

UIN : IRDAN113CP0002V02201516

**BAJAJ CYBER
PROTECT PREMIUM -
DIGITAL BUSINESS AND
DATA PROTECTION
INSURANCE**

Notice:

Please read this policy carefully, hereunder the exclusions and duties of the Insured.

This Policy applies only to: (i) a **Claim** first made during the **Period of Insurance** or the **Discovery Period**, if applicable; and (ii) any **Privacy Breach**, **Data Breach** or **Cyber Attack** which is first **Discovered** during the **Period of Insurance** and which are reported to the **Insurer** in accordance with this Policy's provisions.

All covered costs including **Defence Costs** are part of and not in addition to the aggregate **Limit of Liability**.

This insurance is underwritten by Bajaj General Insurance Ltd. located at BajajHouse, Floor, Airport Road, Yerawada, Pune 411006

Bajaj Cyber Protect Premium -Digital Business and Data Protection Insurance

1. Insuring Clauses

In consideration of the payment of the premium the **Insurer** and the **Policyholder** agree as follows:

A) Third Party Liability

1.1 Privacy and Data Breach Cover

- (a) The **Insurer** shall pay to or on behalf of an **Insured** all **Damages** and **Defence Costs** arising from a **Claim** first made against an **Insured**, or an **Outsourced Service Provider** for which the **Insured** is legally liable, during the **Period of Insurance** or the **Discovery Period**, if applicable, by:
 - (i) an **Affected Person** for a **Privacy Breach**; or
 - (ii) a **Client** for a **Data Breach**.
- (b) The **Insurer** shall pay to or on behalf of an **Insured** all **Response Costs** incurred by the **Insured** in responding to any **Privacy Breach** or **Data Breach** first **Discovered** during the **Period of Insurance** or the **Discovery Period**, if applicable.

1.2 Network Security Claims Cover

The **Insurer** shall pay to or on behalf of an **Insured** all **Damages** and **Defence Costs** arising from a **Claim** first made against an **Insured** during the **Period of Insurance** or the **Discovery Period**, if applicable, for a **Security Wrongful Act**.

1.3 Media Liability Claims Cover

The **Insurer** shall pay to or on behalf of an **Insured** all **Damages** and **Defence Costs** arising from a **Claim** first made against the **Insured** during the **Period of Insurance** or the **Discovery Period**, if applicable, for a **Media Wrongful Act**.

1.4 Regulatory Costs and Fines Cover

The **Insurer** shall pay to or on behalf of an **Insured** all **Fines and Penalties** and **Defence Costs** arising from a **Claim** by a **Regulator** first made against an **Insured** during the **Period of Insurance** or the **Discovery Period**, if applicable, which arises out of a **Data Breach** or **Privacy Breach**.

Coverage for **Fines and Penalties** is subject to a sublimit as specified in Item 6.a.of the **Schedule**

1.5 E-Payment / Contractual Penalties

The **Insurer** shall pay to or on behalf of an **Insured** all **Damages, Contractual Penalties** and **Defence Costs** arising from a **Claim** first made against an **Insured** during the **Period of Insurance** or the **Discovery Period**, if applicable, by a **E-Payment Service Provider** alleging a negligent breach of any published Payment Card Industry Data Security Standards that the **Insured** is required to comply with.

This coverage is subject to a sublimit as specified in Item 6.b. of the Schedule.

B) First Party Business Interruption and Crime

1.6 Business Interruption Loss and Restoration Costs Cover

The **Insurer** shall pay to the **Insured** the:

- (a) **Business Interruption Loss** incurred by the **Insured** due to a **Business Interruption** within the **Indemnity Period** as a direct result of the total or partial unavailability of the **Company's Computer System** first **Discovered** during the **Period of Insurance** which is caused by a **Business Interruption Event** and which exceeds the **Waiting Period**; and
- (b) **Restoration Costs** incurred as a direct result of a **Business Interruption Event** first **Discovered** during the **Period of Insurance**.

This coverage is subject to a sublimit as specified in Item 6.c. of the Schedule.

1.7 Hacker Theft Cover

The **Insurer** shall indemnify the **Insured** for its own **IT Theft Loss** sustained as a direct result of **IT-Theft** first **Discovered** during the **Period of Insurance**.

This coverage is subject to a sublimit as specified in Item 6.c. of the Schedule.

1.8 Cyber Extortion Cover

The **Insurer** shall pay to or on behalf of an **Insured** the **Cyber Extortion Loss** that the **Insured** incurs solely and directly as a result of a **Cyber Extortion Threat** first **Discovered** during the **Period of Insurance**.

As a condition for payment under this cover the **Insured** shall:

- (a) keep the terms and conditions of this Cyber Extortion Cover confidential, unless disclosure to law enforcement authorities is required; and
- (b) take all reasonable steps to notify and cooperate with the appropriate law enforcement authorities; and
- (c) take all reasonable steps (including the involvement of a security consultant with the Insurer's prior written consent, to effectively mitigate the **Cyber Extortion Loss**.

This coverage is subject to a sublimit as specified in Item 6.d. of the Schedule.

C) Services

1.9 Crisis Communication Cover

The **Insurer** shall pay to or on behalf of an **Insured Public Relation Expenses** to prevent or reduce the effects of negative publicity which the **Insured** reasonably believes to arise from an event covered under this Policy.

This coverage is subject to a sublimit as specified in Item 6.e. of the Schedule.

1.10 Consultant Services Cover

The **Insurer** shall pay to or on behalf of an **Insured** the **Consultant Costs** incurred by the **Insured**:

- in order to prove the amount and the extent of a covered **Loss** and to investigate the source of such **Loss** and adequate steps to mitigate it.
- In case that the **Insured** on the ground of facts reasonably suspects a **Privacy Breach, Cyber Attack** or **Business Interruption Event**, to investigate if and to what extent such **Privacy Breach, Cyber Attack** or **Business Interruption Event** has taken place, the causes of such event and how it can be mitigated.

