



UIN:IRDAN115RP0011V01200102Marine01

CERTIFICATE OF MARINE INSURANCE

In consideration of the Policyholder named herein paying to the ICICI Lombard General Insurance Company Limited (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder in the proposal including its attachments or otherwise, and the material incorporated therein, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

Policy Issuing Office : Mumbai

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| Policy No. | 2001/295126757/00/000 | Certificate No. | NB_MSI-XL-AS-96403807 |
| Insured Name | Amit MataniT | Certificate Date | 23/06/2023 |
| Policy Period From : | 00:01 hrs 23/06/2023 | To | 23:59 on 21/06/2024 |
| Insured Address | Address1-410203-- | To the order of: | NOBROKER TECHNOLOGIES SOLUTIONS PRIVATE LIMITED |
| BL/AWB/LR/RR No: | xyz123 | BL/AWB/LR/RR Dt : | 03/04/2023 |
| Towards | Intra | Conveyance : | Road |
| Basis of Valuation: | Depreciated Market Value | No. & Kind of Packages | abcd |
| Name of Transporter | abc | Amount Insured | 0 |
| From location | xyz-xyz | To location | xyz-xyz |
| Subject Matter Insured | Household Goods | | |
| Packing | Standard and Customary | | |
| Excess: | 1% of the Total Sum Insured subject to minimum Rs 2,500/- | | |

All Terms, Conditions, Warranties and Exclusions as per Policy Number

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| Claim Reporting at | https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx |
| Premium | As Agreed |
| Policy Terms: | |
| | Claim(if any) is to be intimated within 48 hours of the delivery of the goods. No claim shall be payable if reported after 48 hours. Claims(if any) are to be intimated online |
| | Notwithstanding anything contained to the contrary in Policy it is agreed and understood that the goods transported are packed properly. No claim shall be payable under the policy in-case of inadequacy of packing. |
| | Notwithstanding anything contained to the contrary in the Policy it is agreed and understood that the limit of the insurers' liability in respect of any one accident or series of accidents arising from the same event for each item/package shall not exceed the amount as specified in Packing List or Market Value of affected item/package whichever is less. If the value of item/package exceeds sum insured as mentioned for each item in packing list, the insured will be deemed self-insurer in respect of uninsured amount and condition of average will be applicable at the time of claim settlement |

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| | Notwithstanding anything contained to the contrary in the Policy it is agreed and understood that Electronic and Mechanical Goods (T.V. Refrigerator, Washing Machine, Air Conditioners) having age more than 3 years shall be covered as per ITC-B Terms only |
| | <p>The consignor shall prepare packing list of goods transported consisting of</p> <p>a. List of items/packages b. Sum Insured for each item/packages c. condition of item/s packed.</p> <p>The packing list has to be signed by the consignor and the transporter before commencement of transit. In case packing list along-with sum insured is not prepared as mentioned above, the maximum Sum Insured for each item shall be considered at 5% of total Sum Insured as mentioned in policy certificate or market value of that particular item whichever is less.</p> |
| | The insured has to notify the claim immediately to the insurance company if at the time of delivery/opening of goods, any damage is observed to the goods / packing. The packing and goods have to be kept intact for the inspection of insurers. |
| | Loss or damage caused by electrical or mechanical derangement is excluded under the Policy |
| | The claim shall be processed after deducting Depreciation, Salvage, Under-Insurance and Excess if any |
| | <p>The Depreciation shall be applied as follows:</p> <p>a. Electric or Electronic Items: 25% for each year subject to maximum of 75% b. Other items item : 35% per year subject to maximum of 75%</p> |
| | Warranted that the fragile items/Glass items both new & old are covered as per ITC B + SRCC + Rain water damage only. |
| | All other terms as agreed in the policy schedule of Policy Number - 2001/XXXXXXXX/00/000 for NOBROKER TECHNOLOGIES SOLUTIONS PRIVATE LIMITED. |
| | Inland Transit (Rail/Road/Air) Clause - A (All Risk) 2010, Inland Transit (Rail/Road/Air) Clause - B (Basic Risk) 2010 |
| | JOINT EXCESS LOSS CYBER LOSSES CLAUSE (JX2020007) |
| | Strike Riots Commotion Clause. SRCC Cancellation Clause |
| | Cargo ISM Endorsement |
| | Limitation of Liability (Inland Transit) Clause |
| | Institute Chemical Biological Bio chemical Electromagnetic Weapons and Cyber attack Exclusion Clause 01Nov2002. Institute Radio Active Contamination Exclusion Clause 01Nov2002. |
| | Important Notice Clause |
| | Cargo Termination of Storage in Transit Clause Amended Version (2020) |
| | Cargo Termination of transit Clause (Terrorism) - Clause Amended Version (2020) |
| | Limit per Sending (PSL) - Notwithstanding anything to contrary contained in this contract the limit of the insurer liability in respect of any one accident or series of accidents arising from the same event shall not exceed the amount as specified in the schedule of the policy Shipment values exceeding this limit unless prior notice is given to the company suitable amendments have been made in the policy insured will be self insurer and for partial losses condition of average will be applicable at time of claim |
| | Limit per location (PLL) - Notwithstanding anything to contrary contained in this contract Companys liability in respect of any one accident or series of accidents arising from the same event in any one location shall not exceed the amount as specified in the schedule of the policy This donates accumulation of all shipments at any one place at any one time. If such accumulations do take place exceeding the location limit unless prior notice is given to the company suitable amendments have been made in the policy condition of average will be applicable at time of claim |
| | Institute Replacement clause - In the event of loss or damage to any part or parts of an insured machine caused by a peril covered by the Policy, the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, if incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable. |

