BAJAJ GENERAL GROUP CYBER SAFE INSURANCE POLICY

Bajaj General Insurance Limited

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

This Policy applies only to:
(i) Claim first made during the Period of Insurance or the Discovery Period, if applicable; and
(ii) Insuring Clauses viz.

- 1.1 Identity Theft Cover
- 1.2 Social Media Cover
- 1.3 Cyber Stalking
- 1.4 IT Theft Loss Cover
- 1.5 Malware Cover
- 1.6 Phishing Cover
- 1.7 E-mail Spoofing
- 1.8 Media Liability Claims Cover
- 1.9 Cyber Extortion Cover
- 1.10 Privacy Breach and Data Breach by Third Party

which is first Discovered during the Period of Insurance and which are reported to the Insurer in accordance with this Policy's provisions.

This insurance is underwritten by Bajaj General Insurance Limited located at GE Plaza 1st Floor, Airport Road, Yerawada, Pune - 411006.

Bajaj General Group Cyber Safe Insurance Policy

Schedule

	Policy Issuing Office	
1	Policy Number	
2	Insured's Name	
3	Address	
4	Mail-Id	
5	Contact No	
6	Policy Status	
7	Period of Insurance	Inception Date: Expiry Date: Both days inclusive at above address
8	Total Members to be Covered	
9	Details of Entity/ Organization/ Group Manager Proposing for Insurance	
10	Relation Between Group Members and Group Manager/ Entity/ Organization	
11	Geographical Scope	XXXXXXXXXXXXX
12	Discovery Period	30 days with no additional premium
13	Endorsements (if Any)	
14	Special Terms & Conditions (if Any)	
15	Additional Details (if Any)	
16	Notification address	Bajaj General Insurance Limited GE Plaza 1st Floor, Airport Road, Yerawada, Pune – 411006
17	Total Premium: Group Discount GST Final Premium	XXX INR XXX INR XXX INR XXX INR
18	Premium Collection Details	

Agent/Intermediary Code		Contact No.	
Agent/Intermediary Name		E-Mail ID.	

Signed and dated on behalf of **Bajaj General Insurance Limited**

Underwriter:________________________

Date:______________________________

Bajaj General Group Cyber Safe Insurance Policy

1. Insuring Clauses

In consideration of the payment of the Premium, the Insurer and the Insured agree as follows:

1.1. Identity Theft Cover

a) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or Discovery Period if applicable all Defense Costs incurred as a result of any Claim by an Affected Person or an entity for Legal liability that directly results from the Identity Theft of the Insured Beneficiary other than from a legitimate Social Media account of the Insured Beneficiary by Cyber Attack.

b) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or Discovery Period if applicable Costs incurred for prosecution of a criminal case under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code against a Third Party for Identity Theft of the Insured Beneficiary other than from legitimate Social Media accounts of the Insured Beneficiary by Cyber Attack.

c) Reasonable expenses incurred on transportation for attending Court summons and photo copying of documents arising out of 1.1 (a).

This coverage is subject to sub limits as specified in the Policy Schedule.

1.2. Social Media Cover

a) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or Discovery Period if applicable all Defense Costs incurred as a result of any Claim by an Affected Person or an entity for Legal liability that directly results from the Identity Theft of the Insured Beneficiary from a legitimate Social Media account of the Insured Beneficiary by Cyber Attack.

b) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or Discovery Period if applicable Costs incurred for prosecution of a criminal case under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code against a Third Party for Identity Theft of the Insured Beneficiary from a legitimate Social Media account by Cyber Attack.

c) Reasonable expenses incurred on transportation for attending Court summons and photo copying of documents arising out of 1.2 (a).

This coverage is subject to sub limits as specified in the Policy Schedule.

1.3. Cyber Stalking Cover

a) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or Discovery Period if applicable Costs incurred by the Insured Beneficiary for prosecution of a criminal case against Third party Under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for Cyber Stalking the Insured Beneficiary.

This coverage is subject to sub limits as specified in the Policy Schedule.

1.4. IT Theft Loss Cover

a) The Insurer shall indemnify the Insured Beneficiary, during the Period of Insurance or the Discovery period if applicable ,for IT Theft Loss as a direct result of an IT Theft

b) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or the Discovery period if applicable the Cost including legal fees incurred by the Insured Beneficiary for a Claim for Damages lodged by the Insured Beneficiary against a financial institution and or Payment System Operators authorized by the Reserve Bank of India under the Payment and Settlement Systems Act, 2007 for IT Theft Loss of the Insured Beneficiary provided the financial institution and or Payment System Operators has acknowledged in writing to the Insured Beneficiary the receipt of information of an IT Theft Loss.

c) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or the Discovery period if applicable Costs incurred for prosecution of a criminal case, Under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code against a Third party for causing IT Theft Loss to the Insured Beneficiary.

