage, but this does not mean that property can be abandoned to Us.
  - ii.) Keep possession of any such property and examine, sort, arrange, remove or sell any such property or dispose of the same for Your account or deal with the same.
  - iii.) receive all necessary information, proof of Damage and assistance from You and from any other person seeking benefit under this Policy.
  - iv.) take over and conduct in Your name or any person seeking benefit under this Policy, defence or settlement of any claim.
  - v.) take proceedings at Our own expenses and for Our own benefit, but in Your name or name of any other person who is claiming or has received benefit, to recover any payment made or due under this Policy.
- b.) No admission, offer, payment or indemnity shall be made or given by You or on Your behalf without Our written consent.

2. FRAUD

If a claim is fraudulent on account of fraudulent means or action used by You, Your Family, Your partners, directors or Your employees, all benefits and rights under this Policy shall be forfeited.

3. CONTRIBUTION

If, when any claim arises, there is any other insurance covering the same matter (property, interest, liability, cost), We will pay only Our rateable proportion. This Condition does not apply to Section 8 (Personal Accident)

4. CANCELLATION

We may cancel this Policy by sending 15 (fifteen) days notice in writing by recorded delivery to You at Your last known address. You will then be entitled to a pro-rata refund of premium for the un-expired period of this Policy from the date of cancellation, which We are liable to pay on demand.

You may cancel this Policy by sending 15 days written notice to Us. We will then allow a refund after retaining the premium based on following short period table.

Period of Cover upto	Annual Premium Rate (%)
15 days	10%
1 months	15%
2 months	30%
3 months	40%
4 months	50%
5 months	60%
6 months	70%
7 months	75%
8 months	80%
9 months	85%
Exceeding 9 months	100%

This refund of premium is subject to the condition that no claim has been preferred on Us.

1. ARBITRATION

If any dispute or difference arises between You and Us regarding the amount of claim to be paid under this policy (liability having been admitted by Us), such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by You and Us or if You and We cannot agree upon a single arbitrator within 30 days of either of Us opting for arbitration, the same shall be referred to a panel of three arbitrators comprising of two arbitrators, one to be appointed by each of Us, to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

DISCLAIMER CLAUSE

If We shall disclaim Our liability in any claim, and such claim shall not have been made the subject matter of a suit in a court of law within 12 months from the date of disclaimer, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

2. REINSTATEMENT OF SUM INSURED

The Sum(s) Insured by

Section 1 (Fire and Allied Perils),

Section 2 (Burglary, Housebreaking and Other Perils),

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Section 3A (Money)

Section 4 (Fixed Glass and Sanitary Fittings),

Section 5 (Electronic Equipment)

Section 6A (Television/Video Equipment),

Section 6B (Portable Computer, Mobile Phone and Electronic Diary)

Section 6C (All Risk)

Section 7 (Breakdown of Domestic Appliances),

Section 9 (Business Interruption)

shall not be reduced by the amount of any Damage but pro-rata premium on the amount of Damage from the date of occurrence of Damage to expiry of Policy Period shall be payable by You. The additional premium referred herein above shall be deducted from net claim amount payable under the Policy.

Notwithstanding what is stated above, the Sum Insured shall stand reduced by the amount of Damage in case You immediately on occurrence of the Damage exercise Your option not to reinstate the Sum Insured as above.

The provision shall also not apply to those Covers, Additional Benefits or Extensions where Our maximum liability during the Policy Period has been specified.

1. No sum payable under this Policy shall carry any interest/penalty.

2. The Geographical Limit of this Policy will be India except for Section 6B (Portable Computers, Mobile Phone, Electronic Diary), Section 8 (Personal Accident) and Section 10 (Baggage) where Geographical Limit will be worldwide. However all claims shall be settled in India in Indian Rupees. The provision of this Policy shall be governed by the laws of India for the time being in force. The parties hereto unconditionally subject to the jurisdiction of the Courts in India

#### WARRANTIES

It is warranted -

1. That Our liability in respect of any item specified in the Schedule including any additional costs and expenses payable in connection with that item (unless specifically expressed as being payable in addition to the Sum Insured) shall not exceed the Sum Insured set against such item or in the whole the total Sum Insured or such other sum(s) as may be substituted for it by Endorsement signed by on Our behalf.

2. That whenever Your premises are left Unoccupied, all doors and windows shall be properly secured and all keys for main doors of Your premises shall be either removed from there or handed over to Your authorised person (including security guard). It is provided that breach of this Warranty shall not be a bar to any claim for loss or Damage caused other than by theft, burglary etc.

3. That the building containing or constituting Your premises is:

a.) maintained in a good and substantial state of repair.

b.) occupied by You for providing professional service or use as a Office or and not as a manufacturing unit, godown or warehouse.

#### GENERAL EXCLUSIONS

(WHAT IS NOT COVERED BY THE WHOLE POLICY)

We will not be liable for

#### WAR RISK

1. Damage as a consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, confiscation, nationalisation, civil commotion or loot or pillage in connection therewith.

#### 2. CONFISCATION

Any Damage due to confiscation, commandeering, requisition, detention or destruction by order of any Government or lawfully constituted authority.

#### 3. NUCLEAR RISK

Any Damage to property, consequential loss, legal liability or bodily injury, illness, disease directly or indirectly caused by or contributed to by or arising from:

a.) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

b.) the radioactive, toxic, explosive or hazardous properties of any nuclear assembly or nuclear component.

#### 4. WEAR AND TEAR

Damage caused by wear and tear, depreciation and/or gradual deterioration.

#### 5. CONSEQUENTIAL LOSS

Consequential loss of any kind or description including any reduction of market value beyond the cost of repair or replacement. However this exclusion will not apply to Section 9 (Business Interruption).

#### 6. EXISTING DAMAGE

Any Damage, injury, accident, disease or illness occurring before cover commences under the Policy.

#### 7. MATCHING OF ITEMS

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The cost of repair or replacement of any undamaged or unbroken items or part of item forming part of a set, suits or other article of uniform nature, colour or design (including area of carpet) when Damage or breakage occurs within a clearly identifiable area or to a specific part and replacement can not be matched.

8. TERRORISM

Any Damage due to an act of Terrorism under all Sections except for Section 1 (Fire and Allied Perils), Section 5 (Electronic Equipment) and Section 9 (Business Interruption), where Damage due to an act of Terrorism is covered only if you have opted for the same on payment of additional premium.

SECTION 1

FIRE AND ALLIED PERILS

PART A CONTENTS:

As defined under serial no.37 of Special Meaning of Words

Other Contents -

Item 1: Stock in Trade:

Stock in trade belonging to You and goods in trust for which You are responsible.

Item 2: Business and Office furniture:

Business and office furniture, fixtures, fittings, safes, office machinery and electrical & mechanical appliances, electronic equipment (if not covered in the respective Section) belonging to You or for which You are responsible.

Item 3: Interior Decoration

Interior decorations, improvements, shop fronts and that portion of the structure of the Building belonging to You or for which You are responsible.

Item 4: All other Contents:

All other contents belonging to You or for which You are responsible which includes:

- a) Telephone, gas and electric meters.
- b) Any other items specified in the Schedule.
- c) Money for an amount not exceeding INR 50,000 (Rupees Fifty Thousand) during the policy period.
- d) Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding INR 50,000 (Rupees Fifty Thousand) during the policy period
- e) Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceedingINR 5 Lakh ( Rupees Five Lakh) during the policy period.
- f) Employees, Directors, visitors personal effects of every description (other than motor vehicles) for an amount not exceeding INR 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.

PART B BUILDING

As defined under serial no.34 of Special Meaning of Words

COVERAGE:

Clause 1

Insured Events

We give insurance cover for physical loss or damage, or destruction caused to Insured Property by the following unforeseen events occurring during the Policy Period.

The events covered are given in Column A and those not covered in respect of these events are given in Column B.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the Insured Property by

1	Fire, including due to its own fermentation, or natural heating or spontaneous combustion.	caused by a. its undergoing any heating or drying process, or b. burning of Insured Property by order of any Public Authority.
2	Explosion or Implosion	a. caused to boilers, economizers or other vessels, machinery or apparatus in which steam is generated, or their contents, resulting from their own explosion or implosion, or b. caused by centrifugal forces.
3	Lightning	
4	Earthquake, volcanic eruption, or other convulsions of nature	
5	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Tsunami, Flood and Inundation,	
6	Subsidence of the land on which Your Premises stand, Landslide, Rockslide	caused by a. normal cracking, settlement or bedding down of new structures, b. the settlement or movement of made up ground, c. coastal or river erosion, d. defective design or workmanship or use of defective materials, or e. demolition, construction, structural alterations or repair of any property, or groundworks or excavations.
7	Bush fire, Forest fire, Jungle fire,	
8	Impact damage of any kind, i.e., damage caused by impact of, or collision caused by any external physical object (e.g. vehicle, animal, falling trees, aircraft, wall etc.)	a. caused by pressure waves caused by aircraft or other aerial or space devices travelling at sonic or supersonic speeds. b. caused by vehicle, animal or aircraft belonging to or owned by Insured or their employee while acting in the course of employment.

	Column A	Column B
	We cover physical loss or damage, or destruction caused to the Insured Property by	We do not cover loss or damage, or destruction caused to the Insured Property by
9	Missile testing operations	
10	Riot, Strikes, Malicious Damages	caused by a. total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind, b. temporary or permanent dispossession, confiscation, commandeering, requisition or destruction by order of the government or any lawful authority, or c. temporary or permanent dispossession of any Building by unlawful occupation by any person.
11	Acts of terrorism (Coverage as per Terrorism Clause attached.)	Exclusions as per Terrorism Clause attached.
12	Bursting or overflowing of water tanks, apparatus and pipes,	
13	Leakage from automatic sprinkler installations.	a. repairs or alterations in the Building in which Your Business is located, b. repairs, removal or extension of any sprinkler installation, or c. defects in the construction known to You.
14	Theft within 7 (seven) days from the occurrence of and proximately caused by any of the above Insured Events	if it is a. of any article or thing outside Your Premises, or b. of any article or thing attached from the outside of the outer walls or the roof of Your Premises, unless securely mounted.

