UIN : IRDAN113CP0009V01201112

BAJAJ GENERAL PROTECT
SME DIRECTORS AND OFFICERS LIABILITY INSURANCE

Schedule

Policy Number

Item 1 **POLICYHOLDER**

Address

Item 2 **INSURER**

Bajaj General Insurance Limited; Bajaj Insurance House, Floor, Airport Road, Yerawada, Pune 411006

Item 3 **POLICY PERIOD**

Inception Date
Expiry Date
Both days inclusive at address in Item 1

Item 4 **LIMIT OF LIABILITY**

Aggregate INR __________ per POLICY PERIOD.

Item 4.1 **SUBLIMITS OF LIABILITY**

Pollution Costs Aggregate INR __________ per POLICY PERIOD
Legal Representation Costs Aggregate INR __________ per POLICY PERIOD

Item 5 **DEDUCTIBLE** INR___________ each and every CLAIM

Item 6 **Premium** INR
Service Tax INR
Stamp Duty INR
Total payable **INR**

Item 7 **Offering of SECURITY Threshold** INR ___________

Item 8 **Acquisition Threshold** INR ___________

Item 9 **COVERAGE TERRITORY** ______________________________

Agency Code:	**Agency Name:**
Contact No.:	**E-mail:**

Signed and dated on behalf of **Bajaj General Insurance Limited,** the INSURER, by:

Underwriter: Date:

Please read this policy carefully.

This is a claims first made policy with cost and expenses inclusive within the Limit of Liability as set forth in Item 4 of the Schedule. The INSURER does not have any duty to defend a CLAIM.

In consideration of the payment of premium, the INSURER agrees to provide insurance in accordance with the terms of this policy.

Section 1. Scope of Cover

1.1. Directors & Officers

The INSURER will pay to or on behalf of an INSURED any LOSS arising from any CLAIM first made against them during the POLICY PERIOD.

1.2. COMPANY Reimbursement

The INSURER will pay to or on behalf of the COMPANY any LOSS arising from any CLAIM first made against an INSURED during the POLICY PERIOD to the extent the COMPANY has indemnified such INSURED in respect of such LOSS in a legally permitted way.

1.3. LEGAL REPRESENTATION COSTS

The INSURER will pay to or on behalf of an INSURED any LEGAL REPRESENTATION COSTS arising from an INQUIRY first made during the POLICY PERIOD. The INSURER will pay up to the sublimit specified in Item 4.1 LEGAL REPRESENTATION COSTS of the Schedule.

Section 2. Extensions

2.1. Automatic New SUBSIDIARY Cover

If during the POLICY PERIOD the COMPANY acquires or creates a new SUBSIDIARY then that legal entity shall be covered as a SUBSIDIARY under this policy with effect from the date of acquisition or creation unless at the time of such acquisition, the legal entity is:

- Domiciled in or has any of its SECURITIES listed on any exchange in the United States of America or Canada, its territories and possessions and any state or political subdivision thereof;
- A FINANCIAL INSTITUTION;
- Assets greater than the Acquisition Threshold in Item 8 of the Schedule;

in which case the COMPANY shall provide the INSURER wish full information, pay any additional premium and agree any amendment to the provisions requested by the INSURER to obtain cover as a SUBSIDIARY for such legal entity.

2.2. New Offering of SECURITIES

If during the POLICY PERIOD the COMPANY issues or proposes the sale or allocation of SECURITIES that does not exceed the amount specified in Item 7 of the Schedule then the INSURER shall cover for such under this policy; if the sale or allocation exceeds the amount specified in Item 7 of the Schedule then the COMPANY shall provide the INSURER with full information in respect of the said SECURITIES and pay any additional premium and agree any amendment to the provisions requested by the INSURER to obtain cover for such under this policy.

Section 3. Definitions

Words in capitals within the policy have the following meanings:

3.1. CLAIM

- Written demands, civil or criminal proceedings, regulatory or administrative proceedings against an INSURED for a WRONGFUL ACT;
- Official investigation into the conduct of an INSURED solely in his capacity as an INSURED; or
- INQUIRY

3.2. COMPANY

The POLICYHOLDER and any SUBSIDIARY thereof.

3.3. COVERAGE TERRITORY

Territory stated in Item 9 of the Schedule.

3.4. DEDUCTIBLE

The amount specified in Item 5 of the Schedule. For the purposes of determining the applicable DEDUCTIBLE, the COMPANY shall be deemed to have indemnified an INSURED to the extent that it is permitted to do so.

In the event that the COMPANY does not indemnify an INSURED where it is permitted to do so, the DEDUCTIBLE shall not apply to the INSURED but shall be payable by the COMPANY to the INSURER on demand.