This coverage is subject to sub limits as specified in the Policy Schedule.

1.5. Malware Cover

a) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or the Discovery period if applicable for the Restoration Cost incurred due to damage caused by Malware received through SMS, File transfer, downloaded programs from Internet or any other digital means by the Insured Beneficiary's Computer System which has resulted in information stored in the Insured Beneficiary's Computer System being damaged or altered or disrupted or misused.
b) The Insurer shall indemnify the Insured Beneficiary during the period of Insurance or the Discovery period if applicable Defense Costs incurred as a result of any Claim by an Affected Person or an Entity for Legal liability that directly results from the Damage caused by entry of Malware into the Insured Beneficiary's Computer System.
c) Reasonable expenses incurred on transportation for attending Court summons and photo copying of documents arising out of 1.5 (b).

This coverage is subject to sub limits as specified in the Policy Schedule.

1.6. Phishing Cover

a) The Insurer shall indemnify the Insured Beneficiary during the period of Insurance or the Discovery period if applicable the Direct and Pure Financial Loss sustained by the Insured Beneficiary by being an innocent victim of an act of Phishing by a third party.
b) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or the Discovery Period, if applicable, the Costs incurred for prosecution of a criminal case filed against a Third party Under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for the Direct and Pure Financial Loss caused to the Insured Beneficiary by Phishing.

This coverage is subject to sub limits as specified in the Policy Schedule.

1.7. E mail Spoofing Cover

a) The Insurer shall indemnify the Insured Beneficiary during the period of Insurance or the Discovery period if applicable the Direct and Pure Financial Loss sustained by the Insured Beneficiary by being an innocent victim of an act of E-mail Spoofing by a third party.
b) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or the Discovery Period, if applicable, the Costs incurred for prosecution of a criminal case filed against a Third party Under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for the Direct and Pure Financial Loss caused to the Insured Beneficiary by E-mail Spoofing.

This coverage is subject to sub limits as specified in the Policy Schedule.

1.8. Media Liability Claims Cover

a) The Insurer shall indemnify the Insured Beneficiary for Defense Costs incurred by the Insured, arising from a Claim first made against the Insured Beneficiary during the Period of Insurance or the Discovery Period, if applicable, for a Media Wrongful Act.
b) The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or the Discovery Period, if applicable, the Costs incurred for prosecution of a criminal case filed against a Third party Under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for the Media Wrongful Act.
c) Reasonable expenses incurred on transportation for attending Court summons and photo copying of documents arising out of 1.8 (a).

This coverage is subject to sub limits as specified in the Policy Schedule.

1.9. Cyber Extortion Cover

a) The Insurer shall indemnify the Insured Beneficiary, the Cyber Extortion Loss that the Insured Beneficiary 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 Beneficiary shall:

i. keep the terms and conditions of this Cyber Extortion Cover confidential, unless disclosure to law enforcement authorities is required; and

ii. take all reasonable steps to notify and cooperate with the appropriate law enforcement authorities; and

iii. 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.

b) The Insurer shall indemnify the Insured Beneficiary, Costs incurred by the Insured Beneficiary during the Period of Insurance, for prosecution of a criminal case filed by or on behalf of the Insured Beneficiary, against a Third party Under The Information Technology Act 2000 (No 21 of 2000), and or any other applicable law prevalent in India including the relevant provisions of Indian Penal code for Cyber Extortion.

This coverage is subject to sub limits as specified in the Policy Schedule.

1.10. Privacy Breach and Data Breach by Third Party

The Insurer shall indemnify the Insured Beneficiary during the Period of Insurance or the Discovery period if applicable all Costs including legal fees incurred by the Insured Beneficiary for a Claim for Damages lodged by the Insured Beneficiary against a Third party for Privacy Breach and or Data Breach provided the Third Party has communicated in writing to the Insured Beneficiary or has acknowledged publicly by electronic or print media the occurrence of a Privacy Breach or a Data Breach of the Insured Beneficiary.

This coverage is subject to sub limits as specified in the Policy Schedule.

2. Special Condition

If an event gives rise to claim under the policy, the Insured Beneficiary can claim only under one of the above Insuring clauses per event.

3. Extensions

3.1. Counselling Services

The Insurer will pay to or on behalf of each Insured Beneficiary, all reasonable fees, Costs and expenses of an accredited psychiatrist, psychologist or counsellor chosen by the Insured Beneficiary at his/her own discretion with the prior written consent of the Insurer, not to be unreasonable, withheld or delayed, to treat the Insured Beneficiary for stress, anxiety or such similar medical conditions resulting from any of the above insuring clauses 1.1 to 1.10.