This coverage is subject to a sublimit as specified in Item 6.f. of the Schedule.

2. Extensions

2.1 Discovery Period

In the event this Policy is neither renewed, for reasons other than for non-payment of the premium, nor replaced with another Digital Business & Data Protection Insurance (or similar insurance), the **Insured** shall automatically be entitled, without any payment of any additional premium, to a **Discovery Period** of 60 days.

The **Policyholder** shall be entitled to extend the **Discovery Period** as specified in item 11 of the Schedule, subject to the **Policyholder** making a request for such **Discovery Period** in writing not later than 60 days after expiry of the **Period of Insurance** and paying any additional premium required.

2.2 Emergency Costs

Where it is not possible to obtain the **Insurer's** prior written consent, the **Insurer** will retroactively approve the reasonable and necessary **Defence Costs, Response Costs, Restoration Costs** or **Consultant Costs**.

This cover extension is subject to a sublimit as specified in Item 6.g. of the Schedule.

3. Definitions

In this Policy the following words in **bold** and *italics* shall have the following meaning:

- 3.1 **Additional Expenses** means the reasonable and necessary cost incurred by the **Insured** with the **Insurer's** prior written consent, which are over and beyond the normal business expenses to mitigate or minimize the **Business Interruption Loss** or prevent further damage.

The amount of such expenses shall not exceed the amount by which the **Business Interruption Loss** is reduced.

- 3.2 **Affected Person** means any natural person whose personal information has been lawfully collected, maintained or processed by or on behalf of the **Insured**.
- 3.3 **Application** means the written application or proposal for this Policy made by the **Policyholder**, including any document provided by the **Policyholder** or any other **Insured** in connection with such application or proposal.
- 3.4 **Business Interruption** means the necessary and complete interruption or the slowdown in the **Company's** production or service operations. Service operations means activities that are not production and that are performed for clients and for which compensation is received.
- 3.5 **Business Interruption Event** means any of the following events:
- (a) accidental, unintentional or negligent act, error or omission of an employee of the **Company** in the operation or maintenance of the **Company's Computer System** causing a loss, destruction or modification of **Data** or **Computer Programmes**;
 - (b) unexpected technical failure of the **Company's Computer System** which causes a loss, destruction or modification of **Data** or **Computer Programmes** and which are not arising out of, based upon or attributable to a an operational error as described under a) above or a **Cyber Attack**. Technical failure includes failures in power supply, but only if the power supply is under direct operational control of the **Insured**; over and undervoltage and electrostatic build-up and static electricity;
 - (c) **Cyber Attack**,
- provided always that these events occur in **Computer Systems** that are under direct operational control of the **Insured**.
- 3.6 **Business Interruption Loss** means:
- (a) the reduction in net profits which is calculated in accordance with 6.4.; and
 - (b) **Additional Expenses**.
- 3.7 **Claim** means:
- (a) any written demand, suit or proceeding; and
 - (b) for the purposes of Insuring Clause 1.4 only:
 - (i) any official, administrative or regulatory investigation or audit conducted by a **Regulator**; or
 - (ii) any criminal prosecution brought by or at the instigation of a **Regulator**

for any actual or alleged breach of any **Data Protection Legislation**.

A **Claim** shall be deemed to be first made or commenced when any of the **Company's** directors or officers, partners or any member of the **Company's** risk management department,

legal department, IT department or HR department or any senior manager of any other department first becomes aware of it.

- 3.8 **Client** means any third party to whom the **Insured** provides services and/or goods pursuant to a written contract.
- 3.9 **Client Information** means:
- (a) confidential information owned by a **Client** which is in the care, custody or control of an **Insured** in the ordinary course of its business; or
 - (b) information provided by a **Client** to the **Insured** which the **Insured** agrees in writing to treat as confidential.
- 3.10 **Company** means the **Policyholder** and its **Subsidiaries**.
- 3.11 **Company's Computer System** means a **Computer System** the **Company** leases, owns or operates or which is exclusively and securely made available or accessible to the **Company** for the sole purpose of storing and processing the **Company's Data**.
- 3.12 **Computer Programmes** means a collection of instructions that describe a task, or set of tasks, to be carried out by a **Computer System**, including application software, operating systems, firmware and compilers.
- 3.13 **Computer System** means a computer and all input, output, processing, storage, intranets and communication facilities including related communication or open systems networks and extranets which are connected directly or indirectly to such a device, including any information technology to steer or control technical processes, embedded systems, SCADA systems (Supervisory control and data acquisition systems) or other industrial IT.
- 3.14 **Contractual Penalties** means any sum incurred by and enforced against the **Insured** as a penalty pursuant to a written contract.
- 3.15 **Consultant Costs** means the reasonable and necessary fees and expenses incurred by an external **IT Expert**.
- 3.16 **Cyber Attack** means a targeted intrusion into the **Company's Computer System** :
- (a) which results in the transmission of unauthorised **Data** to the **Company's Computer System** or from the **Company's Computer System** to a **Third Party's Computer System** that is designed to modify, alter, damage, destroy, delete, record or transmit information without authorisation, including **Data** that is self-replicating or self-propagating, or is designed to contaminate other **Computer Programmes** or legitimate computer **Data**, consume computer resources or in some fashion usurp the normal operation of a **Computer System**. This shall specifically include any denial of service attack;
 - (b) to obtain **Unauthorised Access or Use** to the **Company's Computer System**.

A targeted intrusion is an intrusion or a series of intrusions specifically directed against the **Company**. A series of intrusions are intrusions using the same weakness of **Computer Systems** or using the same malicious programmes or codes.