## Clause 2. The Standard Cover

### 1. What We cover:

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We cover physical loss or damage, or destruction of any Insured Property because of any

Insured Event stated in Clause 1 of this Policy and subject to the exclusions stated in Clause 3 of this Policy subject to all terms and conditions of this Policy. We also give Inbuilt Covers without charging additional premium which are stated in Clause 2 (4) of this Policy.

**2. Basis of Sum Insured:**

i. For Building, Plant and Machinery, Furniture, Fixture and Fittings and any other contents: **Reinstatement Value**

ii. For Stocks:

a. For raw material: landed cost at Your Premises.

b. For stock in process: input cost of the stock at the time of loss.

c. For finished stock: the manufacturing cost of the finished stock or the Contract Price of goods sold but not delivered and more precisely defined below.

Contract Price is in respect only of goods sold but not delivered, for which You are responsible and with regard to which under the conditions of the sale, the sale contract is cancelled by reason of any Damage insured under this Policy either wholly or to the extent of the Damage. The Company's liability shall be based on the Contract Price.

iii. Bullion or unset precious stones, any curios or works of art or obsolete machinery and the like are to be covered on Agreed Value basis subject to a valuation certificate being submitted and found acceptable by Us.

**3. Restoration of Sum Insured:**

Except as stated If any Insured Property is lost, destroyed or stolen, or is a Total Loss, and We pay You the full Sum Insured for such item, the insurance cover will, at all times, be maintained during the Policy Period to the full extent of the respective Sums Insured. This means that after We have paid for any loss, the policy shall be restored to the full original amount of Sum Insured. You must pay to Us proportionate premium for the unexpired Policy Period from the date of loss. We can also deduct this premium from the net claim that We must pay You.

Notwithstanding the above, the Sum Insured shall stand reduced by the amount of loss in case You, immediately on occurrence of loss, exercise Your option not to restore the Sum Insured.

**4. In-Built Covers:**

If We agree to pay Your claim for loss or damage to the Insured Property, We will also pay for the following loss or damage and expenses.

**4.1. Additions, alterations or extensions:**

We cover Buildings, Plant, Machinery, and Furniture and Fittings, or other Contents which You will erect, or acquire, or for which You will become responsible, after the Commencement Date, in the Insured Premises. We will pay for that item as follows:

i. You inform Us of the item so erected or acquired within 7 (seven) days of it becoming known to You,

ii. such item of Property is not otherwise insured,

iii. maximum limit under this cover is 15% (excluding stocks),

iv. subject to Underinsurance provisions of **Clause 5** of this Policy.

**4.2. Stocks at many locations on floater basis:**

We cover physical loss or damage to movable property in more than one location as follows:

i. You have declared all locations, and these are shown in the Policy Schedule.

ii. You have declared stocks as a single value reflecting the aggregate Sum Insured.

iii. You have a good internal audit accounting procedure under which the total amount at risk and the locations can be established at any particular time.

iv. You must inform Us of any change in the address of any location occurring after the Commencement Date.

**4.3 Temporary removal of stocks:**

4.3 Temporary removal of stocks

We cover stock temporarily removed to any other premises for the purposes of fabrication, processing or finishing, or other similar purposes subject to the following conditions:

i. maximum cover will be 10% of the Sum Insured for Stock,

ii. such stock is not otherwise insured.

**4.4 Cover for Specific Contents:**

We cover the following, as applicable:

a. Money for an amount not exceeding INR 50,000 (Rupees Fifty Thousand) during the policy period.

b. Deeds, manuscripts and business books, plans, drawings, securities, obligations or documents of any kind, but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding INR50,000 (Rupees Fifty Thousand) during the policy period.

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<p>c. Computer programmes, information and data but only for the cost of the materials and clerical labour expended in reproducing such records for an amount not exceeding INR 5 Lakh (Rupees Five Lakh) during the policy period.</p> <p>d. Employees, Directors, visitors personal effects of every description (other than motor vehicles) for an amount not exceeding INR 15,000 (Rupees Fifteen Thousand) per person for a maximum of 20 (twenty) persons during the policy period.</p> <p>4.5 Start-Up Expenses:</p> <p>We cover start-up costs necessarily and reasonably incurred by the insured in respect of insured risk consequent upon a loss or damage covered by this policy for an amount not exceeding INR 1 Lakh (Rupees One Lakh) during the policy period.</p> <p>4.6 Professional fees:</p> <p>We will pay the expenses that You incur towards reasonable fees of Architects, Surveyors and Consulting Engineers as follows:</p> <p>i. The fees are paid for preparing plans, specification tenders and quantities, and services in connection with the superintendence of the reinstatement of the Insured Building, Machinery, Accessories or Equipment;</p> <p>ii. The maximum We pay is 5 % of the claim amount;</p> <p>iii. We do not cover fees or costs for preparing any claim or estimate of loss or damage by the Insured Perils.</p> <p>4.7 Costs for removal of debris:</p> <p>We will pay reasonable expenses You incur towards removal of debris of any Insured Property from Your Premises, and dismantling, demolishing, shoring up or propping up of Insured Building or Machinery. The maximum We pay is 2 % of the claim amount.</p> <p>Costs compelled by Municipal Regulations:</p>
<p>4.8 Costs compelled by Municipal Regulations:</p> <p>We pay such additional cost of reconstruction or reinstatement of the Insured Property that is incurred solely because You must comply with any regulations or bye-laws of any municipal or local authority, or any provision of any State or Central Act, Rules or regulations. We cover these costs on the following conditions:</p> <p>i. You must commence the repairs, or reconstruction or reinstatement of the Insured Property, within a reasonable time after the date of damage or destruction. You must complete the repairs, reconstruction or reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.</p> <p>ii. If Our Liability is reduced under any term or condition of this Policy, Our liability under this extension will also be proportionately reduced.</p> <p>iii. All other terms and conditions of this Policy will apply to this extension.</p> <p>iv. the total amount recoverable under any item of the policy shall not exceed the sum insured thereby.</p> <p>v. These costs will not include</p> <p>a. The costs incurred for complying with such regulations,</p> <p>- for destruction or damage occurring before Commencement Date,</p> <p>- for destruction or damage not insured under this Policy,</p> <p>- under which You have received notice before the destruction or damage occurred.</p> <p>b. any additional cost required to repair or reconstruct the Insured Property to a condition equal to its condition when new, had the need to comply with the regulation not arisen.</p> <p>c. the amount of any rate, tax, duty, development or other charge or assessment arising out of capital appreciation which may be payable in respect of the Insured Property or by the owner thereof by reason of compliance with any of the aforesaid regulations or bye-laws.</p> <p>Clause 3. Exclusions, that is, what We do not cover</p> <p>We do not cover losses or expenses, or any loss, damage to, or destruction of the Insured Property, directly or indirectly as a result of or if caused by or arising from events, stated below:</p> <p>1. i. Excess of INR 5,000 (Rupees Five Thousand) for each claim. This means that We will deduct INR 5000 (Rupees Five Thousand) for each and every loss suffered by You under the terms of this policy.</p> <p>ii. For terrorism risk the Excess shall be as per the clause attached to this policy.</p> <p>2. Your deliberate, wilful or intentional act or omission, or of anyone on Your behalf, or with Your connivance.</p> <p>3. Loss, damage or destruction to any electrical/electronic machine, apparatus, fixture, or fitting by over-running, excessive pressure, short circuiting, arcing, self-heating or leakage of electricity from whatever cause (lightning included). This exclusion applies only to the particular machine so lost, damaged or destroyed. However, any ensuing loss or damage to other insured property due to operation of an insured peril is covered.</p> <p>4. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.</p> <p>Loss, or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the Insured Events.</p>
<p>6. Your Premises or any Insured Building remaining continuously unoccupied for a period of more than 30 days, unless You have obtained prior written approval from Us and such approval is recorded as an endorsement on the Policy.</p> <p>7. Pollution or contamination, unless</p>

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- i. the pollution or contamination itself has resulted from an Insured Event, in which case only physical damage to the Insured Property is covered, or
  - ii. an Insured Event itself results from pollution or contamination.
8. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art unless such amount is declared separately and recorded in the Policy Schedule.
- 9 Loss of any Insured Property which is missing or has been mislaid, or its disappearance cannot be linked to any single identifiable Insured Event.
10. Loss or damage to any Insured Property removed from Your Premises to any other place, except
- i. machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days,
  - ii. Stock covered under Clause 2 (4.3) of this Policy -.
11. Any reduction in market value of any Insured Property after its repair or reinstatement.
12. Loss or damage to any Insured Property or any claim which is covered by a marine policy in force at the time of loss or damage, except in excess of the limits of that policy.
13. Any consequential or indirect loss or damage of any description, i.e. losses or extra costs (financial or non-financial) that follow or are a consequence of an Insured Event, like, loss by delay, loss of income or wages or earnings, or of market, or of time, medical expenses, or any costs not covered by this Policy.
14. Costs, fees or expenses for preparing any claim.

#### **Clause 4. What We Pay**

If any Insured Property is physically damaged, lost or destroyed, We will pay You as follows:

- 1. Partial Loss:
  - i. If any Insured Property is a Partial Loss, We will reimburse to You the cost of repairs to the extent required to bring that Property to a condition substantially the same as, but not superior, better or more extensive than its condition if it were new on the date it was damaged.
  - ii. If any Insured Stock is a Partial Loss We will pay You to the extent of the loss of such Partial Loss.
- 2. If Building or Plant and Machinery or Furniture, Fixture, Fittings is a Total Loss, We will pay You for
  - i. The Reinstatement/Replacement Value of the Building or Plant and Machinery or Furniture, Fixture, Fittings.