This coverage is subject to overall limit of the Insuring Clause under which the Claim has been lodged.

3.2. IT Consultant Services Cover

The Insurer shall pay to or on behalf of an Insured Beneficiary the IT Consultant Costs incurred by the Insured Beneficiary in order to prove the amount and the extent of a covered Loss.

This shall be in addition to the amount payable under the Insuring Clauses and is subject to the limit as specified in the Schedule.

4. Definitions

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

4.1. Affected Person means any natural person who has been affected by the named insuring clauses

4.2. Certificate of Insurance means the Certificate issued to the Insured Beneficiary which will contain details such as the Master Policy Number, name and address of the Insured Beneficiary, Important terms and conditions of the coverage. For full terms and conditions the Insured Beneficiary shall refer to the Master Policy.

4.3. Claim means:

Any written demand, suit or civil legal proceeding. A Claim shall be deemed to be first made or commenced when the Insured Beneficiary first becomes aware of it.

4.4. Computer means any electronic magnetic, optical or other high-speed Data processing device or system which performs logical, arithmetic, and memory functions by manipulations of electronic, magnetic or optical impulses, and includes all input, output, processing, storage, Computer software, or communication facilities which are connected or related to the Computer in a Computer system or Computer network;

4.5. Computer Programs 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.

4.6. Computer System means a device or collection of devices, including input and output support devices and excluding calculators which are not programmable and capable of being used in conjunction with external files, which contain Computer Programmes, electronic instructions, input Data and output Data, that performs logic, arithmetic, Data storage and retrieval, communication control and other functions;

For avoidance of Doubt, Computer System shall include all kinds of digital devices

4.7. Costs shall mean

a) all Costs including legal Costs, travel Costs unearned wages incurred on actual for the purposes of prosecuting the criminal case as referred to in insuring clause 1.1, 1.2, 1.3, 1.4, 1.6, 1.7, 1.8, 1.9 of the Policy and the court fees

b) all cost including legal cost, travel cost, unearned wages incurred on actual for the purpose of lodging a claim for damages by the Insured Beneficiary

   (i) against a financial institution under insuring clause 1.4

   (ii) against a third party under the insuring clause 1.10

4.8. Cyber Attack means a targeted intrusion into the Insured Beneficiary’s Computer System:

a) which results in the transmission of unauthorized Data to the Insured Beneficiary’s Computer System or from the Insured Beneficiary’s Computer System to a Third Party’s Computer System that is designed to modify, alter, damage, destroy, delete, record or transmit information without authorization, 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.

b) To obtain unauthorized access or use of the Insured Beneficiary’s Computer System

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

4.9. Cyber Stalking means the repeated use of electronic communications to harass or frighten someone.

4.10. Cyber Extortion Threat means threat by an extortionist to cause a *Privacy Breach, Data Breach or Cyber Attack*.

4.11. Cyber Extortion Loss means:

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

4.12. Cyber Terrorism means the politically motivated use of computers and information technology to cause severe disruption or widespread fear.

4.13. Damages means the following, incurred as a result of a Claim:

i. any amounts that an Insured Beneficiary shall be legally liable to pay to a Third Party in respect of judgments or arbitral awards rendered against an Insured Beneficiary;
ii. monies payable by an Insured Beneficiary to a Third Party pursuant to a settlement agreement negotiated by the Insured Beneficiary with the prior written approval by the Insurer; or
iii. 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:

i. the loss, offset or return of fees, commissions, royalties, bonuses or profits by the Insured Beneficiary or the Costs to re perform any services;
ii. the Costs to comply with any order for, grant of or agreement to provide injunctive or other non-monetary relief;
iii. the Costs to design, upgrade, maintain, or improve a Computer System or Computer Programme, including correcting any deficiencies or problems;
iv. taxes and fines
v. Compensatory Costs.

4.14. Data means any electronic Data of a form readily usable by a Computer Programme.

4.15. Data Breach means

a) the accidental or negligent disclosure by a Third Party or an outsourced service provider of the Third Party of Insured Beneficiary's information or
b) the Unauthorized Access or use of the Insured Beneficiary's information stored in the Third Party Computer System.

4.16. 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.

4.17. Defense Costs means reasonable and necessary legal fees, Costs and expenses incurred by or on behalf of the Insured Beneficiary, with the prior written consent of the Insurer, in relation to the investigation, response, defense, 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. Defense Costs shall not include any internal Costs of the Insured Beneficiary (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.

4.18. Direct and Pure Financial Loss shall mean the loss of funds belonging to the Insured Beneficiary as a Consequence of the Insured Beneficiary being an innocent victim of Phishing or Email Spoofing

4.19. Discovered or Discovery means the first manifestation of the Insured Beneficiary, becoming aware of an event or reasonably suspecting that such event has occurred under insuring clauses and which would cause this person to reasonably assume that a Loss covered under insuring clauses 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.