3.17 **Cyber Extortion Loss** means:

- (a) reasonable and necessary fees, costs and expenses incurred by or on behalf of the **Insured** with the prior written consent of the **Insurer** directly resulting from a **Cyber Extortion Threat**;
- (b) monies payable by the **Insured** with the prior written consent of the **Insurer** in order to resolve or terminate a **Cyber Extortion Threat**.

3.18 **Cyber Extortion Threat** means a credible and probable threat by an extortionist to cause a **Privacy Breach, Data Breach or Cyber Attack**.

3.19 **Damages** means the following, incurred as a result of a **Claim**:

- (a) any amounts that an **Insured** shall be legally liable to pay to a **Third Party** in respect of judgments or arbitral awards rendered against an **Insured**;
- (b) monies payable by an **Insured** to a **Third Party** pursuant to a settlement agreement negotiated by the **Company** with the prior written approval by the **Insurer**; or
- (c) punitive or exemplary damages where insurable by the law of this Policy and the jurisdiction in which the payment is to be made.

Damages shall not include:

- (d) the loss, offset or return of fees, commissions, royalties, bonuses or profits by the **Insured** or the costs to reperform any services;
- (e) the costs to comply with any order for, grant of or agreement to provide injunctive or other non-monetary relief;
- (f) the costs to design, upgrade, maintain, or improve a **Computer System** or **Computer Programme**, including correcting any deficiencies or problems;
- (g) taxes, fines or contractual penalties, unless covered under 1.4 and 1.5.

3.20 **Data** means any electronic data of a form readily usable by a **Computer Programme**.

3.21 **Data Breach** means:

- (a) the accidental or negligent disclosure by the **Insured** or the **Outsourced Service Provider**, of **Client Information**; or
- (b) the unauthorised access or use of **Client Information** stored in the **Company's Computer System**.

3.22 **Data Protection Legislation** means any law or regulation regulating the processing of personal information, including the Indian Information Technology Act, 2000 and Information

Technology (Reasonable security practices and procedures and sensitive personal data or information)
Rules, 2011 or any amendments or modifications thereof, from time to time.

- 3.23 **Defence Costs** means reasonable and necessary legal fees, costs and expenses incurred by or on behalf of the **Insured**, with the prior written consent of the **Insurer**, in relation to the investigation, response, defence, appeal or settlement of a **Claim**, including the costs of attachment or similar bonds provided the **Insurer** shall have no obligation to furnish such bonds.

Defence Costs shall not include any internal costs of the **Insured** (e.g. wages, salaries or other remuneration) or any amount paid by the **Insurer** or any other insurer pursuant to any policy or policies of insurance, other than this Policy, under which there is a duty to defend.

- 3.24 **Discovered or Discovery** means the first manifestation of the **Insured's** directors and officers, partners or any member of the **Company's** risk management department, legal department, IT department or HR department, or any senior manager of any other department, becoming aware of an event under insuring clauses 1.1 (b), 1.6, 1.7 or 1.8 or reasonably suspecting that such event has occurred, and which would cause this person to reasonably assume that a **Loss** covered under insuring clauses 1.1 (b), 1.6, 1.7 or 1.8 has been or is likely to be incurred, even though the exact amount or detail of the **Loss** may not be known at that time.
- 3.25 **Discovery Period** means the period commencing immediately after the expiry of the **Period of Insurance**, during which written notice may be given to the **Insurer** of a **Claim** arising from a **Wrongful Act, Data Breach or Privacy Breach** that occurred prior to the expiry date of the **Period of Insurance** and only where **Loss** arising from such **Claim, Privacy Breach, Data Breach** is not partially nor wholly covered by any other insurance policy in force after the expiry date of the Policy.
- 3.26 **E-Payment Service Provider** means one of the following service providers: American Express, Mastercard, Visa, Maestro Card or any other similar service provider authorised by the competent payment services authority.
- 3.27 **Fines and Penalties** means all monetary fines and penalties that are insurable by the law applicable to this Policy and the jurisdiction in which the payment is to be made, which the **Insured** is legally obligated to pay following the conclusion of a **Claim** by a **Regulator**.
- 3.28 **Funds** mean any cash, money, currency owned by the **Company** or held by a financial institution in an electronic form on behalf of the **Company**.
- 3.29 **Governmental Acts** means any expropriation, nationalisation, confiscation, requisition, seizure or any other act by or under order of any governmental, *de facto* or public local authority.
- 3.30 **Period of Insurance** means the period as set forth in Item 4 of the Schedule.
- 3.31 **Insured** means the **Company** and the **Insured Persons**.

- 3.32 **Insured Persons** means the **Company's** employees and any person who was, is, or during the **Period of Insurance**, becomes a director or officer of the **Company**.
- 3.33 **Insurer** means Bajaj General Insurance Limited
- 3.34 **Indemnity Period** means the period which starts when the **Business Interruption** first occurs and ends either
- (a) when the **Business Interruption** has ended; or
 - (b) after 180 days, whichever is the lesser.
- 3.35 **IT Expert** means one of the experts named in Item 14 of the Schedule or any other IT expert appointed by the **Insured** with the prior written consent of the **Insurer**.
- 3.36 **IT-Theft** means any **Third Party's** targeted intrusion into the **Company's Computer System** which results in fraudulent and unauthorised deletion or alteration of **Data** contained in the **Company's Computer System**.
- 3.37 **IT Theft Loss** means **Funds** wrongfully or erroneously paid by the **Insured** as a direct result of an **IT Theft**.
- 3.38 **Limit of Liability** means the amount specified as such in Item 5 of the Schedule.
- 3.39 **Loss** means:
- (a) **Damages**;
 - (b) **Defence Costs**;
 - (c) **Response Costs**;
 - (d) **Fines and Penalties** covered under 1.4;
 - (e) **Contractual Penalties** covered under 1.5;
 - (f) **Restoration Costs**;
 - (g) **Cyber Extortion Loss**;
 - (h) **Business Interruption Loss**;
 - (i) **IT Theft Loss**;
 - (j) **Public Relation Expenses**;
 - (k) **Consultant Costs**
- or any other amount the **Insurer** is liable to pay under the terms and conditions of this Policy.