Reconstruction of the new building on the same site, or another site. If You reconstruct the new Building or Reinstatement the Plant and Machinery or Furniture, Fixture, Fittings on

- i. another site We will not pay You more than what We would pay to reconstruct or replace on the same site.
- ii. Reinstatement using standard material readily available and in common use for similar type of Building.
- 3. If the Stock is a **Total Loss**, We will pay You as follows:
  - i. landed cost at Your Premises for Stock of raw materials,
  - ii. total manufacturing cost for Stock of finished goods,
  - iii. the input value of Stock in process at the time of loss,
  - iv. The Contract Price in case of goods sold but not dispatched, and lying within Your premises for which You are responsible under the terms of a contract of sale. We will pay Your claim on the basis of the Contract Price, if the sale is cancelled wholly or to the extent of loss or damage caused by an Insured Event covered by this Policy. For the purposes of this para, the value of all goods to which this basis of settlement could apply in the event of loss or damage will also be ascertained on the same basis.
- 4. You must commence the repairs or Reinstatement within a reasonable time after the date of the damage or destruction. You must complete the repairs or Reinstatement within reasonable time, in any case not beyond 12 months from the date of damage or destruction, or within such time as We may allow in writing.
- 5. If You fail to start the work of the repairs or Reinstatement within reasonable time, or to complete the repairs or Reinstatement within time We will pay Your claim based on the Market Value of the Building, Plant and Machinery, Furniture, Fixture, Fittings as the case maybe.
- 6. We will pay the Market Value of the Building, Plant and Machinery, Furniture, Fixture and Fittings at the time it is a Total Loss, but not more than the relevant Sum Insured,
  - i. If the Building cannot be Reinstated or rebuilt due to Municipal, State or Central law, rules, regulations or bye-laws,
  - ii. If You do not wish to Reinstatement the Building, Plant and Machinery, Furniture, Fixture, Fittings.
- 7. We will also pay other amounts mentioned in **Clause 2(4)** of this Policy

**NOTE: In any claim, We will not pay more than the relevant Sum Insured, subject to Underinsurance as stated in Clause 5 of this Policy.**

#### **Clause 5. Underinsurance**

- 1. The Sum Insured for each item of Insured Property must be sufficient to pay for Reinstatement/Replacement of that Property on the date of loss. If the Reinstatement/Replacement Value of the Insured Property, in totality, including additions, alterations, erections and new acquisitions, is more than the Sum Insured, except to the extent

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**PART A CONTENTS**

**Under Item 1(Stock in trade)**

Pay the full cost of replacing stocks at prices current at the time, when Damage occurs.

**Under Item 2,3 and 4 (Business and office furniture, Interior decoration and All other contents)**

Pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred. However, in case such cost has not been incurred in respect of any item and also in case of Item 4 (All other Contents), We will pay amount of Damage less due allowance for wear and tear and depreciation

**PART B BUILDINGS**

Pay the full cost of repair or reinstatement on the same site or upon another site in any manner suitable to a condition equal to but not better or more extensive than its condition when new, provided that such cost has been incurred.

In case the reinstatement is not carried out or the cost has not been incurred, then We will pay the amount of Damage less due allowance for wear and tear and depreciation.

**APPLICABLE TO BOTH PART A AND B**

It is also provided that reinstatement is carried out with reasonable dispatch and within 12 months from the date of Damage or within such extended period as We may allow.

**1. AVERAGE (UNDER-INSURANCE)**

The Sum Insured of each item under this Section is separately subject to Average (Under-Insurance) as detailed below.

**a.) IN CASE OF REINSTATEMENT**

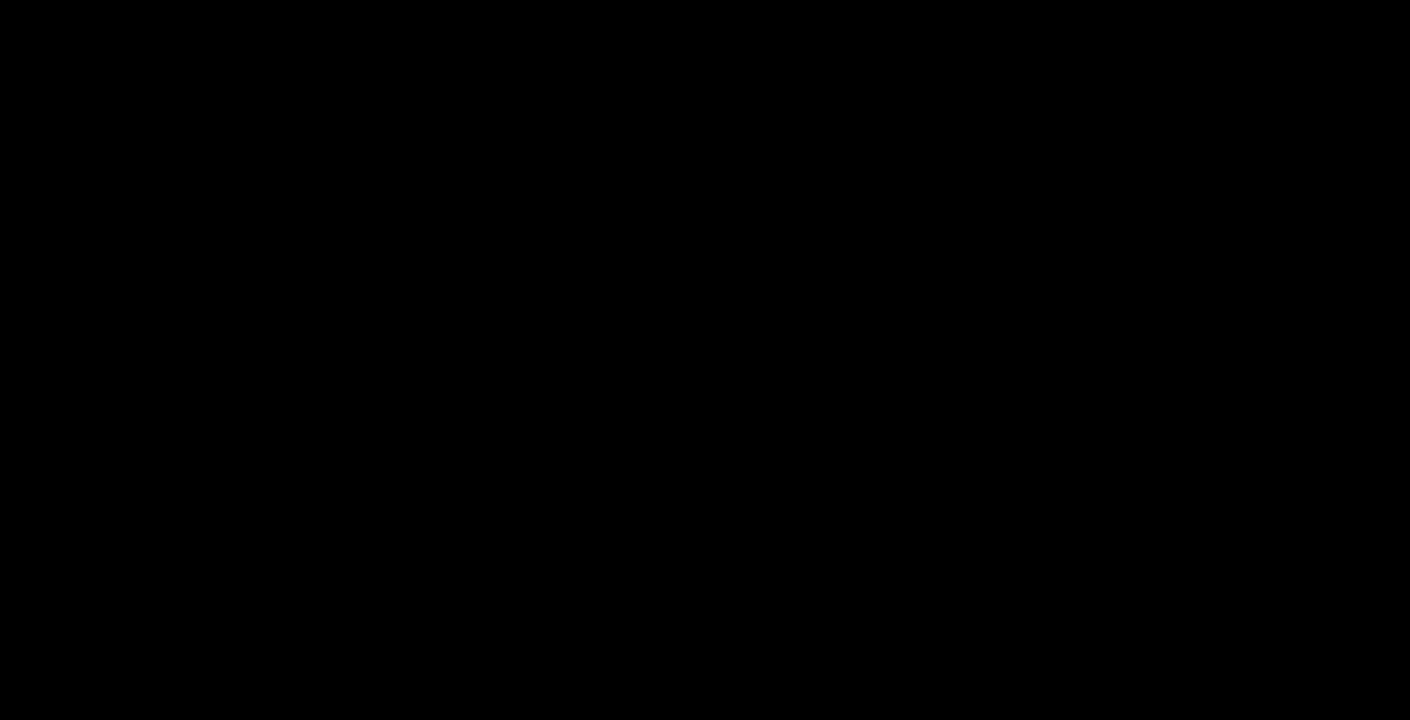
If at the time of replacement or re-instatement the sum representing of the total cost which would have been incurred on reinstatement if the whole property covered had been destroyed exceeds the Sum Insured thereon at the commencement of Damage, You will be considered as Your own Insurer for the difference between the Sum Insured and the sum representing the cost of reinstatement of the whole property i.e. Reinstatement Value of the property and shall bear a rateable proportion of the Damage accordingly. Each item, if more than one, shall be separately subject to this condition.

**b.) IN CASE OF NON-REINSTATEMENT:**

If in respect of the property insured at the commencement of any Damage by an insured peril, the sum representing the full Market Value of the property insured exceeds the Sum Insured thereon, then You shall be considered as being Your own Insurer for the difference and shall bear a rateable portion of the Damage accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition

**ADDITIONAL BENEFITS**

**1. OUTSTANDING DEBT**



WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. The insurance by Section 1 (Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils) of the Policy in respect of Part A (Contents) will apply to any new premises of Yours, which is going to be your substituted new office, profession or business centre within India as well as to Your current premises for a period of 30 days from the date You begin to move Your Contents from Your current premises.</p> <p>2. We will indemnify You for Damage to Your insured Contents by</p> <p>a.) Fire, lightning, strike, riot and civil commotion.</p> <p>b.) Collision of vehicle over-turning of vehicle, derailment and accidents.</p> <p>c.) Breakages of bridges.</p> <p>d.) Robbery and dacoity.</p> <p>While they are in course of removal including loading, unloading and transit from Your current premises to Your new premises within a distance of 50 Kms from where Your current Office is located.</p>	<p>We will not be liable for</p> <p>1. Any Damage at Your new premises if You do not notify Us of the the permanent removal of Contents and provide address details of Your new residence to be insured within 30 days from the date You begin to move Your Contents from Your current premises.</p> <p>2. a.) Excess of Rs. 1000 -(Rupees one thousand) for each and every claim.</p> <p>b.) Any Damage to china glass, porcelain, earthenware or any other fragile or brittle item.</p> <p>c.) Any mechanical electrical breakdown or failure.</p>

#### 4. REPLACEMENT OF LOCKS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the locking system of -</p> <p>1. External doors to Your premises.</p> <p>2. Safe and almirah fitted in Your premises.</p> <p>are Damaged following use of keys by force and violence;</p> <p>We will pay upto Rs. 5,000 - (Rupees five thousand) for the locking mechanism to be replaced in any one Policy Period.</p> <p>5. COST OF REMOVAL OF TREES, ELECTRIC TELEGRAPH POLES, PYLONS, LAMP POSTS</p>	<p>We will not be liable for</p> <p>1. An Excess of Rs. 100 - (Rupees one hundred) for each and every claim.</p>

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay You for removal of fallen trees, telegraph electric poles, pylons, lamp posts upto a sum of Rs. 5000 - (Rupees five thousand) for all claims during any one Policy Period provided that We are liable for Damage under Item (2) of the coverage under this Section</p>	<p>We will not be liable for</p> <p>1. An Excess of Rs. 250 - (Rupees two hundred and fifty) for each and every claim.</p> <p>2. Any Damage caused as a result of felling or lopping of trees by You or on Your behalf.</p>

#### 5. REMOVAL OF MACHINERY EQUIPMENTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will pay for Damage to machinery and equipments by any insured perils while they are temporarily removed from Your premises to any other place within India for repair, cleaning renovation or other similar perils for a period not exceeding 60 days continuously in any one event.</p>	<p>We will not be liable for any Damage to machinery, equipment occurring outside the building of repair renovation centre.</p>

#### EXTENSIONS

##### 1. ESCALATION CLAUSE

In respect of property insured under Part A (Contents) and or Part B (Building), the Sum Insured for each item shall increase each day by an amount representing 1/365th day of the specified percentage increase per annum. The specified percentage can range from 5% to 25% of the original Sum Insured chosen by You for each item of the property covered.

