

SURETY BOND INSURANCE
POLICY WORDING
(Unconditional)



Raheja QBE General Insurance Company Limited

Corporate Office: Fulcrum, 501 & 502, A wing, 5th Floor, International Airport Project Road, Sahar, Andheri East, Mumbai – 400059 | Toll Free No.: 1800-102-7723 (9 am to 8 pm, Monday to Saturday) | Website: www.rahejqbe.com
Email: customercare@rahejqbe.com | Corporate Identity Number: U66030MH2007PLC173129 IRDA Reg. No. 141
UIN: IRDAN141CPSU0002V01202526

POLICY WORDING

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1. PREAMBLE

In consideration of the receipt of premium by Raheja QBE General Insurance Company Limited (hereinafter referred to as the “**Surety**” or the “**Company**”), and in reliance upon the proposal, declarations, statements, representations, warranties, and other documents submitted by the Insured, together with the terms of the General Agreement of Indemnity (all of which shall form an integral part of and the basis of this Surety Bond), along with the terms, conditions, and exclusions contained herein, the Surety agrees to provide the Surety Bond Insurance cover to the Insured as set forth herein. Any word or expression to which a specific meaning has been assigned in any part of this Surety Bond Insurance shall bear the same meaning wherever it appears in this document.

2. DEFINITIONS

The following terms as used in this Surety Bond shall have the respective meanings set forth below, wherever they may appear in the Surety Bond, the Schedule, and any endorsements. Where appropriate under the terms of this Surety Bond, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same.

1. “**Advance Payment Bond**” is a promise by the Surety to pay the outstanding balance of the advance payment in case the Insured fails to complete the Original Contract as per specifications or fails to adhere to the scope of the Original Contract.
2. “**Beneficiary**” (also referred to as “Obligee”/ “Employer”/ “Creditor”/ “Project Owner”) means the party named in the Schedule in whose favour the protection under this Surety Bond is provided
3. “**Bid Bond**” is an obligation undertaken by the Insured, promising that the Insured would, if awarded the contract, furnish the prescribed performance guarantee and enter into contract agreement within a specified period. It provides financial protection to the Beneficiary if Insured is awarded a contract pursuant to the bid documents but fails to sign the contract and provide any required performance and payment bonds. “**Bid Documents**” means the documents noted in the Schedule and including all documents in relation to the issuance of the tender by the Beneficiary, submissions of proposals by the Insured, subsequent acceptance of bid and includes all communications between the Insured and the Beneficiary till the time of execution of the Contract.
4. “**Bond Period**” (also referred to as “**Bond Tenure**” or “**Surety Period**”) means the period specified in the Schedule, during which the Surety Bond is in force, unless terminated earlier in accordance with this Bond, including the Cancellation Clause.
5. “**Bond Value**” (also referred to as “**Bond Amount**”) means the amount specified in the Schedule, which is the maximum, total and cumulative liability of the Surety arising under or in relation to this Surety Bond during the Bond Insurance period.
6. “**Contract**” / “**Original Contract**” means the agreement between the Insured and the Beneficiary as specified in the Schedule.
7. “**Contract Value**” means the total value of the underlying Contract, as specified in the Schedule.
8. “**Default**” means an actual breach or abandonment of the Contract by the Insured, on the happening of which there is a liability on the Insured to make a payment under the Terms of the Contract.