3.40 **Media Wrongful Act** means, in the context of the **Insured's** publication or broadcasting of any digital media content, any actual or alleged:

- (a) defamation, unintentional infringement of any intellectual property, misappropriation or theft of ideas or information or improper deep-linking or framing;
- (b) invasion, infringement or interference with an individual's rights of privacy or publicity, disclosure of private facts and commercial appropriation of name, persona or likeness;
- (c) unfair competition, but only if alleged in conjunction with any of the acts listed in (a) or (b) above; or
- (d) negligence by the **Insured** with respect to any digital media content.

3.41 **Merger or Acquisition** means:

- (a) the merger of the **Policyholder** with, or consolidation into, another entity; or
- (b) the sale of all or the majority of the **Policyholder's** assets to another entity; or
- (c) the acquisition by any natural person or entity acting alone or in concert of securities or voting rights which results in ownership or control by the natural person or entity of more than 50% of the outstanding securities representing the present right to vote for the election of the board of directors of the **Policyholder**.

3.42 **Outsourced Service Provider** means any **Third Party** who stores or processes **Affected Person's** personal data or **Client Information** pursuant to a written contract and for which the **Insured** is legally liable, but only where such personal data or **Client Information** is stored or processed on an exclusive cloud or system built, designed or established for the sole purpose of storing and processing such personal data or **Client Information** solely for the **Company**.

3.43 **Policyholder** means the entity specified as such in Item 2 of the Schedule.

3.44 **Pollution** means the discharge, dispersal, seepage, migration, release or escape of:

- a) any solid, liquid, gaseous, biological or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, radiation and waste. Waste includes materials to be recycled, reconditioned or reclaimed;
- b) electromagnetic energy, radiation or fields;
- c) nuclear or other radiation.

3.45 **Privacy Breach** means:

- (a) any unauthorised disclosure by the **Insured** or by the **Outsourced Service Provider** of any **Affected Person's** personal data; or
- (b) any unauthorised access or use of an **Affected Person's** personal data stored in the **Company's Computer System**;

in actual or alleged breach of any **Data Protection Legislation**.

- 3.46 **Public Relations Consultant** means one of the consultants named in Item 13 of the Schedule or any other crisis communications consultant appointed by the **Insured** with the prior written consent of the **Insurer**.
- 3.47 **Public Relation Expenses** means the reasonable and necessary costs incurred by the **Insured**, with the prior written consent of the **Insurer**, in retaining a **Public Relations Consultant**.
- 3.48 **Regulator** means any official or public body with responsibility to enforce **Data Protection Legislation** or Authority empowered to adjudicate the disputes/complaints, including but not limited to any Controller of Certifying Authorities, Deputy Controller of Certifying Authorities, Assistant Controller of Certifying Authorities, adjudicating officer, Cyber Appellate Tribunal, appointed or constituted under the Indian Information Technology Act, 2000 read with Information Technology (Reasonable security practices and procedures and sensitive personal data or information) Rules, 2011, or such other Regulator/adjudicating authority as may be designated/appointed, from time to time.
- 3.49 **Related Events** means all **Loss** or **Claims** which arise out of, are based upon or attributable to or connected in any way to the same originating cause or source.
- 3.50 **Response Costs** mean the reasonable and necessary fees and expenses of an external expert incurred by the **Insured**, with the prior consent of the **Insurer**, directly arising out of any actual, alleged or suspected **Privacy Breach** or **Data Breach** in:
- (a) analysing the **Company's Computer System** in order to ascertain whether a **Privacy Breach** or **Data Breach** has occurred, the cause and extent of such **Privacy Breach** or **Data Breach** and how it can be mitigated;
 - (b) identifying and preserving relevant **Data** on the **Company's Computer System**;
 - (c) advising the **Insured** on its legal and regulatory duties to report such **Privacy Breach** or **Data Breach** to any relevant **Affected Person, Client** or **Regulator**;
 - (d) making notifications of such **Privacy Breach** or **Data Breach** to any relevant **Affected Person, Client** or **Regulator** according to legal and regulatory duties;
 - (e) determining the extent of any relevant indemnification obligations contained in any written contract between the **Insured** and any third party service provider;
 - (f) establishing and procuring for the relevant **Affected Persons** and **Clients**:
 - (i) new account numbers;

- (ii) credit monitoring services for a period of up to six months following the date of such **Privacy Breach** or **Data Breach**;
 - (g) complying with any other legal requirement owed by the **Insured** to the relevant **Affected Persons**.

3.51 **Restoration Costs** means the reasonable and necessary costs of an **IT Expert** incurred by the **Insured** as a direct result of any **Business Interruption Event** which is first **Discovered** during the **Period of Insurance** to:

 - (a) restore the **Company's Computer System** to the same level of functionality which existed immediately prior to such **Business Interruption Event**; and/or
 - (b) to technically restore, retrieve or reinstall **Data** or **Computer Programmes**, including the cost of purchasing a software licence necessary to reproduce such **Data** or **Computer Programmes**.

Restoration Costs shall not include:

 - (a) the costs to comply with any order for, grant of or agreement to provide injunctive or other non-monetary relief;
 - (b) legal costs or legal expenses of any type;
 - (c) cost that the Insured would have incurred anyway without the **Business Interruption Event**;
 - (d) cost for the correction of manually incorrect input of **Data**;
 - (e) the costs to design, upgrade, maintain, or improve the **Company's Computer System** or **Computer Programme**;
 - (f) the **Insured's** own internal costs (e.g. labour costs, overheads, etc) unless the **Insurer** provides its prior written consent to the incurring of such costs;
 - (g) the costs to restore **Data** or **Computer Programmes** which were solely stored in the random access memory.