However this provision will apply only to the Sum Insured on the property covered in force at the commencement of each Policy Period. At each renewal, the Sum Insured on the property covered shall be that as stated on the Policy (or amended by any Endorsement effective prior to the aforesaid renewal date) to which shall be added the increase which has accrued under this Extension during the Policy Period upto the renewal date and the specified percentage increase shall again apply for the Policy Period from the renewal date, unless otherwise instructed by You.

##### 2. TREES AND PLANTS

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If any tree or plant located within the boundary of Your premises and belonging to You or for which You are responsible is Damaged due to any insured peril covered under Section 1(Fire and Allied Perils) and or Section 2 (Burglary, Housebreaking and Other Perils), then</p> <p>We will pay for its Market Value subject to a maximum of Rs. 30,000 - (Rupees thirty thousand) in any one Policy Period .</p>	<p>We will not be liable for</p> <p>1. An Excess of 10% of the claim amount or Rs. 500 - (Rupees five hundred) whichever is higher for each and every claim.</p> <p>2. Damage to lawn.</p> <p>3. Damage due to perils not covered or specifically excluded in Section 1 (Fire and Allied Perils) or Section 2(Burglary, Housebreaking and Other Perils).</p>

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PART A MONEY

DEFINITIONS

1. Bank

It means and include bank of every description, post office and government treasury.

2. Office Hours

It means the period during which You or Your authorised employees, partners or directors authorised to handle the Money of Your office business are on the premises for the purpose of office work business.

3. Authorised Representative

It means and includes Your employees, partners and directors, employees of Your sister concerns operating from the same premises or employees of any other concern who are engaged in the work of carrying Your Money through a specific contract or Agreement executed by You.

WHAT IS COVERED

In the event of loss of Money relating to Your business profession or official work happening during the currency of the Policy in accordance with the situation(s) or circumstance(s) described below, We will indemnify You against such loss subject to limits stated in the Schedule.

Circumstance(s) or Situation(s)

- 1. Loss of Money due to accident or misfortune whilst in direct transit from or to the insured premises.
- 2. Loss of Money due to accident or misfortune whilst in direct transit between any collection payment center and Bank.
- 3. Loss of Money due to housebreaking, robbery, dacoity, holdup whilst in insured premises during Office Hours.

WHAT IS NOT COVERED

- We will not be liable for
- 1. Shortage of Money due to errors or omission.
  - 2. Loss of Money entrusted to any other person or not in personal custody of Your Authorised Representative.
  - 3. Loss arising from fraud or dishonesty of Your Authorised Representative unless such loss is discovered within 48 hours of its occurrence.
  - 4. Loss of Money extracted from safe, strong room, almirah or cash box following the use of key to the said safe, strong room etc. unless such key has been obtained by assault or violence or threat thereof.
  - 5. Loss of Money insured by any other Policy except in respect of any excess beyond the amount which would have been payable under such Policy or Policies had this insurance

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iii.) If the insured items subject to total loss become obsolete, then all cost necessary to replace the Damaged item with a follow up model (similar type) of similar structure and configuration (similar quality) i.e. low, average or high capacity will be reimbursed

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### 1. AVERAGE (UNDER-INSURANCE)

If at the time of Damage, the Sum Insured is less than the amount required to be insured as described above, then We will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Every item, if more than one, shall be subject to this condition separately.

2. After giving Notice to Us as described under General Condition No. 5 , You may carry out the repair or replacement of any minor damage not exceeding INR 2,500 -( Rupees two thousand and five hundred) provided that carrying out of such repairs is without prejudice to any question of Our liability and that any damaged part requiring replacement is kept for inspection by Us.

Further Our liability under this Section of the Policy in respect of any item sustaining Damage shall cease if the said item is kept in operation after a claim without being repaired to Our satisfaction or if temporary repairs are carried out without Our consent.

### ANNEXURE

The insurance of medical equipments shall be extended to include damage to valves and tubes. Indemnification shall be limited to the actual value of such items (of 1 - 7) immediately prior to the occurrence of the damage, including ordinary freight, erection costs and custom duties and dues, if any as per the applicable Table below.

#### 1. Actual values of

- a) Stationary anode X-ray tubes in single-tank setup and rotating anode X-ray tubes without exposure counters for diagnostic equipment.
- b) Surface and close-range radio-theorapy X-ray tubes and valves.
- c) Video amplifier tubes.

Age (months)	Actual value in % of new replacement value
Less than 18	100
Less than 20	90
Less than 23	80
Less than 26	70
Less than 30	60
Less than 34	50
Less than 40	40
Less than 46	30
Less than 52	20
Less than 60	10
More than 60	0

#### 2. Actual values of valves for diagnostic equipment

Age (months)	Actual value in % of new replacement value
Less than 33	100
Less than 36	90
Less than 39	80
Less than 42	70
Less than 45	60
Less than 48	50
Less than 51	40
Less than 54	30
Less than 57	20
Less than 60	10
More than 60	0

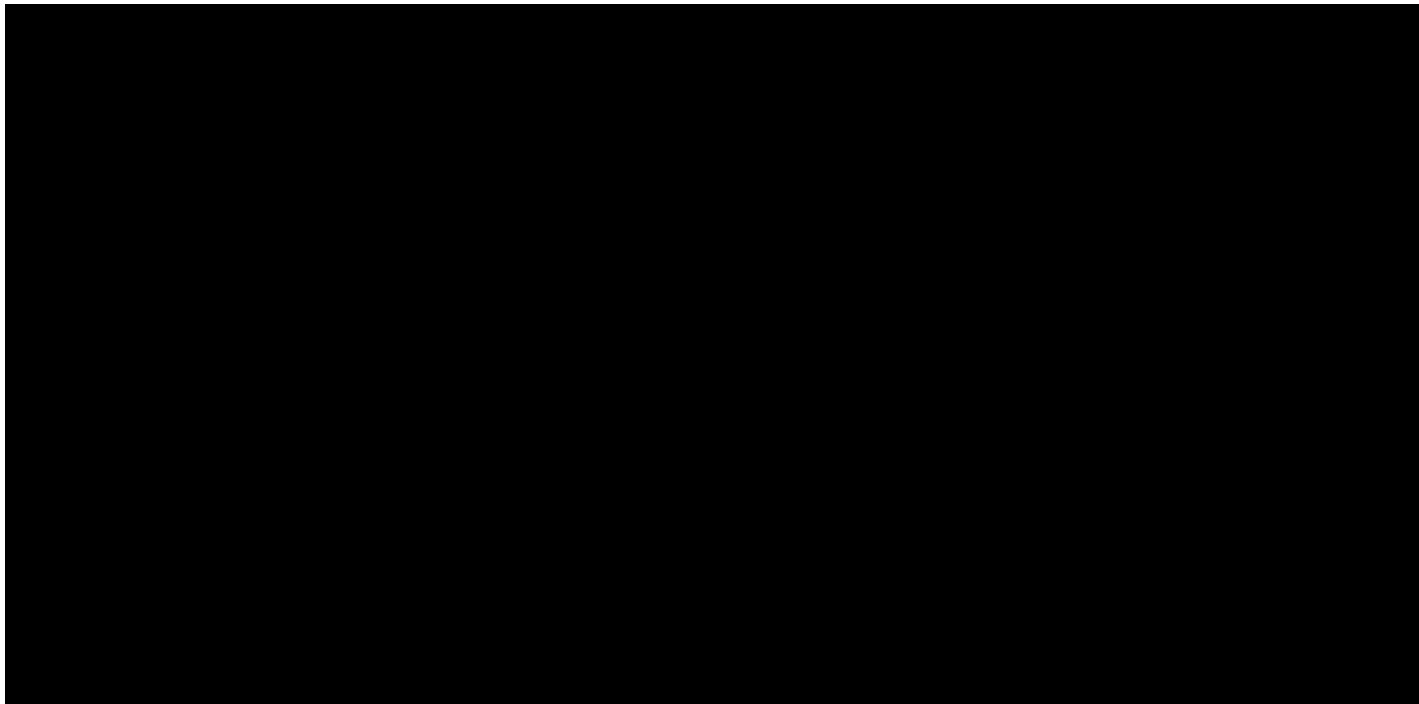
#### 3. Actual value of rotating anode X-ray tubes with lead-sealed exposure counters for diagnostic equipment.

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Less than 700	Less than 26	70
Less than 800	Less than 30	60
Less than 900	Less than 34	50
Less than 1000	Less than 40	40
Less than 1100	Less than 46	30
Less than 1200	Less than 52	20
Less than 1300	Less than 60	10
More than 1300	More than 60	0

5. Actual values of X-ray tubes and valves for material testing equipment.

Period of operation (hours) OR age (months) (whichever results in the lower actual value)		Actual value in % of new replacement values
Period of operation (hours)	Age (months)	
Less than 300	Less than 6	100
Less than 380	Less than 8	90
Less than 460	Less than 10	80
Less than 540	Less than 12	70
Less than 620	Less than 14	60
Less than 700	Less than 16	50
Less than 780	Less than 18	40
Less than 860	Less than 20	30
More than 860	More than 20	20

6. Actual values of picture and pick-up tubes for TV equipment.

After 12 months use, the actual value of picture and pick-up tubes shall be reduced by 3% per month down to a minimum of 20% of the new replacement value.

7. Actual values of other types of tubes and valves.

For other types of tubes and valves the actual valves on the date of an occurrence shall be determined on the basis of data furnished by the supplier.