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9. "**General Agreement of Indemnity**" means the agreement of indemnity executed between the Insured and the Surety, wherein the Insured agrees to indemnify the Surety against any and all losses arising under, in relation to, or in connection with the Surety Bond, on such terms and conditions as specified in that agreement.
10. "**Insured**" (also referred to as "Contractor" / "Proposer" / "Obligor" / "Bidder" / "Principal" / "Principal Debtor") means the Company, Entity, or person named in the Schedule who purchases this Surety Bond Insurance to obtain protection and undertakes to perform the obligations under the Contract, against whose default the protection under this Surety Bond is provided.
11. "**Performance Bond**" provides assurance that the Beneficiary would be protected if the Insured fails to perform the bonded contract. If the Beneficiary declares the Insured as being in default and terminates the Original Contract, it can call on the Surety to meet the Surety's obligations under the bond.
12. "**Proposal/ Bond Application Form**" means any signed proposal/e-proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to the Surety by Policyholder or on Policyholder's behalf.
13. "**Retention and Maintenance Bond**" means a bond that protects the Beneficiary against the Contractor's failure to meet obligations during the construction and maintenance periods. It is issued in lieu of cash retention and ensures completion of the work as per agreed specifications, as well as correction of defects or deficiencies identified during the maintenance or defect liability period.
14. "**Schedule**" means the policy schedule attached to and forming part of this Surety Bond, specifying the details of the Insured /Policyholder, the bonded Contract, the Works, and other relevant periods, limits, and liabilities to which this Surety Bond is subject.
15. "**Surety/Insurer/Surety Insurer/We/Our/Us/Company**" means Raheja QBE General Insurance Company Limited
16. "**Surety Bond**" means the contract of insurance issued by the Surety in favour of the Beneficiary to provide protection against the Insured's failure to fulfil its obligations under the Original Contract, as specified in the Schedule.
17. "**Works**" means the scope of work of the project commenced under the Contract, as further described in the Schedule, in relation to which this Surety Bond is issued.

3. INSURING CLAUSE

This Surety Bond Insurance is issued by **Raheja QBE General Insurance Company** to the Proposer/Contractor (hereinafter referred to as the "**Insured**" or "**Principal**") named in the Schedule. Whereas the Insured has submitted a written Proposal Form, along with its representations and declarations, and has agreed and paid the premium as stated in the Schedule.

Now, therefore, in consideration of the said premium paid by the Insured and any further premium that may become payable under the Policy, and based on the Insured's representations regarding its financial soundness, capability, and track record to perform the Works under the bonded Contract, the Surety hereby undertakes to pay the Project Owner (hereinafter referred to as the "**Beneficiary**" or "**Obligee**") for loss arising from the Insured's failure or inability to fulfil its contractual obligations within the agreed period (hereinafter referred to as the "**Insured Risks**") as set out in the Original Contract/agreement between the Insured and the Beneficiary, up to but not exceeding the Bond Value specified in the Schedule, and always subject to the terms and conditions of this Surety Bond and the General Agreement of Indemnity.

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- 3.1. The Surety's liability shall be to the extent of the total outstanding balance amount under the Contract or proportion thereof payable in the event of a Default, and subject to the aggregate amount of payment required to be made, not exceeding the Bond Value, or the available limit of the Bond Value.
- 3.2. This Surety Bond will be valid from the risk inception date, until the earliest of
 - (i) the completion of the Surety Period specified in the Schedule, or
 - (ii) the issuance of certificate indicating completion of the Works or
 - (iii) the date on which the Bond Value is exhausted, whichever occurs first.

The Beneficiary, or the relevant engineer in-charge of the Works, shall advise the Surety in writing of the date on which the certificate of completion of the Works has been issued.

- 3.3. It is hereby agreed and understood that:

- 3.3.1. The Surety's obligation under this Surety Bond is restricted to the payment of the "Bond Value" as defined in the Policy Schedule.
- 3.3.2. The Insured shall use all measures to prevent and minimize the loss under this Surety Bond.

4. COVERAGE

There are four types of bonds available under this Surety Bond Insurance, and it is mandatory to opt one of them. Each of them shall be subject to separate underwriting and premium.