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| | Pair and set clause - Where any item insured under this policy consists of articles in a pair or set, the Company's liability shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such articles may have as part of such pair or set and in any event not more than a proportionate part of the insured value of the pair or set. |
| | Sanctions Clause - Sanction Limitation and Exclusion Clause (LMA 3100): No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. 11/08/10 JC2010/014 |
| | CYBER ATTACK EXCLUSION (Replaced by Joint Excess of Loss Cyber Losses Clause JH2020 – 007) |
| | COMMUNICABLE DISEASE EXCLUSION (Cargo) JC2020-011 17 April 2020 |
| | Settlement up to 90% of assessed in case recovery rights are prejudiced (applicable for consignment value above INR 1 lac) |
| | It is warranted that if the weight of the cargo exceeds than Registration Laden weight Licensed Carrying Capacity of the vehicle as mentioned in the Registration Certificate of the vehicle then any loss or damage arising out of such transit is not covered under the above mentioned policy |
| | Warranted that goods are transported / dispatched in closed wagons and or trucks and or bags to be covered with tarpaulin or any other water proof material (bags to be waterproof) to avoid ingress of water. |
| | Warranted any transit from, to or through Sudan, Syria, Myanmar, Cuba, Iraq, Libya, North Korea, Somalia, Chechnya, Bosnia and any of the European Union and/or United States and/or United Nations and/or United Kingdom sanctioned countries are not covered under the policy. |
| | Notwithstanding anything to the contrary as mentioned elsewhere in the policy, War and SRCC risks, indemnifiable under the provisos of Institute War Clauses and Institute Strike Clauses, for shipments from and/or destined to UAE, Bahrain, Iraq, Kuwait, Oman, Qatar and Saudi Arabia are not covered under the policy. |
| | Excluding over-dimensional cargo under the scope of policy. Definition of Over Dimensional Cargo: Any Project Cargo which including packing has dimensions in excess of 12 M length and/or 2.5 M wide and/or 2.5 M high [or US equivalent] and therefore does not fit inside a standard 40 feet container or equivalent road trailer. |
| | Excluding the risks of loss or damage due to chipping, denting, scratching, paint / polish damage, Rusting, Oxidation and Discoloration losses, Electrical, Mechanical, Electronic, Electro-mechanical and Internal derangement unless damage/loss is proximately caused by perils named under ITC (B) Clauses. |
| | Warranted shortage out of sound packing / sealed containers is not covered under the policy. Warranted that unexplained shortages are not covered under the policy. |
| | Warranted mysterious disappearance is not covered under the policy. |
| | Excluding the risks of loss or damage due to adulteration, contamination and deterioration of quality. |
| | Warranted that Project cargo is not covered under the policy. |
| | Duty Not Applicable under the policy. |
| | Warranted that intermediate / intentional storage is not covered under the scope of the policy. |
| | Warranted that no claim will be admitted for loss of contents from packages delivered with seals intact. |
| | No claim for loss /damage will be admitted if proved to be due to incorrect/ambiguous insufficient address on the package or having been unaccepted by the addressee. |
| | The item to be considered as delivered once it is delivered either at the security / other place confirmed by the customer. |
| | Maximum two attempts to be made for delivery and if the losses is intimated post that, no claim to be admissible under the policy. |