3.52 **Retention** means the amount specified as such in Item 7 of the Schedule.

3.53 **Security Wrongful Act** means any actual or alleged act, error or omission of the **Insured** as a result of which a **Cyber Attack** occurred.

3.54 **Subsidiary** means any entity that during the time of the **Period of Insurance** the **Policyholder** either directly or indirectly:

 - (a) controls the composition of the board of directors;
 - (b) holds more than 50% of the voting shares; or
 - (c) holds more than 50% of the issued share capital.

Cover for any **Subsidiary** shall only apply to **Loss** which results directly or indirectly from any **Data Breach**, **Privacy Breach**, **Wrongful Acts** or **Cyber Attacks** which took place, and are **Discovered**, while such entity is a **Subsidiary** of the **Policyholder**.

3.55 **Third-Party** means any natural or legal person except the **Insured**.

3.56 **Trade Secret** means the information, including a formula, compilation, pattern, programme, device, method, process or technique that derives independent economic value, actual or potential, from not being generally known and not readily ascertainable through proper means by another person who can obtain economic advantage from its disclosure or use.

3.57 **Terrorism** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group of persons, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when the effect is to intimidate or coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

Terrorism shall also include any act which is verified or recognised by the Government of India or any competent Indian Law enforcement Authorities, as an act of terrorism.

3.58 **Unauthorised Access or Use** means the improper access or use of the **Company's Computer System** by an unauthorised person or an authorised person acting in an unauthorised manner.

3.59 **Waiting Period** means the period of hours as specified in Item 15 of the Schedule starting once the unavailability of the **Company's Computer System** has begun.

3.60 **War** means war, any invasion, act of foreign enemy, hostile operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, riot or civil commotion assuming the proportion of or amounting to a popular uprising, military or usurped power or martial law.

3.61 **Wrongful Act** means any **Security Wrongful Act** and/or **Media Wrongful Act**.

4. Exclusions

A) General Exclusions:

No coverage will be available under this Policy with respect to any **Loss** arising out of, based upon or attributable to:

4.1 Dishonest or Improper Conduct

any:

- (a) deliberate, criminal, fraudulent, dishonest or malicious act or omission; or
- (b) intentional or knowing violation of any duty, obligation, contract, law or regulation; or

(c) intentional causing of a **Business Interruption Loss**

by the **Company's** Chief Executive Officer, Chief Financial Officer, Chief Risk Officer, General Counsel, Head of IT department, Head of HR department, Data Protection Officer and Chief Compliance Officer or any **Insured Person** in a functionally equivalent position.

Provided, however, the **Insurer** shall advance **Defence Costs** until there is

- a) a final decision of a court, arbitration panel or **Regulator**, or
- b) a written admission

which establishes such behaviour. Following such finding the **Insurer** shall be entitled to repayment of any amount paid to or on behalf of the **Insured** under this Policy.

4.2 Bodily Injury and Property Damage

any actual or alleged bodily injury, sickness, mental anguish or emotional distress or disturbance, disease or death of any person howsoever caused or damage to or destruction of any tangible property, including loss of use thereof. **Data** and **Computer Programmes** are not considered tangible property.

However, this exclusion shall not apply to **Claims** to the extent that they:

- (a) are in respect of mental anguish or emotional distress or disturbance of an **Affected Person** resulting from a **Privacy Breach** or **Media Wrongful Act**; or
- (b) result from a loss or theft of elements of the **Company's Computer Systems**.

4.3 Contractual Liability

any liability under any contract, agreement, guarantee or warranty assumed or accepted by an **Insured** except to the extent that:

- (a) such liability would have attached to an **Insured** in the absence of such contract, agreement, guarantee or warranty; or
- (b) coverage is afforded under Insuring Clause 1.5.

4.4 Prior claims and Circumstances

any **Claim, Data Breach, Privacy Breach, Cyber Extortion Threat** or **Wrongful Act** or any fact, event or circumstance which is likely to give rise to a **Claim, Data Breach, Privacy Breach, Cyber Extortion Threat** or **Wrongful Act**

- (a) notified to any prior insurance policy; or
- (b) which the **Insured** was aware of prior to the **Period of Insurance**.

4.5 Trade Secrets and Intellectual Property

any actual or alleged plagiarism or infringement of any **Trade Secrets**, patents, trademarks, trade names, copyrights, licenses or any other form of intellectual property. However, this exclusion shall not apply to coverage afforded under Insuring Clause 1.3.

4.6 War, Terrorism and Governmental Acts

War, Terrorism, looting and **Governmental Acts**.

4.7 Trading

any losses or liabilities connected with any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal funds, currencies, foreign exchange, and the like.

4.8 Pollution

any **Pollution**.

4.9 Natural Perils

any:

- (a) electromagnetic fields or radiations
- (b) earthquakes

4.10 Unsolicited Communication

any distribution of unsolicited correspondence or communications (whether in physical or electronic form), wire tapping, audio or video recordings or telephone marketing.

4.11 Unauthorised Collection of Data

any unlawful or unauthorised collection of personal data or **Client Information**. Provided, however, that such exclusion shall not apply where such personal data or **Client Information** is collected by any of the **Company's** employees without the knowledge or approval of any of the **Company's** directors or officers.

4.12 Licensing Fees

any actual or alleged licensing fee or royalty payment including, but not limited to, any obligation to pay such fees or royalty payments.

4.13 Antitrust

any actual or alleged antitrust violation, restraints of trade or unfair competition. However, this exclusion shall not apply to cover afforded under Insuring Clause 1.3.