- A. Bid Bond
- B. Performance Bond
- C. Advance Payment Bond
- D. Retention and Maintenance Bond

5. EXCLUSIONS

The Surety shall have the right to claim release from its obligations and shall not be liable under this Surety Bond for or in relation to any of the following:

- 5.1. The Original Contract signed between the Insured and the Beneficiary is not established, or is invalid, cancelled, or terminated by either of the parties before the Insured Risks occur.
- 5.2. Intentional, gross negligence, illegal or criminal acts by or between the Beneficiary and/or Insured.
- 5.3. The Insured and Beneficiary maliciously collude to violate the contract.
- 5.4. The Beneficiary and the Insured change, amend, or modify the contents of the Original Contract without the prior written consent of the Surety.
- 5.5. Any third-party loss not forming part of the Original Contract between the Beneficiary and the Insured.
- 5.6. Failure by the Insured to pay premium, provide necessary letter of Indemnity or security.
- 5.7. Any specific event(s) agreed by and between the Beneficiary and the Insured under the Original Contract, including but not limited to any event of force majeure (as defined in the Original Contract or applicable law) and which may result in frustration and/or impossibility of execution of the Project as recognized under law.
- 5.8. This Surety Bond shall not cover or operate as a financial guarantee in respect of any loan, lease, or financial transaction, including but not limited to repayment obligations, debt servicing, or any arrangement aimed at raising finance.

6. BOND VALUE

- 6.1. The "Bond Value" shall have the meaning assigned under Section 2 (Definitions).
- 6.2. The Surety's total cumulative liability under this Surety Bond shall in no event exceed the Bond Value specified in the Schedule.
- 6.3. Application for Bond Value shall be made to the Surety by the Insured, and the Surety will issue a nonbinding agreement with the terms and conditions.

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- 6.4. The Bond Value is determined based on percentage of the Contract value
- 6.5. The Bond Value shall stand automatically cancelled:
 - 6.5.1. when the entire Bond Value is paid under this Surety Bond
 - 6.5.2. when the Insured fulfils the contractual obligation and the Contract Bond is returned.

7. BOND PERIOD

- 7.1. The "Bond Period" shall have the meaning assigned under Section 2 (Definitions)
- 7.2. The maximum Bond Period shall be as per regulatory requirements or the duration of the underlying Contract (including the maintenance period and any extensions), whichever is lower.
- 7.3. The Bond Period may be extended beyond the period specified in the Schedule with the prior approval of the Surety and upon payment of the applicable premium for such extension.
- 7.4. Upon expiry or termination of the Contract Bond, the Insured shall obtain the Contract Bond from the Beneficiary and return the same to the Surety within 5 working days.

8. OBSERVANCE OF THE TERMS OF THIS CONTRACT

The obligations and actions of the Insured under this Surety Bond Insurance are set out below.

- 8.1. The Insured cannot sub-contract, transfer, assign, authorise the Original Contract to another party in contravention to the terms and conditions of the Original Contract unless agreed by the Surety in writing and the Surety reserves the right to revise the premium rate.
- 8.2. The Insured promptly notify the Surety of any fact/event/circumstance which can materially change the nature of the risk during the duration of the Surety Bond Insurance, and the Surety reserves the right to amend the terms of the Surety Bond Insurance in such circumstances.
- 8.3. The Insured shall declare to the Surety, all outstanding projects within the timelines specified in the Schedule.
- 8.4. The Insured acknowledges the right of the Surety to verify the Insured's compliance with the obligations mentioned in the Surety Bond Insurance and undertakes to facilitate the exercise of this right, in particular by providing all relevant documents / records in the Insured's possession or control and permitting extracts and copies thereof to be made. The Insured shall also always permit and assist the examination of their books of accounts by the Surety or its representatives during the validity of the Surety Bond Insurance.
- 8.5. The Insured shall obtain all authorisations, approvals, permissions and /or licenses from any authority so required to perform the Insured Contract and to receive payment thereunder in accordance with the regulations in force and all reasonable measures shall be taken to ensure their validity for the duration of the Surety Bond Insurance period.
- 8.6. The Insured shall do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Surety for the purpose of enforcing any rights and remedies or for obtaining relief and indemnity from other parties to which the Surety shall be or would become entitled or subrogated upon their paying any loss under the Surety Bond Insurance whether such acts and things shall be or become necessary or required before or after payment is made hereunder by the Surety.
- 8.7. The Insured shall not disclose the existence of the Surety Bond Insurance, at any time to any third party other than to the Insured's own professional, financial, legal advisors and Beneficiary, without the prior written consent of the Surety.
- 8.8. The Insured shall observe and comply with all laws and regulations of which it should reasonably have been aware, unless prohibited from so complying by a law, order, decree, or regulations in force.