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| | Documents Required for claims Self survey limit of INR 50 K (Entire audit trail for records/transaction required) a) Invoice copy b) Lorry Receipt/AWB/RR/B/L c) Photographs of Damaged consignment (Applicable for consignment value above INR 40 K) d) Repair Estimate/ Claims Bill e) Damage Certificate/ COF f) Subrogation for claims above INR 1 lac g) Police Final Report for theft above INR 2 lacs h) Any other document as required by third party surveyor based on situation of claim i) FIR : Online intimation to police (web intimation) to be provided wherever online intimation facility is available. | |
| | All transits where the customer has taken insurance to be declared by the next day in the agreed format to marinedeclaration@icicilombard.com . Or insured to issue certificates for each transit insured before the start of transit and only those transits to be covered where the certificate is issued before the start of transit. | |
| | | |
| Date of Issue | 6/20/2023 | This is a system generated certificate and doesn't require a signature. |
| Place | Mumbai | ICICI Lombard General Insurance Co. Ltd. |
| | | |
| ICICI Lombard House, 414, Veer Savarkar Marg, Prabhadevi, Mumbai - 400025 Website:www.icicilombard.com Toll Free Number: 1800 2666 Email:customersupport@icicilombard.com GSTIN Reg. No: 27AAACI7904G1ZN, HSN/SAC code : 9971 - GENERAL INSURANCE SERVICES | | |
| INSTRUCTIONS FOR SURVEY | | |
| In the event of loss or damage which may involve a claim under this insurance, immediate notice of such loss or damage should be given to and a Survey Report obtained from the Company's representatives at port of discharge or destination or if there be no representative of the Company, the nearest Lloyd's Agent | | |

INLAND TRANSIT (RAIL / ROAD / AIR) CLAUSE - A (2010) (ALL RISKS)

RISKS COVERED

Risks Clause

This insurance covers all risks of loss or damage to the subject-matter insured except as excluded by the provisions of Clauses Nos.2,3,4 & 5 below

EXCLUSIONS

2). General Exclusion Clause

In no case shall this insurance cover

2.1 loss damage or expense attributable to wilful misconduct of the Assured

2.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured

2.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured to withstand the ordinary incidents of the insured transit where such packing or preparation is carried out by the Assured or their employees or prior to the attachment of this insurance (for the purpose of this clause "packing" shall be deemed to include stowage in container, land conveyance or railway wagon and "employees" shall not include independent contractors)

2.4 loss damage or expense proximately caused by delay, even though the delay be caused by a risk insured against

2.5 loss damage or expense caused by inherent vice or nature of the subject-matter insured

2.6 loss damage or expense directly or indirectly caused by or arising from the use any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter

3). Unfitness of Containers / Conveyance Exclusion

In no case shall this insurance cover loss damage or expense arising from

3.1 Unfitness of container or land and/or rail conveyance and/or air conveyance for the safe carriage of the subject matter insured, where loading therein or thereon is carried out Prior to attachment of this insurance or By the Assured or their employees and they are privy to such unfitness at the time of loading

4). War Exclusion Clause

In no case shall this insurance cover loss damage or expense caused by

4.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power

4.2 capture seizure arrest restraint or detainment and the consequences thereof any attempt thereat

4.3 derelict mines bombs or other derelict weapons of war.

5). Strike Exclusion Clause

In no case shall this insurance cover loss damage or expense

5.1 caused by strikers, locked out workmen, or persons taking part in labour disturbances, riots or civil commotions

5.2 resulting from strikes, lock-outs, labour disturbance, riots or civil commotions

5.3 caused by any act/s or terrorism being an act of any person/s acting on behalf of, or in connection with, any organization/s which carries/carry out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted

5.4 caused by any person acting from a political, ideological or religious motive

5.5 caused by the intervention of government authorities (for e.g. Armed & Paramilitary forces, Police force, Fire Brigade, etc.) in connection with curbing and stopping what are excluded vide Clauses 5.1 to 5.4

DURATION

6). Transit Clause

6.1 Subject to clause 7 below, this insurance attaches from the time the subject matter insured is first moved in the warehouse or at the place of storage (at the place named in the contract of insurance) for the purpose of the immediate loading into or onto the carrying vehicle or other conveyance "or from the time the courier collects the subject matter insured and Courier Receipt (s) thereof duly issued" for the commencement of transit and continues during the ordinary course of transit including customary transshipment, if any, And terminates either

6.1.1 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance, or

6.1.2 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or

6.1.3 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit or

6.1.4 in respect of transits by Rail only or Rail and Road, until expiry of 7 days after arrival of the railway wagon at the final destination railway station, or

6.1.5 in respect of transit by Road only until expiry of 7 days after arrival of the vehicle at the destination town named in the policy

6.1.6 in respect of transit by Air only until expiry of 7 days after unloading the subject - matter insured from the aircraft at the final place of discharge.