**SPECIAL CONDITION CONCERNING COMPUTER TOMOGRAPHS**

It is agreed and understand that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall not be liable for any damage consisting in the failure of individual construction elements or components, unless it can be proved that such damage has been caused by an external event acting on the system or by a fire generated within the system.

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In contrast to the indemnity scales of Endorsement on   Cover for valves and tubes incorporated in medical equipment, the following scales shall apply to the tubes indicated below built into Computer Tomographs

1. X-ray tubes.

With high-voltage time meter (stationary-anode tubes) (operating hours up to)	With exposure counter (rotating-anode tubes) (No. of exposures up to)	Indemnity (%)
400	10000	100
440	11000	90
480	12000	80
520	13000	70
600	15000	60
720	18000	50
840	21000	40
960	24000	30
1080	27000	20
1200	30000	10

2. Tubes for voltage stabilizations and regulations.

Period of use (months)	Indemnity (%)
36	100
39	90
41	80
44	70
47	60
49	50
52	40
55	30
57	20

60	10
PART B REINSTATEMENT OF DATA AND SOFTWARE	
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WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the electronic data contained in or on the Data Carrying Material or the software is are damaged by perils mentioned under WHAT IS COVERED of Section 5 A, We will indemnify You in respect of cost of reinstating such electronic data on Data Carrying Material and or software upto the limits stated in the Schedule.</p> <p>This cover is applicable while such electronic data and soft ware are kept in the premises.</p>	<p>We will not be liable for</p> <p>1. a) An Excess of 5% of the claim amont subject to a minimum of Rs. 1,000 -(Rupees one thousand) if the value of the equipment is upto INR 100,000 - (Rupees one lakh)</p> <p>b) An Excess of 5% of the claim amount subject to a minimum of Rs.2,500 - (Rupees two thousand five hundred) if the value of the equipment is more than Rs.100,000 - (Rupees one lakh)</p> <p>2. Erasure, destruction, distortion or corruption resulting from an unidentifiable occurrence.</p> <p>3. Any cost arising from false programming, punching, labeling or inserting, inadvertent cancelling of information or discarding of data and from loss of information caused by magnetic fields.</p> <p>4. Damage discovered more than six calendar months after its occurrence.</p> <p>5. Cost incurred for alteration or improvement of electronic data software.</p> <p>6. Intrinsic value of electronic data software.</p> <p>7. Software which cannot be exchanged by user.</p>
SPECIAL PROVISIONS	
<p><b>1. SUM INSURED</b></p> <p>It is a requirement of this insurance that the Sum Insured shall be the amount required</p> <p>a.) for replacing the damaged data carrying material by new material and reproducing the lost information.</p> <p>b.) For replacing the damaged software by new software of same quality, efficiency level and make.</p> <p><b>2. BASIS OF CLAIM SETTLEMENT</b></p> <p>We will indemnify any expenses incurred by You within a period of 12 (twelve) months as from date of the occurrence strictly for the purpose of restoring the insured electronic data and or software to a condition equivalent to that existing prior to the occurrence and necessary for permitting data processing operations to be continued in the normal manner.</p> <p>If it is not necessary to reproduce the lost electronic data or if such reproduction is not effected within 12 (twelve) months after the occurrence, We will only be liable to indemnify under Section 5A, the expenses incurred for replacing the damaged data carrying material by new data carrying material. However if the damaged software can not be replaced by same software, then we will indemnify You for next level of upgraded software which is available by deducting an amount towards improvement and efficiency of the new replaced software over the damaged software.</p>	
SECTION 6	
PART A TELEVISION VIDEO EQUIPMENT	
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WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will indemnify You for Damage during currency of this Policy to</p> <p>1. Television sets and accessories,</p> <p>2. Cable satellite digital television receiver,</p> <p>3. Video equipment</p> <p>and their aerial fittings and masts belonging to You or for which You are responsible whilst contained in Your premises caused by Damages which are covered under Section 5A of this Policy.</p>	<p>We will not be liable for</p> <p>1. An Excess of 5 % of the claim amount or Rs.500 - (Rupees five hundred) whichever is higher for each and every claim.</p> <p>2. Damage to external antenna, dishes, masts and fittings by theft.</p> <p>3. Damage to any picture tube tape due to use of the tape tube contrary to instruction of manufacturer.</p> <p>4. Damages listed out under Items 2 to 12 of WHAT IS NOT COVERED under Section 5A of this Policy.</p>
SPECIAL PROVISIONS	
<p><b>1. SUM INSURED</b></p> <p>It is a requirement under this Section of the Policy that the Sum Insured shall be equal to the cost of replacement of insured equipments by new of same kind, type and capacity including freight, dues and customs duties and also cost of dismantling and re-erection.</p> <p><b>2. BASIS OF CLAIM SETTLEMENT</b></p> <p>The basis of claim settlement will be the same as described under Section 5 (Electronic Equipment Insurance).</p>	

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**SPECIAL CONDITION**

**AVERAGE (UNDER-INSURANCE)**

If at the time of Damage, the Sum Insured is less than the amount required to be Insured as described above, then We will pay only in such proportion as the Sum Insured bears to the amount required to be insured. Every item, if more than one shall be subject to this condition separately.

**PART B- PORTABLE COMPUTER MOBILE PHONES ELECTRONIC DIARY**

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the Portable Computer, Mobile Phone or Electronic Diary belonging to You or for which You are responsible whilst in personal custody of You, Your partners, directors, authorised representatives or employees is Damaged anywhere in the world in accordance with coverage under Section 5A (Electronic Equipment Insurance), We will pay for the Damage or if We choose, effect its repair or replacement.</p> <p>We will also pay for Damage to Data Carrying Material being carried for normal functioning of the Portable Computer.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An Excess of 10% (ten percent) of the claim amount subject to a minimum of Rs.250 - (Rupees two hundred fifty) in case of Damage to Mobile Phones and Electronic Diaries and a minimum of Rs.2,500 - (Rupees two thousand and five hundred) in case of Damage to Portable Computer.</li> <li>2. Theft not reported to Police within 24 hrs of discovery thereof and a written Report obtained.</li> <li>3. Theft from any unattended vehicle except from car of fully enclosed saloon type having all its doors, windows and other openings securely locked and properly fastened.</li> <li>4. Mysterious or unexplained disappearance of insured items.</li> <li>5. Damage caused by or arising from the leakage, spilling or exploding of liquid oils or materials of a like nature or articles of a dangerous or damaging nature.</li> <li>6. Damages listed out under Items 2 to 12 of WHAT IS NOT COVERED under Section 5A (Electronic Equipment Insurance).</li> </ol>

**SPECIAL PROVISION**

This Sub-Section is subject to same terms, warranty and provisions as that of Section 5A (Electronic Equipment Insurance) provided however that the Maintenance Agreement Warranty provision shall apply only in case of Portable Computers having Sum Insured more than Rs. 100,000 - (Rupees one lakh).

**SPECIAL CONDITIONS**

This Sub-Section is subject to the same conditions as that of Section 5A (Electronic Equipment Insurance).

**PART C- ALL RISK**

**PROPERTY INSURED**

Item 1 Neon and Illuminated Signs.

Item 2 Hoardings

Item 3 Other Trade Equipments specified in the Schedule which are used for Your office, business or professional purpose.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>1. We will indemnify You against Damage by any cause not otherwise excluded hereafter to the Property Insured whilst on the premises for Item (1) and (2) above and anywhere within the Geographical Limits specified under the Policy for Item 3 above.</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1) a) First Rs. 1,000 -(Rupees one thousand) or 5% (five per cent) of the claim amount whichever is higher in respect of Damage to Hoarding.</li> <li>b) First Rs. 500 -(Rupees five hundred) or 5% (five per cent) of the claim amount whichever is higher in respect of Damage to Neon and Illuminated Sign and Other Trade Equipments insured.</li> <li>2) Damage               <ol style="list-style-type: none"> <li>a) to property insured caused by its undergoing any heating process or any process involving the application of heat.</li> <li>b) due to theft or attempted theft by or in connivance with You or Your Family o Your</li> </ol> </li> </ol>

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	<p>employee director partner</p> <p>c) due to any person obtaining the property by deception.</p> <p>d) caused by or arising from</p> <p>i) moth, insect, mildew, vermin, fungus, wear &amp; tear, depreciation or any gradually operating cause.</p> <p>ii) any process of dyeing, cleaning, washing, repairing or restoring to which the property is subjected.</p> <p>iii) mechanical or electrical breakdown or failure.</p> <p>iv) gradual deterioration, market depreciation, improper maintenance.</p> <p>e) to electrical equipment by its short circuiting or overrunning .</p> <p>f) due to theft from any unattended vehicle except from car of fully enclosed saloon type having all its doors, windows and other openings securely locked and properly fastened.</p> <p>g) whilst being conveyed by any carrier under contract of affreightment.</p> <p>h) cost of remaking any film, disc, tape or the value of any information contained on it.</p>
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#### SPECIAL PROVISIONS

##### 1. BASIS OF CLAIM SETTLEMENT

In the event of Damage to property insured, We will pay the full cost of repair or replacement to a condition equal to but not better or more extensive than its condition when new, provided such cost has been incurred, otherwise a deduction will be made for wear and tear and depreciation.