9. CLAIMS PROCESS

Subject to the terms, exclusions, limitations, and conditions contained herein or otherwise endorsed hereon the Surety agrees as follows:

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Claims

- 9.1. The Surety shall pay the Beneficiary the bond amount as specified in the Schedule, subject to the maximum liability indicated in the Schedule (the "Bond Value").
- 9.2. The Surety shall make the claim payment only if the Beneficiary has duly complied with all the terms of the Contract Bond and has sent the Surety all written evidence of the bond call within the Bond Period and, if applicable, of the insolvency of the Insured.
- 9.3. The Beneficiary's demand must:
 - a. Be in writing and reference this Surety Bond; and
 - b. State that the Insured has failed to fulfil its contractual obligations under the Original Contract
- 9.4. The Surety shall have full rights of subrogation against the Insured based on the General Agreement of Indemnity or any other collateral/security arrangement.
- 9.5. In the event of an arbitration between the Insured and the Beneficiary under the Arbitration & Conciliation Act 1996, a certified copy of the award or judgement in favour of the Beneficiary is required, binding on both parties and enforceable by law.
- 9.6. The total amount payable by the Surety in respect of all claims under this Bond shall not exceed the Bond Value specified in the Schedule.

Recoveries

- 9.7. The Surety shall initiate legal action against the Insured under the General Agreement of Indemnity or any collateral/security provided.
- 9.8. The Insured may propose a repayment plan to the Surety to settle the claim paid to the Beneficiary. Such repayment plan will be subjected to the sole discretion and approval of the Surety.

10. GENERAL CONDITIONS

10.1. Entire Contract

This Surety Bond constitutes the entire contract of insurance between the Insured and the Surety. The Proposal Form, this Surety Bond, the Policy Schedule, and the General Agreement/Deed of Indemnity shall be read together as one contract, and any word or expression to which a specific meaning has been assigned in any part thereof shall bear the same meaning wherever it may appear. No change or alteration in this Surety Bond shall be valid or effective unless approved in writing by the Surety, and such approval shall be evidenced by an endorsement to this Surety Bond.

10.2. Fraud / Misrepresentation

- a. This Surety Bond shall be void and all premiums paid hereon shall be forfeited to the Surety in the event of misrepresentation, misdescription or non-disclosure of any material fact by the Insured.
- b. If any fraudulent claim is made under this Surety Bond or if any fraudulent means, false statements, declarations, or devices are used by the Insured, the Beneficiary, or any person acting on their behalf to obtain any benefit under this Surety Bond, then such Loss shall be excluded from cover under the Policy. In such event, the Surety shall have the right, in its sole and absolute discretion, to avoid its obligations under or void this Policy in its entirety. All cover for Loss under the Policy shall stand forfeited, all premiums shall be deemed fully earned and non-refundable, and the Insured and/or Beneficiary shall reimburse the Surety for any payments made under this Policy as a consequence of such fraudulent acts or omissions.

10.3. Notice of Lien

The Surety shall not be bound to take notice of or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this Surety Bond. The receipt provided by the

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Insured or the Insured's legal representative shall, in all cases, constitute a valid and effective discharge of the Surety's liability under this Surety Bond.

10.4. Non-Transferability

This Surety Bond is neither negotiable nor transferable and shall expire on the completion of the Bond Period, after which no claims will be considered or will be payable by the Surety. The original Surety Bond shall be returned to the Surety after it has expired.

10.5. Severability

If any provision of this agreement is invalid, unenforceable or prohibited by law, this agreement shall be considered divisible as to such provision and such provision shall be inoperative and the remainder of this agreement shall be valid, binding and of the like effect as though such provision was not included therein. The parties shall make all reasonable endeavours to agree as far as possible that invalid or illegal terms shall be amended or replaced by valid or legal terms as the case may be, with a similar effect in order to maintain the purpose and continuity of this agreement.