4.14 Wear and Tear, Design Failure and Untested Programs

any:

- (a) ordinary wear and tear or gradual deterioration of the **Company's Computer System**;
- (b) failure in design, architecture or configuration of the **Company's Computer System** including failures in capacity design;

- (c) changes of IT systems, including the testing thereof.
Any incident that occurs within 24 hours of this change, shall be assumed to be attributable to this; or
- (d) **Computer Programmes** that are not ready for operation or have not been successfully tested or which the **Insured** is not authorised to use.

4.15 Securities Claims

any actual or alleged violation of any statutory or common laws, rules or regulations regulating securities, the purchase or sale or offer or solicitation of an offer to purchase or sell securities, issuance or any registration relating to securities, including but not limited to the UK Financial Services and Markets Act 2000, the United States Securities Act of 1933 and the United States Securities Exchange Act of 1934 (or any amendments thereof).

4.16 Inadequate Description and Financial Communications - applicable to Insuring Clause 1.3 only

any:

- (a) actual or alleged inadequate, inaccurate or incomplete description of the price of goods, products, services and cost guarantees, cost representations, cost estimates and the authenticity of any goods, products or services or the failure of any goods, products or services to confirm with any representation regarding their quality or performance;
- (b) actual or alleged errors in financial data or information disseminated or publicised by the **Company**;
- (c) gambling, lottery, contest, promotional game or other games of chance; or
- (d) any pornographic content.

B) Exclusions applicable to Insuring Clause 1.6. (Business Interruption Loss and Restoration Costs) only

Only with respect to Insuring clause 1.6 no coverage will be available under this Policy with respect to any **Loss** arising out of, based upon or attributable to:

4.17 Network Interruption

any interruption or disturbance of electricity, internet, cable, satellite, telecommunication or other infrastructure, including disturbance of services provided by the service provider that hosts the **Insured's** website, blackouts and brownouts. Providing, however, that this exclusion shall only apply to such interruptions and disturbances that are outside of the **Insured's** control.

4.18 Scheduled interruption, maintenance

any scheduled interruption or any maintenance of the **Company's Computer System**.

4.19 Insufficient Capital

any increase in **Business Interruption Loss** as a result of the **Insured's** inability to provide sufficient capital to restore the **Company's Computer System** or to recover **Data**.

5. Duties of the Insured

5.1 Reasonable Precautions

It is a condition precedent to coverage hereunder that the **Insured** shall take all reasonable measures (taking into account the size and complexity of the **Insured** and resources available) to safeguard the **Company's Computer System** and prevent the occurrence and to minimize the impact of any **Cyber Attack** or **Business Interruption Event**.

6. In the event of a Loss

6.1 Notification

It is a condition precedent to coverage hereunder that:

- (a) upon **Discovery**, the **Insured** shall give written notice thereof to the **Insurer** as soon as reasonably practicable, but in any event not later than 30 days after the end of the **Period of Insurance**;
- (b) upon receipt of any **Claim**, the **Insured** shall give written notice thereof to the **Insurer** as soon as reasonably practicable, but in any event not later than 30 days after the end of the **Period of Insurance** or **Discovery Period**, if applicable; and
- (c) if, during the **Period of Insurance**, the **Insured** becomes aware of any fact, event or circumstance which is likely to give rise to a **Claim** then the **Insured** shall give written notice thereof to the **Insurer** as soon as reasonably practicable and, in any event, during the **Period of Insurance**.

All notifications and all communications under this Policy must be in writing to the address set forth in item 12 of the Schedule.

6.2 Defence

For the purposes of insuring clauses 1.1 (a), 1.2, 1.3 and 1.4 it shall be the duty of the **Insured** to defend **Claims** and arrange for representation at any hearing or investigation. The **Insurer** shall have the right to effectively associate with the **Insured** in respect of the conduct and management of any **Claim** to which this Policy may apply, and may, at the **Insurer's** option, elect to assume conduct of the **Insured's** defence of any such **Claim**.

6.3 Cooperation

It is a condition precedent to coverage hereunder that the **Insured**:

- (a) takes all reasonable steps to reduce or minimise **Loss**;
- (b) in connection with the coverage afforded under Insuring Clauses 1.6, 1.7 and 1.8, submits to the **Insurer** (at its own cost) a written, detailed proof of **Loss** which provides an explanation of the circumstances and a detailed calculation of such **Loss**;
- (c) provides to the **Insurer** all such cooperation and assistance as the **Insurer** may request in connection with such **Loss**; and

- (d) shall not admit liability, make any payments, assume any obligations, enter into any settlement or accept any judgement or award without the **Insurers** prior written consent.

6.4 Calculation of **Business Interruption Loss**

Business Interruption Loss shall comprise of:

- a) the amount that the **Company's** net operating profit (excluding profits out of capital and investment gains and before tax) during the **Indemnity Period** falls back behind the projected **Company's** net operating profit for that period as a direct result of the total or partial unavailability of the **Company's Computer System**. For the purpose of projecting the net operating profit during the **Indemnity Period** which would have been earned if the **Business Interruption** had not occurred, the **Company's** revenues during the 36 months prior to the unavailability will be taken into consideration as well as all relevant trends and business developments that would have affected the **Company's** net operating profit without the unavailability of the **Company's Computer System**; and
- b) fixed charges and other operating expenses but only to the extent that such expenses must continue during the **Indemnity Period** and to the extent that these expenses are not covered by the **Company's** revenues as a direct result of the total or partial unavailability of the **Company's Computer System**.

In calculating the **Business Interruption Loss** and to come to a result that shall represent as nearly as may be reasonable practicable the results which but for the unavailability of the **Company's Computer System** would have been obtained during the **Indemnity Period**, any related benefits shall be calculated against the **Business Interruption Loss** including but not limited to:

- Any alternative methods used by the **Company** to maintain its revenue stream,
- any additional profits at another location of the **Company** or at a later time, but not later than 6 months after the unavailability of the **Company's Computer System** that are caused by the same impairment (shift of profits) shall be calculated against the **Business Interruption Loss** or
- any sums saved during the **Indemnity Period** in respect of any variable charges and expenses of the **Company** which may cease or be reduced as a consequence of the unavailability of the **Company's Computer System**

Business Interruption Loss shall not include:

- loss resulting from suspension, cancellation or lapse of any lease, contract, license or orders by the **Company**,
- fines and damages for breach of contract or for late or noncompletion of orders,
- penalties of any nature.