##### 2. SUM INSURED

It is a requirement under this Sub-Section that the Sum Insured shall be equal to the cost of replacement of the insured item by a new one of the same kind, type and capacity including custom duties, dues and freight and also cost of dismantling erection as applicable

##### 3. AVERAGE (UNDER-INSURANCE)

If the property insured at the commencement of Damage by any insured peril be of greater Reinstatement Value than the Sum Insured, then You shall be considered as being Your own Insurer for the difference and shall bear a rateable proportion of the Damage accordingly. Each item, if more than one, is subject to this condition

#### SECTION 7

##### BREAKDOWN OF ELECTRICAL MECHANICAL APPLIANCES

##### BREAKDOWN

It shall mean the actual burning out of or the failure of any part of the appliance or installation specified in the Schedule due to any cause which is sudden, unforeseen and not excluded under this Section of the Policy or in the General Exclusions resulting into stoppage of functions and necessitating the repair or replacement of such parts before normal working can commence.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the Electrical Mechanical Appliance upto 7 years in age belonging to You is Damaged whilst contained in the premises due to electrical or mechanical breakdown, then We will pay for the Damage or if We choose, effect its repair or replacement.</p> <p>We will also pay for -</p> <ol style="list-style-type: none"> <li>1. cost of dismantling and installation for purpose of repair;</li> <li>2. freight, customs duties and other dues payable on replacement of the Appliance;</li> </ol> <p>Provided that these have been included in Sum Insured.</p> <p>This cover is applicable during the period when after successful completion of their performance acceptance test such equipments, parts or accessories are at work or at rest or being dismantled for the purpose of cleaning, overhauling or in course of aforesaid</p>	<p>We will not be liable for</p> <ol style="list-style-type: none"> <li>1. An Excess of Rs.250 - (Rupees two hundred fifty) or 1% of Sum Insured whichever is higher for each Damage.</li> <li>2. Damage to any insured item due to perils insurable under other Sections of the Policy.</li> <li>3. Damage for which the manufacturer or supplier of the property is responsible by law or contract or any amount recoverable under Maintenance Agreement.</li> <li>4. Damage resulting from overload experiment or test requiring imposition of abnormal conditions.</li> <li>5. Damage due to deterioration of or wearing away of any item caused by or as a result of normal use or exposure.</li> </ol>

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<p>operation themselves or when being shifted within the premises or during the subsequent re-erection.</p>	<p>6. Gradually developing flaws, defects, cracks or partial fractures in any part not necessitating immediate stoppage, although at some future time repair or replacements of parts affected may be necessary.</p> <p>7. Damage due to wilful act or negligence of You or Your employee, partner or director.</p> <p>8. Damage to consumables such as ropes, rubber items, dies, moulds, blade, cutters, knives, exchangeable tools, engraved or impression cylinders or rolls, glass and porcelain items, ceramics, operating media, belts or wires, fabrics, anti-corrosive, non metallic linings unless such parts are affected by an indemnifiable Damage to the insured item itself</p> <p>9. Damage to any insured item occasioned by permanent or temporary dispossession of any building resulting from confiscation, commandeering or requisition by any lawful authority or resulting from unlawful occupation by You of the building.</p>
<p><b>SPECIAL PROVISIONS</b></p> <hr/> <p>1. Any Electrical Mechanical Appliance covered under this Section has to be necessarily insured under Section 1(Fire and Allied Perils)</p> <p>2. <b>SUM INSURED</b></p> <p>It is a requirement of this insurance that the Sum Insured in respect of items specified in the Schedule shall be equal to the cost of replacement of the insured property by new property of the same kind and capacity, including freight, custom duties and other dues and also dismantling and re-erection cost.</p> <p>3. <b>BASIS OF CLAIM SETTLEMENT</b></p> <p>The basis of claim settlement will be the same as described in Section 5A (Electrical Equipment Insurance) Special Provision No. 2.</p> <p><b>SPECIAL CONDITIONS</b></p> <hr/> <p>This Section is subject to the same conditions as that of Section 5A (Electronic Equipment Insurance).</p>	
<p align="center"><b>SECTION 8</b></p> <p><b>PERSONAL ACCIDENT</b></p>	
<p><b>DEFINITIONS</b></p> <p>1. <b>Injury</b></p> <p>It shall mean accidental bodily injury solely and directly caused by external, violent and visible cause. This definition includes accidental bodily injury resulting from exposure to elements of the cause.</p> <p>2. <b>Loss of Limbs</b></p> <p>It shall mean physical separation of one or more hands or feet or permanent and total loss of use of one or more hands or feet.</p> <p>3. <b>Physical Separation</b></p> <p>It shall mean separation of the hand at or above the wrist and or of the foot at or above the ankle respectively.</p> <p>4. <b>Permanent Total Disablement</b></p> <p>The bodily injury which as its direct consequence immediately or in foreseeable future will prevent the Insured Person from engaging in any kind of occupation, profession or business for which the Insured Person is reasonably qualified by education, training or experience.</p> <p>5. <b>Temporary Total Disablement</b></p> <p>The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of occupation or any employment whatsoever for a period not exceeding 104 (one hundred and four) weeks from the date of injury to the time when the Insured Person is fit enough to resume duty or engage in any kind of occupation, as certified by a Medical Practitioner.</p>	
<p align="center"><b>WHAT IS COVERED</b></p> <p>If following bodily injury which solely and directly causes Insured Persons death or disablement within 12 months of injury as stated in Table of Benefits, We shall pay to You or to Insured Persons legal representative the sum or sums hereinafter set forth in Table of Benefits.</p>	<p align="center"><b>WHAT IS NOT COVERED</b></p> <p>We will not be liable for</p> <p>1. Compensation under more than one of the benefits mentioned in the Table of Benefits in respect of the same period of disablement.</p> <p>2. Any other payment after a claim under any of the benefits under Items 1,2,3 or 4 in the</p>

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	<p>Table of Benefits has been admitted and becomes payable. 3. Any payment in case of more than one claim under this section during any one policy period by which our liability in that period would exceed the sum payable under Benefit 1 of this section . 4. Payment of compensation in respect of death or injury as a direct consequence of a.) Committing or attempting suicide or intentional self injury b.) Being under influence of intoxicating liquor or drugs c.) Engaging in aviation other travelling as a bonafide passenger in any duly licensed standard type of aircraft anywhere in the world d.) Pregnancy or childbirth e.) Venereal disease or insanity f.) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS g.) Committing any breach of law with criminal intent</p>
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	TABLE OF BENEFITS	% OF CAPITAL SUM INSURED
1. 1. Death		100
2. a.) Loss of sight (both eyes)		100
b.) Loss of two limbs		100
c.) Loss of one limb and one eye		100
3. a.) Loss of an arm		70
i) At the shoulder joint		65
ii) At a point above elbow joint		60
iii) At a point below elbow joint		55
iv) At the wrist		70
b.) Loss of a leg		65
i) Above the centre of the femur		60
ii) Upto a point below the femur		55
iii) Upto a point below the knee		50
iv) Upto the centre of tibia		50
v) At the ankle		
c.) Loss of sight of one eye		
4. Permanent total and absolute disablement		100
5. a.) i) Loss of toes-all		20
ii.) Great-both phalanges		5
iii.) Great-one phalanx		2
iv.) Other than great, if more than one toe lost-each		1
b.) i.) Loss of hearing " both ears		50
ii.) Loss of hearing " one ear		15
c.) Loss of speech		50
d.) Loss of four fingers and thumb of one hand		40
e.) Loss of four fingers		35
f.) Loss of thumb		5
i.) Both phalanges		3
ii.) One phalanx		25
		10
g.) Loss of index finger		10
i.) Three phalanges		8
ii.) Two phalanges		4
iii.) One phalanx		
h.) Loss of middle finger		6
i.) Three phalanges		4
ii.) Two phalanges		2