6.1.7 until delivery to the consignee at destination by the courier or on expiry of 7 days after the date of arrival of the subject matter at the destination town named in the policy.

Whichever shall first occur

N.B. 1. The period of 7 days referred to above shall be reckoned from the midnight of the day of arrival of railway wagon at the destination railway station or vehicle at the destination town named in the policy.

Transit by Rail only shall include incidental transit by Road performed by Railway Authorities to or from Railway out Agency.

6.1.9 Transit by Air shall include incidental transit by road performed by Airport Authorities to or from Airport.

6.2 This insurance shall remain in force (subject to termination as provided for in clauses 6.1.1 to 6.1.4 above) during delay beyond the control of the Assured, any deviation and forced delivery and during any variation of the transit arising out of / from the exercise of a liberty granted to carriers under the contract of affreightment.

CLAIMS

7). Insurable Interest Clause

7.1 in order to recover under this insurance the Assured must have an insurable interest in the subject matter insured at the time of loss.

7.2 Subject to 7.1 above, the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded unless the Assured were aware of the loss and the underwriters were not.

BENEFIT OF INSURANCE

8). Not to Inure Clause

This insurance

8.1 covers the Assured which includes the person claiming indemnity either as the person by or on whose behalf the contract of insurance was effected or as an assignee

8.2 shall not extend to or otherwise benefit the carrier or other bailees.

MINIMISING LOSSES

9). Duty of Assured Clause

It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder

9.1 to take such measures as may be reasonable for the purpose of averting or minimising such loss and

9.2 to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised by lodging a monetary claim against railway / road carriers / bailees within six months from the date of railway / lorry receipt or as prescribed by the relevant statute and the underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.

10). Waiver Clause

Measures taken by the Assured or the underwriters with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

AVOIDANCE OF DELAY

11). Reasonable Despatch Clause

It is a condition of this insurance that the assured shall act with reasonable despatch in all circumstances within their control.

LAW AND PRACTICE

12). Jurisdiction Clause

This insurance is subject to Indian law & practice.

INLAND TRANSIT (RAIL / ROAD) CLAUSE - B (2010)

RISKS COVERED

1. Risks Clause

This insurance covers except as excluded by the provisions of Clauses 2, 3, 4 & 5 below, the risks of physical loss or damage to the insured goods caused by

- a) i) fire or explosion
- ii) Lightning
- iii) Breakage of bridges iv) Earthquake and volcanic eruption
- b) i) collision with or by the carrying vehicle / railway wagon
- ii) Overturning of the carrying vehicle / railway wagon
- iii) Derailment or accidents of like nature to the carrying railway wagon / vehicle

EXCLUSIONS

2. General Exclusion Clause

In no case shall this insurance cover

- 2.1 loss damage or expense attributable to willful misconduct of the Assured
- 2.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured
- 2.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured to withstand the ordinary incidents of the insured transit where such packing or preparation is carried out by the Assured or their employees or prior to the attachment of this insurance (for the purpose of this clause "packing" shall be deemed to include stowage in container, land conveyance or railway wagon and "employees" shall not include independent contractors)
- 2.4 loss damage or expense proximately caused by delay, even though the delay be caused by a risk insured against
- 2.5 loss damage or expense caused by inherent vice or nature of the subject-matter insured
- 2.6 loss damage or expense directly or indirectly caused by or arising from the use any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
- 2.7 deliberate damage to or deliberate destruction of the subject-matter insured or any part thereof by the wrongful act of any person or persons

3. Unfitness of Containers / Conveyance Exclusion

In no case shall this insurance cover loss damage or expense arising from

- 3.1 Unfitness of container or land and/or rail conveyance and/or air conveyance for the safe carriage of the subject matter insured, where loading therein or thereon is carried out Prior to attachment of this insurance or By the Assured or their employees and they are privy to such unfitness at the time of loading

4. War Exclusion Clause

In no case shall this insurance cover loss damage or expense caused by

- 4.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
- 4.2 capture seizure arrest restraint or detainment and the consequences thereof any attempt thereat
- 4.3 derelict mines bombs or other derelict weapons of war.