6.5 Other currency

In the event that a **Loss** is suffered in a currency other than the currency stated in the Schedule, the rate of exchange applicable thereto for the purposes of determining the valuation of **Loss** shall be the closing average rate on the date of the **Discovery** (or if **Discovered** during a weekend or national holiday, on the next business day thereafter).

6.6 Subrogation and Recoveries

The **Insurer** shall be subrogated to all of the **Insured's** rights of recovery to the extent of all payments of **Loss** by the **Insurer** or all other amounts which cover is provided under this Policy. The **Insured** shall do everything necessary to secure any rights, including the execution of any documents necessary to enable the **Insurer** effectively to bring suit in the name of the **Insured**

whether such acts become necessary before or after payment by the **Insurer**.

Recoveries whether being subject to a subrogation or not, with respect to any **Loss** or all other amounts which cover is provided under this Policy, shall be distributed as follows:

- (a) first, to reimburse the costs and expenses actually incurred in making the recovery;
- (b) second, to the **Insurer** for the amount paid to the **Insured** for any covered **Loss**;
- (c) third, to the **Insured** for the amount of **Loss** otherwise covered but in excess of the Policy **Limit of Liability** less any applicable **Retention**;
- (d) fourth, to the **Insured** for any applicable **Retention**; and
- (e) fifth, to the **Insured** for **Loss** specifically excluded by this Policy.

Recovery by the **Insurer** from reinsurance shall not be deemed a recovery hereunder.

7. Limit of Liability and Retention

7.1 Limit of Liability

The **Insurer's** liability to pay or indemnify under this contract for each and every **Loss** and for all **Loss** in the aggregate shall not exceed the **Limit of Liability**.

Each sublimit of liability specified in the Schedule is the maximum the **Insurer** shall pay for the cover to which it applies and is part of the **Limit of Liability**.

7.2 Retention

The **Insurer** shall only be liable to pay or indemnify under this contract for each and every **Loss** and all **Loss** arising from a **Related Event** that is in excess of any applicable **Retention**.

In the event **Loss** arising from a **Related Event** is covered under more than one insuring clause then only one **Retention** shall apply, being the highest **Retention** applicable to one of the relevant insuring clauses.

7.3 Loss attributable to a Related Event

All **Related Events** shall constitute one single **Claim** or **Loss** and shall be all deemed to be first made or **Discovered** when the earliest of any one of such **Claims** or **Loss** was first made (in accordance with definition 3.7) or **Discovered** in accordance with definition 3.24).

8. Changes in risk

8.1 New Subsidiaries

If during the **Period of Insurance** any **Company** creates or acquires a new **Subsidiary**, it shall automatically be covered under this Policy provided that:

- (a) the **Subsidiary** created or acquired does not have a turnover exceeding 10% of the consolidated net turnover of the **Policyholder** at the time of inception of the Policy;
- (b) the **Subsidiary** is not a Financial Institution, telecommunication company, IT service provider or derives more than 50% of its turnover from online sales; and

- (c) the **Subsidiary** is not domiciled in the United States of America or its territories or possessions and derives not more than 50% of its turnover from activities in the United States of America or its territories or possessions.

8.2 Past Subsidiaries

If an entity ceases to be a **Subsidiary** under this Policy during the **Period of Insurance**, then no coverage shall be afforded under this Policy for any **Loss** or **Claim** made against such **Subsidiary** after the date it ceased to be a **Subsidiary**.

8.3 Merger or Acquisition

If during the **Period of Insurance** a **Merger or Acquisition** occurs, the **Insurer** shall only be liable to make any payment under this Policy in relation to any **Loss** or **Claim**, based upon or attributable to any **Data Breach, Privacy Breach, Cyber Extortion Threat** or **Wrongful Act** covered hereunder which occurred prior to the date on which the **Merger or Acquisition** is legally effective in the jurisdiction in which it occurs.

The **Policyholder** shall give the **Insurer** written notice of the **Merger or Acquisition** as soon as practicable after the **Policyholder** first becomes aware of the **Merger or Acquisition**.

8.4 Receivership, liquidation

If a receiver, liquidator, administrator or equivalent under the laws of any jurisdiction is appointed to any **Insured** during the **Period of Insurance**, the **Insurer** shall only be liable to make any payment under this Policy in relation to any **Loss** based upon or attributable to any **Data Breach, Privacy Breach, Cyber Extortion Threat** or **Wrongful Act** covered hereunder which occurred prior to the effective date of such appointment.

9. General Provisions

9.1 Policy administration

The **Policyholder** shall act on behalf of itself and each and every **Insured** with respect to:

- (a) negotiating the terms and conditions of and binding cover;
- (b) the exercise of all rights of **Insureds** under this Policy;
- (c) all notices;
- (d) premiums;
- (e) endorsements and amendments to this Policy;
- (f) dispute resolution; and
- (g) receipt of all amounts payable to any **Insured** by the **Insurer** under this Policy.

The payment of any **Loss** and or any other amounts payable under this Policy to the **Policyholder** shall fully release the **Insurer** with respect to such **Loss** and all other amounts.

9.2 Period of Insurance

This Policy is in force for the **Period of Insurance** set forth in Item 4 of the Schedule.

9.3 Cancellation

This policy may be cancelled by or on behalf of the *Insurer* by giving the *Policyholder* at least 15 days written notice and in such event the *Insurer* shall refund to the *Insured* a pro-rata premium for the unexpired *Policy Period*. For the avoidance of doubt, the *Insurer* shall remain liable for any *Claim* which was made prior to the date upon which this insurance is cancelled.