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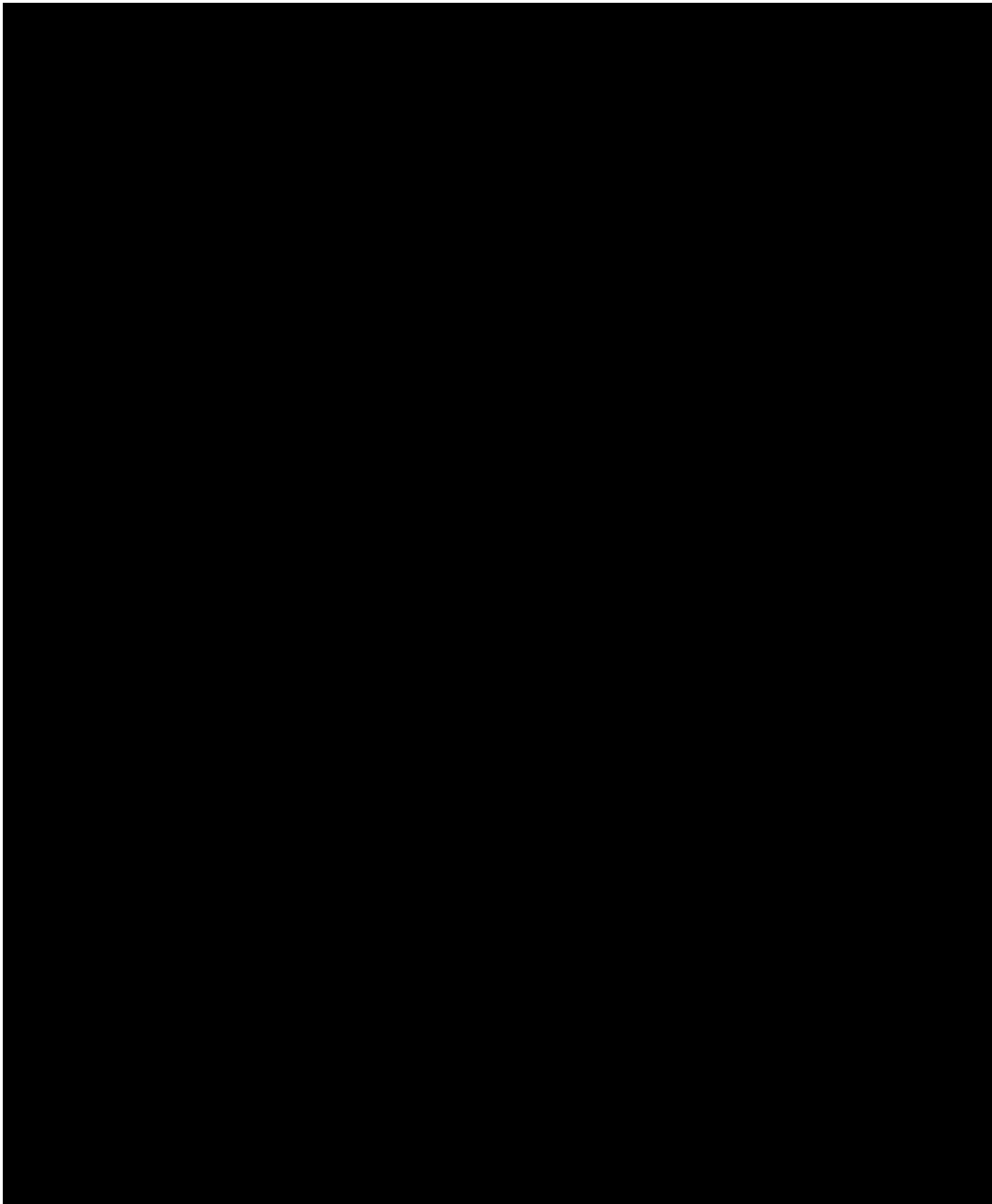
iii.) One phalanx	
i.) Loss of ring finger	5
i.) Three phalanges	4
ii.) Two phalanges	2
iii.) One phalanx	
j.) Loss of little finger	4
i.) Three phalanges	3
ii.) Two phalanges	2
iii.) One phalanx	
k.) Loss of metacarpals	3
i.) First or second (additional)	2
ii.) Third, fourth or fifth (additional)	
l.) Loss of toe	5
i.) Big toe	3
ii.) Some other toe	
m.) Sense of smell	10
n.) Sense of taste	5
o.) i.) Fracture of any bone above ankle in either leg with established and permanent non union	10
ii.) Fracture of one or more bones above wrist with established and permanent non union	5
p.) Shortening of the leg by 5 cm or more	7.5
q.) Loss of at least 50% of all sound and natural teeth, including capped or eroded teeth	2
r.) Any other permanent partial disablement	% as assessed by Doctor
6. Temporary total disablement	1% of C.S.I or Rs. 5000 - (Rupees five thousand) per week whichever is lower.
<b>ADDITIONAL BENEFITS</b>	
<b>COVER</b>	<b>BENEFIT</b>
1. In the event of death of Insured Person outside his her Home, transportation cost for carriage of dead body to Home including funeral charges is payable.	2% of Capital Sum Insured or Rs.2,500 - (Rupees two thousand and five hundred) whichever is lower, in addition to C.S.I.
2. Cost of clothing of Insured Person Damaged in the Accident for which liability is admitted by Us.	Rs. 1000 - (Rupees one thousand) or actual expenses whichever is lower, in addition to C.S.I.
3. Ambulance charges for transportation of Insured Person to hospital following Accident for which liability is admitted by Us.	Rs. 1000 - (Rupees one thousand) or actual expenses whichever is lower, in addition to C.S.I.
4. Education Fund In the event of death or permanent total disablement (i.e. Items 1 to 4 of Table of Benefits) of Insured Person following Accident for which liability is admitted by Us, We will pay compensation towards Education Fund for dependent children as below a) For one child upto the age of 23 yrs. b) For more than one children upto the age of 23 yrs.	-10% (ten percent) of C.S.I subject to a maximum of Rs. 5000 - (Rupees five thousand), in addition to C.S.I. -10% (ten percent) of C.S.I subject to a maximum of Rs. 10000 -(Rupees ten thousand) , in addition C.S.I.
5. Loss of Employment In the event of loss of limbs or permanent total disablement (i.e. Items 2 to 4 of Table of Benefits) of Insured Person following Accident for which liability is admitted by Us, We will pay compensation for loss of his her employment.	10% (ten percent) of C.S.I. subject to a maximum of Rs.15,000 -(Rupees fifteen thousand),
6. If the Insured Person is entitled to compensation for a permanent total disablement benefit under this Section (i.e. Items 2 to 4 of Table of Benefits), then We will pay upto 10% of the C.S.I. or Rs.50,000 - (Rupees fifty thousand) whichever is lower, in addition to C.S.I. for the following a. The costs incurred by Insured Person to undergo a rehabilitation programme to adjust to Injuries sustained b. Any costs incurred for the modification of his house or car that is required as a result of the Injuries sustained Provided that the Insured Person obtains Our consent before undertaking any rehabilitation programme or carrying out any modification in his house or car.	
<b>Note C.S.I means Capital Sum Insured</b>	

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i) ACCOUNTANTS CHARGES

The fees payable by You to Your auditor or professional accountant reasonably and necessarily incurred for producing and certifying such particulars, details and documents required by Us in connection with a claim under this Section for the purpose of investigation or verification of such claim. The certificate to this effect given by Your accountants auditors shall be prima facie evidence of the particulars and details to which such certificate relates.

ii) LEGAL, CLERICAL AND OTHER CHARGES.

The charges necessarily incurred by You for the replacement or restoration of deeds and other documents (including stamps thereon), manuscripts, plans, specification and writings of every description and books (written and printed), books of account, card indexes and other business records.

3 We will take into account following factors in calculating the claim amount.

- a) If any charges or expenses of business or profession are reduced during the Indemnity Period because of interference or interruption, then amount payable will be reduced according.
- b) If during the Indemnity Period, work is carried out or services rendered elsewhere than at the insured premises for the benefit of business or profession by You or by others on Your behalf, the money paid or payable in respect of such works shall be brought into account in arising at reduction in Gross Income.

SPECIAL CONDITION

AVERAGE CLAUSE

If the Sum Insured is less than the Annual Gross Income of Your business or profession carried out from the insured premises, the amount payable shall be reduced in that proportion.

SECTION 10  
BAGGAGE

SECTION 11  
LIABILITY INSURANCE

DEFINITIONS

1. Accidental Injury

It means the bodily injury, illness or diseases including death of or to any person as a result of Accident.

2. Accidental Damage

It means actual and or physical loss of or damage to tangible property of any person as a result of Accident.

3. Property

It I means material property.

4. Event

It means one occurrence or number of occurrences arising directly or indirectly from one source or original source.

5. Accident

It means a fortuitous event or circumstance, which is sudden, unexpected and unintentional including resultant continuous intermittent or repeated exposure arising out of the same fortuitous event or circumstance.

6. Pollution

It means pollution or contamination of the atmosphere or of any water land or other tangible property.

7. Limit of Indemnity

It means the total monetary amount of Our liability for one event accident and all events accidents during the Policy Period. Our total liability to pay compensation, claimants cost, fees and expenses, defence costs shall not exceed Limit of Liability (Sum Insured) opted by You under this Section.

8. Retroactive Date

It means the date when the risk is originally incepted under a claim made Policy and thereafter renewed without break in the period of cover.

9. Defence Cost

It means all costs, fees and expenses incurred with Our prior consent in the investigation, defence or settlement of any claim made against You or any Insured Person and the cost of representation at any inquest, enquiry or any other proceedings in respect of matters which have a direct reference to any claim made or which might be made against You or any Insured Person provided such claim(s) are subject to indemnity by the Policy whether liability attaches or not.

PART A PUBLIC LIABILITY

DEFINITIONS

1. Insured Person

It means You, Your partners, directors and employees permanently working with You at the insured premises described in the Schedule.

2. Business

It means the business specified in the Schedule and includes

a) The ownership, maintenance and repair of the insured premises.

b) Provision and management of canteen, social sports or welfare organisations for benefit of employee(s) and Your ambulance, first aid and fire service operating from the insured premises

c) The execution of private duties by Your employees for You or any of Your directors, partners or senior officials of Your organisation.

WHAT IS COVERED	WHAT IS NOT COVERED
<div>We will indemnify You against all sums which the Insured Person shall become legally liable to pay as compensation for</div> <div> <div>1. Accidental injury to any person other than any Insured Person or his her Family member.</div> <div>2. Accidental Damage to property belonging to any person other than any Insured Person or his her Family member.</div> </div> <div> <div>Provided that the accident has taken place in connection with Your Business during the Period of Insurance for which the Insured Person is held responsible and the claim is lodged on the Insured Person during the Policy Period.</div> <div>We will pay in respect of Your liability towards</div> </div>	<div>We will not be liable for</div> <div> <div>1 0.25% (quarter per cent) of limit of liability subject to a minimum of Rs.1,000 - (Rupees one thousand) for any one accident.</div> <div>2 Injury or Damage to property caused by products (except while remaining in Your custody or control) other than food or beverages sold or supplied by You or on Your behalf to employees or visitors (excluding hotel restaurant clients) for consumption on Your premises.</div> <div>3 Accidents directly or indirectly caused by traceable to or arising out of the ownership possession or the custody by You or on Your behalf of animals, vehicles, aircraft, ships,</div> </div>