5. Strike Exclusion Clause

In no case shall this insurance cover loss damage or expense

- 5.1 caused by strikers, locked out workmen, or persons taking part in labour disturbances, riots or civil commotions
- 5.2 resulting from strikes, lock-outs, labour disturbance, riots or civil commotions
- 5.3 caused by any act/s or terrorism being an act of any person/s acting on behalf of, or in connection with, any organization/s which carries/carry out activities directed towards the overthrowing or influencing, by force or violence, of any government whether or not legally constituted
- 5.4 caused by any person acting from a political, ideological or religious motive
- 5.5 caused by the intervention of government authorities (for e.g. Armed & Paramilitary forces, Police force, Fire Brigade, etc.) in connection with curbing and stopping what are excluded vide Clauses 5.1 to 5.4

DURATION

6. Transit Clause

6.1 Subject to clause 7 below, this insurance attaches from the time the subject matter insured is first moved in the warehouse or at the place of storage (at the place named in the contract of insurance) for the purpose of the immediate loading into or onto the carrying vehicle or other conveyance "or from the time the courier collects the subject matter insured and Courier Receipt (s) thereof duly issued" for the commencement of transit and continues during the ordinary course of transit including customary transshipment, if any, And terminates either

6.1.1 on completion of unloading from the carrying vehicle or other conveyance in or at the final warehouse or place of storage at the destination named in the contract of insurance, or

6.1.2 on completion of unloading from the carrying vehicle or other conveyance in or at any other warehouse or place of storage, whether prior to or at the destination named in the contract of insurance, which the Assured or their employees elect to use either for storage other than in the ordinary course of transit or for allocation or distribution, or

6.1.3 when the Assured or their employees elect to use any carrying vehicle or other conveyance or any container for storage other than in the ordinary course of transit or

6.1.4 in respect of transits by Rail only or Rail and Road, until expiry of 7 days after arrival of the railway wagon at the final destination railway station, or

6.1.5 in respect of transit by Road only until expiry of 7 days after arrival of the vehicle at the destination town named in the policy

6.1.6 until delivery to the consignee at destination by the courier or on expiry of 7 days after the date of arrival of the subject matter at the destination town named in the policy.

Whichever shall first occur

N.B. 1. The period of 7 days referred to above shall be reckoned from the midnight of the day of arrival of railway wagon at the destination railway station or vehicle at the destination town named in the policy.

2. Transit by Rail only shall include incidental transit by Road performed by Railway Authorities to or from Railway out Agency.

3. Transit by Air shall include incidental transit by road performed by Airport Authorities to or from Airport.

6.2 This insurance shall remain in force (subject to termination as provided for in clauses 6.1.1 to 6.1.3 above) during delay beyond the control of the Assured, any deviation and forced delivery and during any variation of the transit arising out of / from the exercise of a liberty granted to carriers under the contract of affreightment.

CLAIMS

7. Insurable Interest Clause

7.1 in order to recover under this insurance the Assured must have an insurable interest in the subject matter insured at the time of loss.

7.2 Subject to 7.1 above, the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded unless the Assured were aware of the loss and the underwriters were not.

BENEFIT OF INSURANCE

8. Not to Inure Clause This insurance

8.1 covers the Assured which includes the person claiming indemnity either as the person by or on whose behalf the contract of insurance was effected or as an assignee

8.2 shall not extend to or otherwise benefit the carrier or other bailees.

MINIMISING LOSSES

9. Duty of Assured Clause

It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder

9.1 to take such measures as may be reasonable for the purpose of averting or minimizing such loss and

9.2 to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised by lodging a monetary claim against railway / road carriers / bailees within six months from the date of railway / lorry receipt or as prescribed by the relevant statute and the underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.

10. Waiver Clause Measures taken by the Assured or the underwriters with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

AVOIDANCE OF DELAY

11. Reasonable Dispatch Clause

It is a condition of this insurance that the assured shall act with reasonable dispatch in all circumstances within their control.

LAW AND PRACTICE

12. Jurisdiction Clause

This insurance is subject to Indian law & practice.

GrievanceClause:For resolution of any query or grievance, Insured may contact the respective branch office of the company or may call at 18002666 or may write an e-mail at customersupport@icicilombard.com. In case the insured is not satisfied with the response of the office, insured may contact the Grievance Officer of the company at grievanceofficer@icicilombard.com. In the event of unsatisfactory response from the Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressed of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdaindia.org, or on the website of General Insurance Council: www.generalinsurancecouncil.org.in or on the company's website at www.icicilombard.com.

ICICI Lombard General Insurance Company Limited

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| IRDA Reg. No. 115 | CIN: L67200MH20000PLC129408 | |
| Mailing Address: | Registered Office: | Toll free No. : 1800 2666 |
| ICICI Lombard General Insurance Company Limited, | ICICI Lombard House, 414, Veer Savarkar Marg, | Alternate No.: 86552 22666 (chargeable) |
| Interface Building No.: 16, 601 / 602, 6 th Floor, | Near Siddhi Vinayak Temple, | Email : customersupport@icicilombard.com |
| New Link Road Malad (West), Mumbai - 400 064. | Prabhadevi, Mumbai - 400 025. | Website : www.icicilombard.com |