This policy may be cancelled by the *Policyholder* at any time by giving at least 7 days written notice to the *Insurer*. The *Insurer* will refund premium according to the *Insurer's* Short Period Rates set out below:

Table of Short Period Rates	
Period of Risk	Amount of Premium to be Retained by the Insurer
Up to 1 month	1/8th of the Annual Premium.
1 month and above, up to 2 months	2/8th of the Annual Premium.
2 months and above, up to 3 months	3/8th of the Annual Premium.
3 months and above, up to 4 months	4/8th of the Annual Premium.
4 months and above, up to 5 months	5/8th of the Annual Premium.
5 months and above, up to 6 months	6/8th of the Annual Premium.
6 months and above, up to 7 months	7/8th of the Annual premium.
7 months and above	Full Annual Premium.

No refund of premium shall be due if the *Insured* has made a *Claim* under this policy.

9.4 The Application

The *Insurer* has relied on the statements and particulars in the **Application** which shall form the basis of this Policy and are considered as being incorporated therein.

9.5 Other insurance / indemnification

Unless otherwise required by law, cover under this Policy is provided only as excess over and as difference in condition cover to any self-insurance or other applicable insurance, unless such other insurance is written only as specific excess insurance over the **Limit of Liability**. The difference in condition cover shall include where and to the extent that the other applicable insurance does not pay due to an applicable retention or deductible.

9.6 Plurals, headings and titles

The descriptions in the headings and titles of this Policy are solely for reference and convenience and do not lend any meaning to this contract. Words and expressions in the singular shall include the plural and vice versa. In this Policy, words in **bold** and *italic* have special meaning and are defined. Words that are not specifically defined in this Policy have the meaning normally attributed to them.

9.7 Fraudulent notifications

If the **Insured** shall give notice of any **Loss** knowing the same to be false or fraudulent, as regards amount or otherwise, such **Loss** shall be excluded from the Policy and the **Insurer** reserves the right to avoid this Policy in its entirety and in such case all **Loss** shall be forfeited.

9.8 No Third Party Rights

Notwithstanding what is stated in any Law, this Policy is not intended to confer any rights or benefits on and or enforceable by any Third-Party other than an Insured and accordingly no Third Party shall acquire any rights in relation to or under this Policy nor can enforce any benefits or claim under term of this contract against the Insurer.

9.9 Assignment

The **Insured** shall not be entitled to assign this Policy nor any interest or right under the Policy without the **Insurer's** written consent.

9.10 Sanctions/Embargoes

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any loss or claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such loss or claim or provision of such benefit would expose that 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 States of America and/or any other applicable national economic or trade sanction law or regulations.

9.11 Territorial scope

Where legally permissible by the law of this Policy and the jurisdiction in which the payment is to be made and subject to all terms and conditions of this Policy, this Policy shall apply to any **Loss** incurred or **Claims** made anywhere in the world, unless otherwise stated in item 8 of the Schedule.

9.12 Governing law

Any interpretation of this Policy relating to its construction, validity or operation shall be made exclusively in accordance with the laws of the Republic of India.

9.13 Jurisdiction

This Policy is subject to the exclusive jurisdiction of the Courts of India.

9.14. **Dispute Resolution**

(Applicable only in cases where this Policy is issued under Commercial Lines of Business)
 "The Insurer and Insured 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 :

1. Wherever this Policy is issued under retail lines of business, Arbitration clause shall not be applicable.
2. 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 and no arbitration terms have been annexed to the Policy Schedule/Policy.

9.15. **Grievance Redressal Procedure**

Bajaj General Insurance has always been known as a forward looking customer centric organization. We take immense pride in the spirit of service and the culture of keeping customer first in our scheme of things. In order to provide you with top-notch service on all fronts, we have provided you with multiple platforms via which you can always reach one of our representatives.

Level 1 In case you have any concern, you may please reach out to our Customer Experience Team through any of the following options: • Our Website @ https://bajajgeneralinsurance.com/Corp/aboutus/general-insurance-customer-service.jsp • Call us on our Toll free no 1800 209 5858 • Mail us on careforyou@bajajgeneral.com • Write to Bajaj General Insurance Limited, Bajaj Insurance House, Airport Road, Yerwada Pune- 411006
Level 2 In case you are not satisfied with the response given to you by our team, you may write to our Grievance Redressal Officer Mr. Jerome Vincent at ggro@bajajgeneral.com
Level 3 If in case, your grievance is not resolved and you wish to talk to our care specialist, please Give a missed on +91 80809 45060 OR SMS <WORRY> To 575758 and our care specialist will call you back
If you are still not satisfied with the solutions provided, write to Mr. Ankit Goenka, Head of Customer experience directly at head. customerservice@bajajgeneral.com
Grievance Redressal Cell for Senior Citizens Bajaj General introduces a dedicated team for all the senior citizens, so no more wait time, no more standing in long queue. Senior citizens can now contact us on 1800-103-2529 or write to us at seniorcitizen@bajajgeneral.com

In case your complaint is not fully addressed by the insurer, You may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI or call 155255 . Through IGMS you can register your complain online and track its status. For registration please visit IRDAI website www.irda.gov.in.
 If the issue still remains unresolved, You may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES	
Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. 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, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
DELHI - Insurance Ombudsman 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@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.

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	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
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	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM - Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA - Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW - Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar..
MUMBAI - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 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.: 020-41312555 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>”

Note: Address and contact number of Governing Body of Insurance Council:

Council for Insurance Ombudsmen, 3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W), Mumbai - 400 054.

E-mail: inscoun@cioins.co.in, **Tel:** 022 -69038800/69038812, **Website:** <https://www.cioins.co.in>