3.5. DEFENCE COSTS

- All fees and legal expenses including disbursements, reasonably incurred by or on behalf of an INSURED in the investigation, defence and settlement of CLAIMS and appeals thereof; and
- LEGAL REPRESENTATION COSTS.

DEFENCE COSTS shall not include overhead or benefit expenses associated with salaries, wages and fees of an INSURED.

3.6. DISCOVERY PERIOD

An optional period of twelve (12) months immediately after the expiry date of the POLICY PERIOD, during which written notice may be given to the INSURER of a CLAIM first made during the DISCOVERY PERIOD in respect of WRONGFUL ACTS prior to the expiry date of the POLICY PERIOD.

3.7. EMPLOYMENT PRACTICE LIABILITY

Solely relating to past, present or prospective employees of the COMPANY: unfair or wrongful dismissal, termination or discharge of employment, either actual or constructive; harassment; discrimination; retaliation, including lockouts; employment related misrepresentations to an employee or applicant for employment; employment related humiliation, defamation or invasion of privacy; wrongful failure to employ or promote; or, wrongful deprivation of career opportunity.

3.8. FINANCIAL INSTITUTION

Any organization whose function or principle activities are regulated by the Reserve Bank of India (RBI), or similar financial regulatory bodies in the territories in which the organization operates, including but not limited to: any bank, clearing house, depository institution, investment firm, investment advisor, investment manager, investment fund, mutual fund, stock broker, mortgage broker, credit institution, asset manager, private equity or venture capital company, insurance company or real estate investment trust.

3.9. INQUIRY

A regulatory or administrative investigation into the conduct of the COMPANY in which an INSURED'S participation is legally required.

3.10. INSURED

Any natural person who was, is or who during the POLICY PERIOD becomes:

- Director, Officer, Non-Executive Director or de facto Director of the COMPANY or the equivalent in any other jurisdiction;
- Director, Officer, or equivalent of an OUTSIDE ENTITY who has been specifically asked to become a Director, Officer or equivalent of that entity by the COMPANY;
- Lawful spouse of any INSURED where recovery is sought solely because joint property is held or owned by or on behalf of the spouse. There is no cover for any CLAIM that alleges a WRONGFUL ACT by the spouse;
- Legal representatives, heirs, assigns or estates of an INSURED in the event of his death, incapacity, insolvency or bankruptcy for the WRONGFUL ACTS of such INSURED;
- Employee of the COMPANY who carries out a managerial or supervisory function for the COMPANY;
- Employee of the COMPANY who is joined as a party to any action against any person defined above;
- Trustee of trust fund, pension scheme, profit-sharing scheme or employee benefits scheme established and maintained by the COMPANY solely for the benefit of employees of the COMPANY.

INSURED shall not include liquidators, receivers, insolvency practitioners or external auditors.

3.11. INSURER

Bajaj General Insurance Limited, specified in Item 2 of the Schedule.

3.12. LEGAL REPRESENTATION COSTS

All fees and legal expenses including disbursements, reasonably incurred by or on behalf of an INSURED for representation at an INQUIRY.

3.13. LIMIT OF LIABILITY

The amount specified in Item 4 of the Schedule.

3.14. LOSS

Any amounts which an INSURED is legally liable to pay for settlements, awards for damages, awards of costs and DEFENCE COSTS.

LOSS shall not include punitive or exemplary damages; fines; penalties; the multiplied portion of multiple damages; taxes; or, other liabilities which are uninsurable.

3.15. MERGER OR ACQUISITION

The acquisition of the COMPANY by or the merger or consolidation of the COMPANY with another entity, or entities acting in concert, who have ownership or a controlling interest of 50% or more of the share capital or outstanding SECURITIES representing the right to vote for the election of board members such that the COMPANY is not the surviving entity.

3.16. NOTIFICATION

Written notice by an INSURED of any CLAIM or circumstances which reasonably could be expected to give rise to a CLAIM reported to the INSURER at the address specified in Item 2 of the Schedule. The notice must include the persons, dates and acts involved and the reasons for anticipating any CLAIM.

3.17. OUTSIDE ENTITY

Any organisation, association, or entity during any time in which the COMPANY owns, on or after the inception date of the POLICY PERIOD, between 20% and 50% of the issued and outstanding shares. Provided however, that OUTSIDE ENTITY shall not include:

– any organisation, association or entity listed or traded on an exchange outside of India;
– any organisation, association or entity incorporated, domiciled, resident in the the United States of America, or Canada its territories and possessions and any state or political subdivision thereof;
– incorporated outside the COVERAGE TERRITORY; or
– any FINANCIAL INSTITUTION.