4.20. 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 insuring clause that has occurred prior to the expiry date of the Period of Insurance and only where Loss from such insuring clause is not partially nor wholly covered by any other insurance policy in force after the expiry date of the Policy.

4.21. E-mail Spoofing means a forgery or a wrongful manipulation of an E-mail header so that the message appears to have originated from the actual source.

4.22. Entity: A person, partnership, organization, or business that has a legal and separately identifiable existence.

4.23. Financial Institution means any bank whose function or principle activities are regulated by the Indian financial regulatory bodies in the territories in which it operates.

4.24. Funds mean any cash, money currency owned by the Insured Beneficiary or held by

a) A Financial Institution
b) A Payment System Operator

In an Electronic form on behalf of the Insured Beneficiary.

4.25. Governmental Acts means any expropriation, nationalization, confiscation, requisition, seizure or any other act by or under order of any governmental, de facto or public local authority.

4.26. Identity Theft means any fraudulent and Unauthorized Access to, usage, deletion or alteration of Insured Beneficiary's Personal Data stored in the Insured Beneficiary's Computer System

4.27. Insured means the Organization/Entity/Group Manager named in the Master Policy

4.28. Insured Beneficiary shall mean members of the group covered under the Master Policy

4.29. Insurer means Bajaj General Insurance Limited.

4.30. Insured Beneficiary's Computer System means a Computer System the Insured Beneficiary leases, owns or operates and which is securely made available or accessible to the Insured Beneficiary for the sole purpose of storing and processing the Insured Beneficiary's Data and which is not accessible for the general public and or which is located at a public place.

4.31. IT Consultant shall mean an independent external IT expert appointed by the Insured Beneficiary with prior written consent of the Insurer.

4.32. IT Consultant Costs means the reasonable and necessary fees and expenses incurred by the Insured Beneficiary for consulting an external IT Expert in order to prove the amount and the extent of a covered Loss. Consultant Cost shall not include the Cost incurred in investigating and discovering whether an insuring clause has operated or any loss or Claim is covered under this Policy.

4.33. IT Theft means any Third Party's targeted cyber intrusion into the Insured Beneficiary's Computer System which results in fraudulent and Unauthorized Access to, deletion or alteration of Data contained in the Insured Beneficiary's Computer System

4.34. IT Theft Loss means Funds wrongfully or erroneously paid by the Insured Beneficiary as a direct result of an IT Theft.

4.35. Limit of Liability means the amount specified as such in the Schedule.

4.36. Loss means

a) **Direct Financial loss**
b) **Damages;**
c) **Defense Costs;**

d) **Costs for Prosecution of Criminal case**
e) **Costs for Filing Claim for Damages on Third party /Financial Institution**
f) **Restoration Costs**
g) **Cyber Extortion Loss;**
h) **IT Theft Loss;**
i) **Consultant Costs**
j) **Counselling Services**

or any other amount the ***Insurer*** is liable to pay under the terms and conditions of this Policy.

4.37. Malware means a Computer program received through SMS, File transfer, downloaded programs from internet or any other digital means by the Insured Beneficiary's Computer System maliciously designed to infiltrate and damage Insured Beneficiary's Computer System without Insured Beneficiary's consent.

4.38. Master Policy means the Group Policy issued to the Group Manager/Insured containing the terms and conditions of the insurance coverage and under which Certificates of Insurance will be issued to the members of the group. The validity of the Master Policy shall be for a period of twelve months.

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

i. defamation, infringement of any intellectual property, misappropriation or theft of ideas or information or improper deep-linking or framing;
ii. 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;

Resulting from and as a consequence of Cyber Attack.

4.40. Payment System Operator is an entity authorized by the Reserve Bank of India to set up and operate in India under the Payment and Settlement Systems Act, 2007

4.41. Period of Insurance means the period as set forth in Item 7 of the Schedule.

4.42. Personal Data shall mean any information or details of the Insured Beneficiary such as bank details, photographs etc. which are unique to the Insured Beneficiary and are stored in the Insured Beneficiary's Computer System. .

4.43. Phishing is the attempt to obtain sensitive information such as usernames, passwords, and credit card details (and sometimes, indirectly, money), often for malicious reasons, by masquerading as a trustworthy Entity in an electronic communication

4.44. Policy means the Master Policy Schedule, the Terms and Conditions of Master Policy, Certificate of Insurance issued to respective Insured Beneficiary/ies and any endorsements attaching to or forming part thereof either on the Cover period or during the Policy Period

4.45. 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.