10.6. Currency

All payments under the Policy shall be made in Indian Rupees only.

10.7. Governing Law and Jurisdiction

No claim shall be payable under this Surety Bond unless the cause of action arises in India or in the territory as specified in the Schedule. It is further agreed and understood that only Indian law shall be applicable to any such action. Any dispute concerning the interpretation of the terms, conditions, limitations and /or exclusions contained herein is understood and agreed to by both the Insured and the Surety to be subject to Indian Law. Each party hereby agrees to submit to the jurisdiction of the Courts at Mumbai, and to comply with all the requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of the Courts at Mumbai.

10.8. Sanctions Clause

The Surety shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit may be contrary to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, India, United Kingdom or United States of America and may expose the Surety or its reinsurer(s) to any such sanction, prohibition or restriction whether such sanction, prohibition or restriction exists at the inception of this Surety Bond or comes into existence at any time thereafter.

10.9. Arbitration

(Applicable only in cases where this Policy is issued under Commercial Lines of Business)
For policyholders, who are other than individuals, the following provision shall be applicable:

The parties to the insurance contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

Note:

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- a. Wherever this Policy is issued under retail lines of business, Arbitration clause shall not be applicable.
- b. Arbitration clause shall not be applicable in case of Policies issued under commercial lines of business where Insured has specifically consented for no arbitration clause.

10.10. Subrogation

The Insured or any Beneficiary under this Surety Bond shall, at the expense of the Surety, do and concur in doing, and permit to be done, all such acts that may be necessary or reasonably required by the Surety for the purpose of enforcing any rights and remedies or obtaining relief or indemnity from other parties to which the Surety shall be or would become entitled or subrogated upon the Surety paying for or making good any loss or damage under this Surety Bond, whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Surety.

10.11. Inspection

The Surety may at any time, in connection with a loss or proof of a loss, examine or require to be produced copies of any corporate records or books, internal documents and correspondence, letters, or other documentation or records in whatever form and wherever situated in the possession or control of the Insured relating to or connected with this Surety Bond or to any transaction between the Insured and the Beneficiary. The Insured shall, at the request of the Surety, take all reasonable steps to obtain for the Surety all of the aforesaid information in the possession of any other person relating to or connected with this Surety Bond or any loss hereunder.

10.12. Notices

All notices provided for all purposes in connection with this Surety Bond shall be in writing vide any valid electronic mode of transmission (including by facsimile transmission) and given to the Insured and the Surety, as applicable, at the physical address stated in the Schedule, for the service of all notices for all purposes in connection herewith.

10.13. Cancellation

- a. Before Bond Inception Date
 - The Insured may cancel this Surety Bond Insurance any time before the inception of bond by giving a written notice with consent of the Beneficiary along with the bond. In such a case, the Surety would refund the paid premium after deduction of administrative expenses.
 - The Surety may cancel the policy by giving a minimum notice of 7 days to the Insured and Beneficiary in the event of misrepresentation, non-disclosure of any material fact, established fraud or non-cooperation. In such a case, the Surety would refund the paid premium after deduction of administrative expenses.
- b. After Bond Inception Date (Commercial)
 - The Insured may cancel this Surety Bond Insurance any time after the inception of bond by giving a written notice with consent of the Beneficiary along with the bond. In such a case, the Surety shall refund the pro-rata premium of the unutilized period after retaining 20% of the refund provided there is no claim(s) made during the policy period
 - The Surety may cancel the policy by giving a minimum notice of 7 days to Insured and Beneficiary and all premiums paid hereon shall be forfeited to the Surety in the event of misrepresentation, non-disclosure of any material fact, established fraud or non-cooperation.
- c. After Bond Inception Date (Retail)

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- The Insured may cancel this Surety Bond Insurance any time after the inception of bond by giving a written notice to the Surety, with consent of the Beneficiary along with the bond. In such cases, the Surety shall:
 - i. refund the proportionate premium for unexpired policy period, if the policy term is up to one year and no claim has been made during the policy period; or
 - ii. refund the premium for the unexpired policy period in respect of a policy with a term exceeding one year, provided the risk coverage for such subsequent policy years has not commenced and no claim has been made during the policy period.
- The Surety may cancel the policy by giving a minimum notice of 7 days to Insured and Beneficiary and all premiums paid hereon shall be forfeited to the Surety in the event of misrepresentation, non-disclosure of any material fact, established fraud or non-cooperation.