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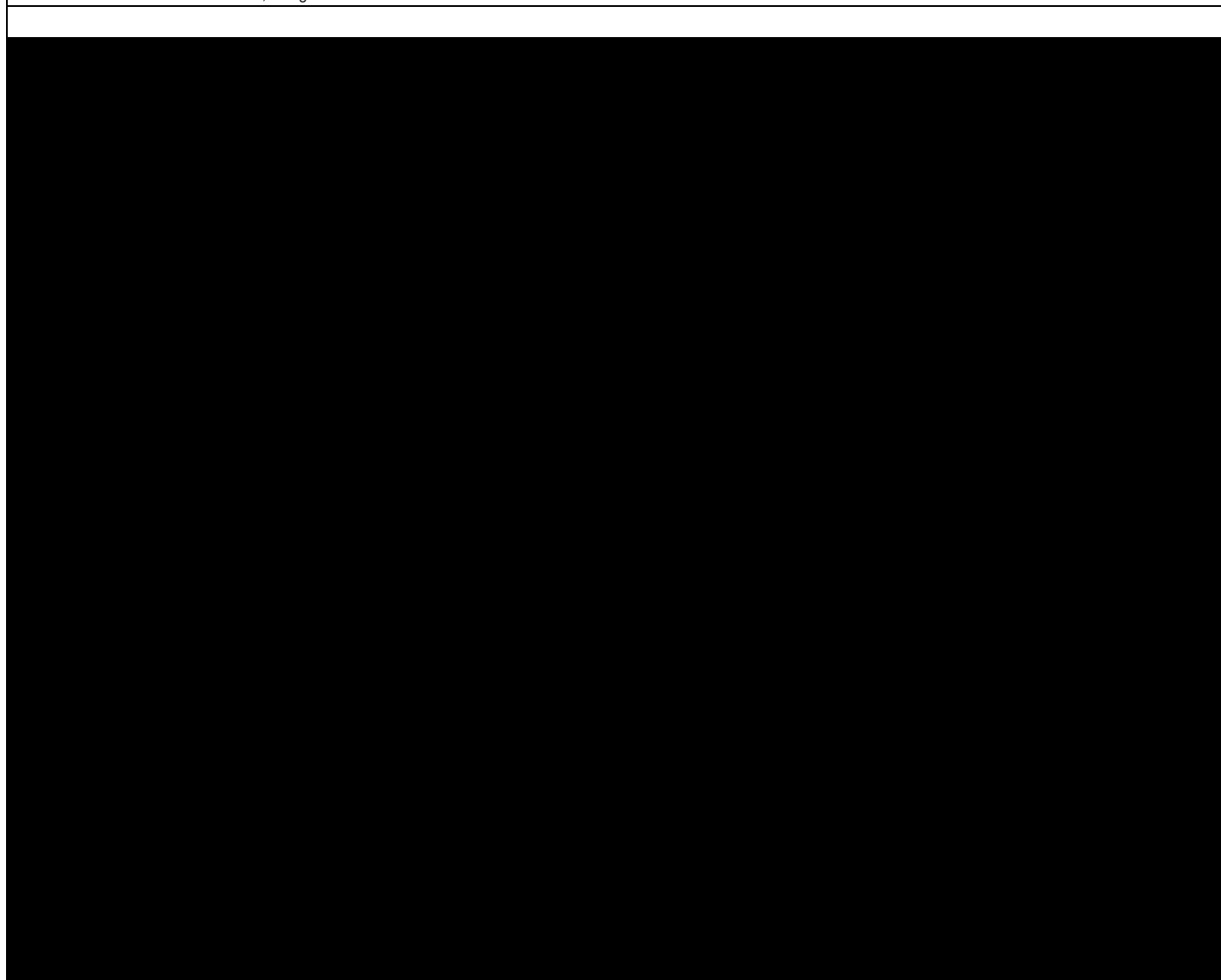
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WHAT IS COVERED	WHAT IS NOT COVERED
<p>If You are legally liable as tenant of Your premises (but not as the owner) under the terms of Your Tenancy Agreement to pay Your landlord on account of the happening of the under-mentioned Damages to Your premises, We will pay for</p> <p>Damage arising from any of the insured perils covered under Section1 (Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils) of this Policy in respect of</p> <ol style="list-style-type: none"> <li>1. Building</li> <li>2. Electrical Installations</li> <li>3. Over ground Underground tanks</li> <li>4. Glass Sanitary fittings</li> <li>5. Other fixtures, fittings and interior decorations.</li> </ol>	<p>We will not be liable for Your liabilities in respect of</p> <ol style="list-style-type: none"> <li>1. Damages which are not covered under Section 1(Fire and Allied Perils) and Section 2 (Burglary, Housebreaking and Other Perils)</li> <li>2. Damages caused to that part of the building which is not under Your possession.</li> </ol>



## 2 Business

It means the business of medical treatment and advice, architecture, engineering, interior decoration, legal advice and practice or representing any legal case in court of law, chartered accountants practice, consultancy by management experts etc. which is stated in the Schedule and pursued by You.

Other Definitions listed out under Section 11 will also be applicable for this Section.

WHAT IS COVERED	WHAT IS NOT COVERED
<p>We will indemnify You against all sums which You shall become legally liable to pay as compensation including claimants cost, fees and expenses as well as Your Defence Costs</p> <p>for</p>	<p>We will not be liable for</p> <p>APPLICABLE TO MEDICAL PRACTITIONERS</p> <ol style="list-style-type: none"> <li>1 Any criminal act or any act committed in violation of any law or ordinance.</li> </ol>

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	limited to the extent of participation share in the business so named.
9	Any contract where any Insured Person acts as a construction contractor whether or not in conjunction

with Your profession business as stated in the Schedule.

10 Loss arising out of pollution and or contamination of whatsoever nature.

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### 1. Our Grievance Redressal Officer

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address

a. E-Mail ID      chiefgrievanceofficer@iffcotokio.co.in

b. Address      IFFCO-Tokio General Insurance Company Limited.

IFFCO TOWER - II

Plot No.3, Sector-29, Gurgaon

Haryana-122001

### 2. Consumer Affairs Department of IRDAI

a      In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number

a 155255 (or) 1800 4254 732 or sending an email to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in). You can also make use of IRDAIs online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at [igms.irda.gov.in](http://igms.irda.gov.in).

b You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking [here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115 1,Financial District, Nanakramguda, Gachibowli, Hyderabad-500032. c. You can visit the portal [http www.policyholder.gov.in](http://www.policyholder.gov.in) for more details.

#### 3. Insurance Ombudsman

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in), or of the General Insurance Council at [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), the Consumer Education Website of the IRDAI at [http www.policyholder.gov.in](http://www.policyholder.gov.in), or from any of Our Offices.

Office Details	Jurisdiction of Office Union Territory, District
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel. 079 - 25501201 02 05 06 Email <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19	Karnataka.

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Ground Floor, 19 19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru 560 078. Tel. 080 - 26652048 26652049 Email bimalokpal.bengaluru@ecoi.co.in	
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal -462 003. Tel. 0755 - 2769201 2769202 Fax 0755 - 2769203 Email bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda 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 - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 -D, Chandigarh â€” 160 017. Tel. 0172 - 2706196 2706468 Fax 0172 - 2708274 Email bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
CHENNAI - Shri M. Vasantha Krishna 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).
DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2 2 A, Universal Insurance Building, Asaf Ali Road, New Delhi -110 002. Tel. 011 - 23232481 23213504 Email bimalokpal.delhi@ecoi.co.in	Delhi.
GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati -781001(ASSAM).	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh,

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<p>Tel. 0361 - 2632204 2602205</p> <p>Email <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a></p>	<p>Nagaland and Tripura.</p>
<p>HYDERABAD - Shri I. Suresh Babu</p> <p>Office of the Insurance Ombudsman,</p> <p>6-2-46, 1st floor, "Moin Court",</p> <p>Lane Opp. Saleem Function Palace,</p> <p>A. C. Guards, Lakdi-Ka-Pool,</p> <p>Hyderabad - 500 004.</p> <p>Tel. 040 - 67504123 23312122</p> <p>Fax 040 - 23376599</p> <p>Email <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a></p>	<p>Andhra Pradesh,</p> <p>Telangana,</p> <p>Yanam and</p> <p>part of Territory of Pondicherry.</p>
<p>JAIPUR - Smt. Sandhya Baliga</p> <p>Office of the Insurance Ombudsman,</p> <p>Jeevan Nidhi -II Bldg., Gr. Floor,</p> <p>Bhawani Singh Marg,</p> <p>Jaipur - 302 005.</p> <p>Tel. 0141 - 2740363</p> <p>Email <a href="mailto:Bimalokpal.jaipur@ecoi.co.in">Bimalokpal.jaipur@ecoi.co.in</a></p>	<p>Rajasthan.</p>
<p>ERNAKULAM - Ms. Poonam Bodra</p> <p>Office of the Insurance Ombudsman,</p> <p>2nd Floor, Pulinat Bldg.,</p> <p>Opp. Cochin Shipyard, M. G. Road,</p> <p>Ernakulam - 682 015.</p> <p>Tel. 0484 - 2358759 2359338</p> <p>Fax 0484 - 2359336</p> <p>Email <a href="mailto:bimalokpal.ernakulam@ecoi.co.in">bimalokpal.ernakulam@ecoi.co.in</a></p>	<p>Kerala,</p> <p>Lakshadweep,</p> <p>Mahe-a part of Pondicherry.</p>
<p>KOLKATA - Shri P. K. Rath</p> <p>Office of the Insurance Ombudsman,</p> <p>Hindustan Bldg. Annexe, 4th Floor,</p> <p>4, C.R. Avenue,</p> <p>KOLKATA - 700 072.</p> <p>Tel. 033 - 22124339 22124340</p> <p>Fax 033 - 22124341</p> <p>Email <a href="mailto:bimalokpal.kolkata@ecoi.co.in">bimalokpal.kolkata@ecoi.co.in</a></p>	<p>West Bengal,</p> <p>Sikkim,</p> <p>Andaman &amp; Nicobar Islands.</p>
<p>LUCKNOW -Shri Justice Anil Kumar Srivastava</p> <p>Office of the Insurance Ombudsman,</p> <p>6th Floor, Jeevan Bhawan, Phase-II,</p> <p>Nawal Kishore Road, Hazratganj,</p> <p>Lucknow - 226 001.</p> <p>Tel. 0522 - 2231330 2231331</p> <p>Fax 0522 - 2231310</p> <p>Email <a href="mailto:bimalokpal.lucknow@ecoi.co.in">bimalokpal.lucknow@ecoi.co.in</a></p>	<p>Districts of Uttar Pradesh</p> <p>Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra,</p> <p>Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao,</p> <p>Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi,</p> <p>Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar,</p> <p>Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia,</p> <p>Sidharathnagar.</p>
<p>MUMBAI - Shri Milind A. Kharat</p> <p>Office of the Insurance Ombudsman,</p> <p>3rd Floor, Jeevan Seva Annexe,</p> <p>S. V. Road, Santacruz (W),</p> <p>Mumbai - 400 054.</p> <p>Tel. 022 - 26106552 26106960</p> <p>Fax 022 - 26106052</p>	<p>Goa,</p> <p>Mumbai Metropolitan Region</p> <p>excluding Navi Mumbai &amp; Thane.</p>

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Email bimalokpal.mumbai@ecoi.co.in	
NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, 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 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 - Shri N. K. Singh 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 - Shri Vinay Sah 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. 020-41312555 Email bimalokpal.pune@ecoi.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

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