4.46. Proposal Form means the written application or proposal for this Policy made by the Policyholder, including any document provided by the Insured Beneficiary in connection with such application or proposal which shall be incorporated in and form the basis of this Policy.

4.47. Privacy Breach shall mean

a) any unauthorized disclosure by a Third Party or by an outsourced service provider of a Third Party of the Insured Beneficiary's personal Data or

b) any Unauthorized Access or use of the Insured Beneficiary's personal Data stored in the Third Party Computer System in actual or alleged breach of any Data protection legislation

4.48. 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.

4.49. Restoration Cost

I. Reasonable and necessary Cost to technically restore, retrieve or reinstall Data or Computer Program damaged by entry of the Malware including the Cost of purchasing a Software License necessary to reproduce such Data or Computer Programs

Restoration Costs shall not include;

1) More than two attempts per claim at restoration of data or Insured Beneficiary's Computer System during the policy period.
2) Legal Costs or legal expenses of any kind
3) Costs that the Insured Beneficiary would have incurred anyway without the entry of Malware
4) Costs for correction of manually incorrect input of Data
5) The Costs to design ,upgrade ,maintain ,or improve the Insured Beneficiary's Computer System or Computer Programmes

4.50. Social Media means any forms of electronic communication (as Web sites for social networking and microblogging) through which users create online communities to share information, ideas, personal messages, and other content (as videos)

4.51. Third-Party means any natural or legal person except the Insured Beneficiary's.

4.52. 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.

4.53. Terrorism: An act of terrorism means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

4.54. Unauthorized Access or Use means the improper access or use of the Insured Beneficiary's Computer System by an Unauthorized person acting in an unauthorized manner

4.55. 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.

5. Exclusions

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

5.1. 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;
   by the Insured Beneficiary
c) Any losses that are caused intentionally & against the law

Provided, however, the Insurer shall advance Defense Costs until there is

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

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

5.2. Bodily Injury

Except as provided in 3.1, any actual or alleged bodily injury, sickness, mental anguish or emotional distress or disturbance, disease or death of any person howsoever caused

5.3. Property Damage

Any damage to or destruction of any tangible property, including loss of use thereof.

5.4. Contractual Liability

Any liability under any contract, agreement, guarantee or warranty assumed or accepted by an Insured Beneficiary except to the extent that such liability would have attached to an Insured Beneficiary in the absence of such contract, agreement, guarantee or warranty;

5.5. Prior Acts Exclusion

Any Claim arising out of or based upon or attributable to

1) Identity Theft resulting from and as a consequence of a Cyber Attack,
2) Cyber Stalking,
3) IT Theft Loss,
4) Damage to the Insured Beneficiary's Computer System caused due to Malware,
5) Direct and Pure Financial Loss suffered by the Insured Beneficiary due to Phishing and E-Mail Spoofing,
6) Any Media Wrongful Act of the Insured Beneficiary from and as a consequence of a Cyber Attack,
7) Any Cyber Extortion Loss suffered by the Insured Beneficiary,
8) Any damages caused to the Insured Beneficiary by Privacy Breach and Data Breach by Third Party,

In which all or any part of such were committed, attempted, or allegedly committed or attempted, prior to the policy inception date mentioned in the schedule.

5.6. 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.

5.7. War, Terrorism including Cyber Terrorism and Governmental Acts

War, Terrorism, looting and Governmental Acts.

5.8. 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, cryptocurrencies and the like.

5.9. Pollution

Any Pollution.

5.10. Natural Perils
Any: electromagnetic fields or radiations; earthquakes.

5.11. Unsolicited Communication
Any distribution of unsolicited correspondence or communications (whether in physical or electronic form), wiretapping, audio or video recordings or telephone marketing.

5.12. Unauthorised Collection of Data
Any unlawful or unauthorized collection of personal Data or Client Information.

5.13. 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.

5.14. Outage/Disturbance Loss
Losses due to the outage/disturbance of external networks (e.g. power, internet, cable & telecommunications)

5.15. Commercial, Political, Union or Religious Activities
Any kind of losses in connection to commercial, political or union activities, the exercise of a religious function/office and/or the membership in any club/association that is salaried and/or not for leisure.

5.16. Immoral/Obscene Services
Any losses in connection with racist, extremist, pornographic or other immoral/obscene services, statements or representations provided made or committed by the Insured Beneficiary.