10.14. **Renewal**

The Surety shall not be bound to accept any renewal premium or to issue notice that such renewal premium is due. Renewal of this Surety Bond shall always be at the sole discretion of the Surety. If the Surety agrees to renew the cover for the Insured Contract, every renewal premium (which shall be paid by the Insured and accepted by the Surety) shall be deemed to have been paid and accepted on the distinct understanding that no material alteration has occurred in the facts, declarations, or representations contained in the Proposal, and that the Insured is not aware of any circumstance that may materially enhance the risk to the Surety. No renewal shall be valid unless evidenced by a renewal endorsement issued by the Surety and signed by an authorized official. Upon renewal, the benefits, terms, conditions, and premium rate applicable to this Surety Bond may be revised subject to the underwriting policy of the Surety.

10.15. **Claim Settlement**

This Surety Bond, with the written demand(s) made as per the Claims Process section, shall be regarded as a document acknowledging a fixed and determinate liability for the purpose of obtaining a court order.

11. REDRESSAL OF GRIEVANCE

- a. In case of a complaint or grievance, we may be contacted for its redressal on the following details:
 1. **Website:** www.rahejqbe.com
 2. **e-mail:** customercare@rahejqbe.com
 3. **Toll Free:** 1800-102-7723
 4. **Fax:** 022- 42313777
 5. **Post/Courier:** Any branch office or the correspondence address, during normal business hours

If you are not satisfied with the response received, you may write to our Grievance Redressal Officer at complaintsofficer@rahejqbe.com for the grievance redressal.
- b. If you are not satisfied with Our redressal of the Policyholder's complaint/grievance through one of the above channels, you may contact our Grievance Officer at:

The Grievance Cell,

Raheja QBE General Insurance Company Limited,
 Fulcrum, 501 & 502, A Wing, 5th Floor, IA Project Road,
 Sahar Andheri East, Mumbai 400059, India
 Tel: +91 22 4231 3888 Fax: +91 22 4231 3777
 Website: www.rahejqbe.com

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Email: grievancehead@rahejqbe.com

c. **Consumer Affairs Department of IRDAI**

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 making use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at <https://irdai.gov.in/igms1>

- d. If you are not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The contact details of Ombudsman offices are mentioned below:

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office of the Insurance Ombudsman	Areas of Jurisdiction
AHMEDABAD Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD -380001 Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh and Chhattisgarh
BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Deep Building, SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI Insurance Ombudsman	Tamil Nadu, Puducherry Town and Karaikal (which are part of

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Corporate Office: Fulcrum, 501 & 502, A wing, 5th Floor, International Airport Project Road, Sahar, Andheri East, Mumbai – 400059 | Toll Free No.: 1800-102-7723 (9 am to 8 pm, Monday to Saturday) | Website: www.rahejqbe.com
 Email: customercare@rahejqbe.com | Corporate Identity Number: U66030MH2007PLC173129 IRDA Reg. No. 141
 UIN: IRDAN141CPSU0002V01202526

<p>Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	Puducherry)
<p>DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
<p>GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p>HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
<p>JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in</p>	Rajasthan
<p>ERNAKULAM Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p>	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
<p>KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	West Bengal, Sikkim, Andaman & Nicobar Islands.
<p>LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahrach, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Mahrajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli,

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	Ballia, Sidharathnagar.
MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).
NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

List of Ombudsman offices established by the Central Government for redressal of grievance are also available at <https://www.cioins.co.in/Ombudsman>

Address of Insurance Regulatory and Development Authority of India is also mentioned below:

Insurance Regulatory and Development Authority of India

Sy. No 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad 500 032

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