6. Duties of the Insured Beneficiary

6.1. Reasonable Precautions
It is a condition precedent to coverage hereunder that the Insured Beneficiary shall take all reasonable measures to safeguard the Insured Beneficiary's Computer System and Digital Devices and prevent the occurrence and to minimize the impact of any Cyber Attack including but not limited to

i. Updating Antivirus Software from time to time as per recommendations of the Antivirus Software provider.
ii. Maintaining up-to-date patch-states of the OS, browser, E-Mail, other software programs
iii. Maintaining back up of all valuable data stored in the Computer System in other storage media including external data media.
iv. Implementing best practices security eg: password strength, regular changes of passwords, use of two-factor-authentication as recommended by Internet Service Provider, Social Media Service Provider, Financial Service Provider/Bank/Payment System Operator and/or Government/Authorities

*Note: Waiver of conditions (i) to (iv) above may be considered by the Company at its absolute discretion, in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured Beneficiary was placed, it was not possible for the Insured Beneficiary to take reasonable measures to safeguard the Insured Beneficiary's Computer System and Digital Devices and prevent the occurrence and to minimize the impact of any Cyber Attack. The decision of the Company shall be final and binding on the Insured Beneficiary.

7. In the event of a Loss

7.1. Notification
It is a condition precedent to coverage hereunder that:
7.1.1. Upon Discovery, the Insured Beneficiary shall give written notice thereof to the Insurer within 7 days, but in any event not later than 14 days after the end of the Period of Insurance or

Discovery Period;

7.1.2. Upon receipt of any Claim, the Insured Beneficiary shall give written notice thereof to the Insurer within 7 days but in any event not later than 14 days after the end of the Period of Insurance or Discovery Period, if applicable; and

if, during the Period of Insurance, the Insured Beneficiary becomes aware of any fact, event or circumstance which is likely to give rise to a Claim then the Insured Beneficiary shall give written notice thereof to the Insurer as soon as reasonably practicable and, in any event, during the Period of Insurance.

*Note: Waiver of conditions (7.1.1) and (7.1.2) may be considered by the Company at its absolute discretion, in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured Beneficiary was placed, it was not possible for the Insured Beneficiary to give notice or file Claim within the prescribed time limit. The decision of the Company shall be final and binding on the Insured Beneficiary.

If the Insured Beneficiary reports a Claim or facts that might give rise to a Claim to the Insurer, then the Insured Beneficiary must give the Insurer such information and co-operation as it may reasonably require including but not limited to:

a) Submission of fully completed and signed Claim form
b) Copy of FIR lodged with Police Authorities / cyber cell
c) Copies of legal notice received from any Affected Person/entity
d) Copies of summons received from any court in respect of a suit filed by an Affected party/entity
e) Copies of correspondence with financial institutions with regard to IT Theft Loss
f) legal notice served on any Financial Institution and or case filed against Financial Institution for IT Theft Loss
g) Copies of legal notice served on any Third Party for any Data breach or privacy breach
h) Copies of criminal case filed against third party under the insuring clauses 1.1, 1.2, 1.3, 1.4, 1.6, 1.7,1.8,1.9
i) Copies of invoices for expenses incurred on restoration Cost
j) Copies of invoices for expenses incurred in 3.2 IT Consultant Services Cover
k) Details/invoices of Costs incurred for filing of criminal case /Claim for Damages against third party
l) Proof to show that the Personal Data is the propriety information belonging to the Insured Beneficiary.
m) Proof to show that Loss is incurred by the Insured Beneficiary.

All notifications and all communications under this Policy must be in writing to the address set forth in item 16 of the Schedule.

7.2. Defense

For the purposes of insuring clauses 1.1, 1.2, 1.5 and 1.8 it shall be the duty of the Insured Beneficiary to defend Claims and arrange for representation at any hearing or investigation. The Insurer shall have the right to effectively associate with the Insured Beneficiary 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 Beneficiary's defense of any such Claim.

7.3. Co-operation

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

i. takes all reasonable steps to reduce or minimise Loss;
ii. in connection with the coverage afforded under all Insuring Clauses, 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;
iii. provides to the Insurer all such cooperation and assistance as the Insurer may request in connection with such Loss; and
iv. shall not admit liability, make any payments, assume any obligations, negotiate any settlement enter into any settlement or accept any judgment or award or incur any Defense Costs without the Insurers prior written consent.

v. Shall not agree to any waiver or limitation of or delay as to the Insured Beneficiary's legal rights of recovery against any other party;

7.4. Subrogation and Recoveries

The Insurer shall be subrogated to all of the Insured Beneficiary's rights of recovery to the extent of all payments of Loss made by the Insurer or all other amounts for which cover is provided under this Policy. The Insured Beneficiary 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 Beneficiary whether such acts become necessary before or after payment by the Insurer. Recoveries whether being subject to subrogation or not, with respect to any Loss or all other amounts for which cover is provided under this Policy, shall be distributed as follows:

- first, to reimburse the Costs and expenses actually incurred in making the recovery;
- second, to the Insurer for the amount paid to the Insured Beneficiary for any covered Loss;
- third, to the Insured Beneficiary for the amount of Loss otherwise covered but in excess of the Policy Limit of Liability; and
- fourth, to the Insured Beneficiary for Loss specifically excluded by this Policy.

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

7.5. Other Insurance:

If Loss, Defense Costs or any other amounts insured under this Policy are also potentially insured under any other insurance policy or policies, then the Insured Beneficiary must advise the Insurer within a reasonable time of making a Claim under this Policy and provide the Insurer with details of the other insurance.

8. Limit of Liability

8.1. 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 during the policy period

Each sublimit of liability specified in the Schedule is part of the Limit of Liability and is the maximum the Insurer shall pay for the Insuring clause during the policy period.

In the event of the sub limit in respect of an Insuring clause being completely exhausted on payment of a claim, No further liability shall attach on the Insurer in respect of the Insuring clause to which the sub limit applies.

The insurer's liability to pay or to indemnify for each and every loss and for all losses in aggregate for IT Consultant fees shall not exceed the amount specified in the policy schedule during the policy period.

9. General Provisions

9.1. Policy administration

The payment of any Loss and or any other amounts payable under this Policy to the Insured Beneficiary shall fully release the Insurer from the Insurer's liability to make payment 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 7 of the Schedule.

9.3. Policy Renewal:

The Insurer shall not be bound to accept any renewal premium nor give notice to the Insured/Insured Beneficiary that such renewal is due. No receipt for renewal premium is valid except on the official form issued by the Company. Under normal, circumstances renewal will not be refused except on the grounds of misrepresentation, fraud, non-disclosure of material facts or non-cooperation of the Insured Beneficiary. On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may subject to change.

9.4. Cancellation

I. <u>Cancellation of cover by the Insured Beneficiary(Where Insured Beneficiary has paid the premium):</u>

The Insured Beneficiary may cancel the insurance cover to him/her at any time during the Policy Period by giving 15 days written notice and if no claim has been made then the Company shall refund premium, by deducting short term Premium, for the unexpired Policy Period as per the rates detailed below.

PERIOD ON RISK	RATE OF PREMIUM REFUNDED
Upto one month	75% of annual rate
Upto three months	50%of annual rate
Upto six months	25% of annual rate
Exceeding six months	Nil

No refund of premium shall be due on cancellation of Policy under any circumstances for those Beneficiaries who have made claim under the Policy.

II. <u>Cancellation by the Insured before the expiry of Master Policy/Certificate of Insurance (Applicable in all cases where the entire premium is borne and paid by the Insured)</u>

a. During the Policy Period of the Master Policy, the Insured may cancel the Master Policy at any time by giving at least 15 days written notice to the Company.
b. The Certificate of Insurance may be cancelled by the Insured as under:
   i. If the Certificate of Insurance is cancelled by the Insured prior to commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary, the Company will refund, subject to retention of Rs.100 towards administrative costs per Certificate of Insurance, the remaining premium amount.
   ii. The Certificate of Insurance may be cancelled by the Insured within six months after the date of commencement of the Cover Period mentioned in the Certificate of Insurance, in which case the Company will refund the premium to the Insured as per the following scale in respect of those Certificates of Insurance in which no claims has been lodged.

PERIOD ON RISK	RATE OF PREMIUM REFUNDED
Upto one month	75% of annual rate
Upto three months	50%of annual rate
Upto six months	25% of annual rate
Exceeding six months	Nil

   iii. However no request from the Insured for cancellation of any Certificate of Insurance shall be entertained after completion of six months from the date of commencement of the Cover Period.
c. No refund of premium shall be due on cancellation of Certificate of Insurance if a claim has been made by the Insured Beneficiary.
d. For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the effective date of cancellation of Certificate of Insurance.

III. <u>Cancellation of policy by Insured (where the insurance cover is optional and the premium is borne by the Insured Beneficiary)</u>

The Policy may be cancelled by the Insured by sending fifteen (15) day's notice to the Insurer by registered letter.

Effect of termination of policy by the Insured:

From the effective date of cancellation or termination of this Policy at the instance of Insured:

1. In respect of Certificate of Insurance, the Company shall remain obligated to indemnify the Insured Beneficiary, under & during the risk cover period of Certificate of Insurance, for Claim(s), if any, as per Terms and Conditions of this Policy where such Claim is made before or after the date of cancellation or termination of this Policy subject to the condition that before the date of cancellation or termination the respective Insured Beneficiary [claimant] was enrolled under the Policy as per the provisions of this Policy and the Claim, if any, is made for the Claim arising during the risk cover period as specified in the Certificate of Insurance, subject however to all other Terms and Conditions; and
   The Insured would continue to be responsible for facilitating the claim for coverage provided prior to date of termination to the full extent of the risk cover period provided to the Insured Beneficiary under Certificate of Insurance.
2. The Company shall not be obligated to indemnify the Insured Beneficiary for the Policy Period for amounts where such right to payment accrued after the date of cancellation or termination of this Policy if the Insured Beneficiary was enrolled by the Insured after the date of termination; and
3. Subject to all other terms and conditions, the Company shall continue to have an obligation to indemnify the Insured Beneficiary for amounts where such right to payment accrued before the date of cancellation or termination of this policy; and
4. The Company and the Insured shall remain liable under the terms and conditions of this Policy to fulfil the obligations that have accrued at the date of cancellation or termination of this policy;

IV. Cancellation of Master Policy/Certificate of Insurance by the Company

a. The Master Policy may be cancelled by the Company at any time before the expiry of the Policy Period of Master Policy by giving at least 15 days written notice to the Insured. Provided however if the Company cancels the Master Policy even then the respective Certificate of Insurance/s issued to various Insured Beneficiaries shall be valid for the Covered Period, unless the Certificate of Insurance is also cancelled by the company.

b. The Certificate of Insurance may be cancelled by the Company at any time before the expiry of the Covered Period by giving at least 15 days written notice to the Insured and Insured Beneficiary.

c. If the Certificate of Insurance is cancelled by the Company prior to commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary, the Company will refund 100% of the premium to the Insured,

d. If the Certificate of Insurance is cancelled by the Company after the commencement of the Cover Period mentioned in the Certificate of Insurance issued to the Insured Beneficiary the Company shall refund to the Insured a pro-rata premium for the unexpired Cover Period in respect of the Certificates of Insurance issued prior to the date of cancellation on which no claim has been lodged.

e. No refund shall be made in respect of Certificates of Insurance cancelled by the Company on which claim has been lodged by the Insured Beneficiary or a person on behalf of the Insured Beneficiary.

f. For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the effective date on which the Certificate of Insurance is cancelled.

g. Under normal circumstances the policy shall not be cancelled by the company except on the grounds of Fraud, mis-representation or non-disclosure of material facts or non-co-operation by the Insured Beneficiary. Provided however if Certificate of Insurance is cancelled due to Fraud, mis-representation or non-disclosure of material facts by the Insured and Insured Beneficiary then the premium shall be forfeited and no refund of premium shall be made by the Company.

9.5. The Proposal Form

In issuing this Policy, the Insurer has relied on the statements and particulars in the Proposal form which shall form the basis of this Policy and are considered as being incorporated therein.

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 have special meaning and are defined. Words that are not specifically defined in this Policy have the meaning normally attributed to them. The schedule hereto is part of and forms an integral part of this Policy;

9.7. Fraudulent notifications

If the Insured Beneficiary 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 scope of the Policy and the Insurer reserves the right to avoid this Policy in its entirety and in such case all Loss shall be forfeited by the Insurer.

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

9.10. Sanctions/Embargoes

The Insurer shall not be deemed to provide cover and the Insurer shall not 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 the 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 in India, unless otherwise stated in item 11 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. Duty Of Disclosure:

This Policy shall be void and all premiums paid hereon shall be forfeited to the Insurer in the event of fraud, mis-declaration, misrepresentation, misdescription or non-disclosure of any material fact in the Proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a Claim being fraudulent or any fraudulent means or device being used by the Insured Beneficiary or any one acting behalf of the Insured Beneficiary to obtain a benefit under this Policy.

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9.15. Observance of Terms and Conditions

The due observance and fulfilment of the terms, conditions and endorsements if any, including the payment of premium of this Policy and compliance with specified Claims procedure insofar as they relate to anything to be done or complied with by the Insured Beneficiary shall be a condition precedent to any liability of the Insurer to make any payment under this Policy.

9.16. Premium Payment:

It is hereby agreed that, as a condition precedent to any liability under this Policy, any premium due must be paid and actually received by the Insurer in full by the due date.

9.17. 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.

9.18. Entire Contract

The Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Insurer, which approval shall be evidenced by an endorsement on the Policy. No agent shall or has the authority to change in any respect whatsoever any term of this Policy or waive any of its provisions.

Grievance Redressal Procedure

Bajaj General Insurance Limited 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://general.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 Greivance 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, Ist 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 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 – 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 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	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)

Office Details	Jurisdiction of Office Union Territory, District)
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	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonepat & 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 / 2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
ERNAKULAM – Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College,M.G.Road, Ernakulam - 682 011. Tel.: 0484 - 2358759 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, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW – Insurance Ombudsman Office of the Insurance Ombudsman,	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow,

Office Details	Jurisdiction of Office Union Territory, District)
6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	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.: 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

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