3.18. POLICYHOLDER

The organisation specified in Item 1 of the schedule.

3.19. POLICY PERIOD

The period specified in Item 3 of the Schedule.

3.20. POLLUTANTS

Any substance, solid, liquid, gaseous, thermal, irritant or contaminant including, but not limited to smoke, vapours, soot, fumes, acids, alkalis, chemicals, air emissions, odour, waste water, oil, oil products, medical waste, asbestos or asbestos products, fungus, mycota or by-products, lead or lead containing products, waste materials. Waste materials include but are not limited to recycled, reconditioned or reclaimed and nuclear materials.

3.21. SECURITIES

Any bonds, debentures, notes, shares, stocks or other equity or debt security, certificates of interest or participation in, receipts for, warrants or other rights to subscribe to or purchase, voting trust certificates or certificates of deposit.

3.22. SUBSIDIARY

Any legal entity incorporated within the COVERAGE TERRITORY that is controlled directly or indirectly by the POLICY HOLDER through ownership or control of more than 50% of the issued shares capital or more than half the voting rights of that legal entity, or where the POLICYHOLDER controls the composition of the board of directors of that legal entity, including any organisation whose financial accounts are incorporated within those of the POLICYHOLDER by virtue of accounting standards of the Generally Accepted Accounting Principles (GAAP), India and/or The Institute of Chartered Accountants of India.

3.23. WRONGFUL ACT

Any actual or alleged misrepresentation, misstatement, misleading statement, error, omission, libel, slander, defamation, negligence, breach of warranty of authority, breach of fiduciary duty or any other act by an INSURED acting in their capacity as such or any matter claimed against an INSURED solely because of such capacity. WRONGFUL ACT includes actual or alleged EMPLOYMENT PRACTICE LIABILITY.

Section 4. Exclusions

The INSURER shall not be liable for LOSS on account of any CLAIMS:

4.1. Behaviour

Arising from, based upon or attributable to:
- a WRONGFUL ACT committed by the INSURED with the knowledge that it was in breach of any statute, contract, duty or other legal obligation; or
- the INSURED gaining any personal profit, remuneration or advantage to which they were not legally entitled.

This exclusion shall only apply to an INSURED if it is established by a final decision of a court, tribunal, arbitrator or regulator or by an admission of the INSURED, that such INSURED was guilty of such behaviour.

4.2. ERISA

For any actual or alleged violation of the responsibilities, obligations or duties imposed by the Employee Retirement Income Security Act, 1974 (USA) and amendments thereto.

4.3. Bodily injury and property damage

For 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.

This exclusion shall not apply to:

- any CLAIMS for mental anguish or emotional distress or disturbance alleging an EMPLOYMENT PRACTICE LIABILITY; or
- DEFENCE COSTS arising from any criminal proceedings against an INSURED for occupational or workplace health and safety legislation, including but not limited to involuntary manslaughter or gross negligence manslaughter in relation to the business of the COMPANY.

4.4. Pollution

Arising from, based upon or attributable to the actual, alleged or threatened discharge, dispersal, release or escape of POLLUTANTS into or upon land, the atmosphere or any water course or body of water, whether such discharge, dispersal, release or escape is intentional or accidental including any request or direction to clean up, remove, test, monitor, contain, treat, detoxify or neutralise POLLUTANTS.

This exclusion shall not apply to:

- any CLAIM brought or maintained by a SECURITIES holder or group of SECURITIES holders of the COMPANY directly or derivatively without the solicitation, voluntary assistance, or participation of any INSURED; or
- DEFENCE COSTS where the incident and proceeding is brought or maintained entirely outside the jurisdiction of the United States of America or Canada, its territories and possessions and any state or political subdivision thereof.

The LIMIT OF LIABILITY that the INSURER shall be liable to pay in aggregate per POLICY PERIOD in relation to such a CLAIM is limited to the amount specified in Item 4.1 Pollution Costs of the Schedule.

4.5. INSURED versus INSURED

Brought or maintained against an INSURED by, on behalf of or at the instigation of the COMPANY, any INSURED, OUTSIDE ENTITY or its Directors or Officers.

This exclusion shall not apply to:
- any CLAIM brought or maintained by an INSURED alleging an EMPLOYMENT PRACTICE LIABILITY;
- any CLAIM brought or maintained by an insolvency practitioner or the equivalent in any other jurisdiction, either directly or derivatively, without the instigation, assistance or participation of any INSURED or OUTSIDE ENTITY'S Directors or Officers;
- any CLAIM brought or maintained by an INSURED for contribution or indemnity if the CLAIM directly results from another CLAIM covered under this policy;
- any CLAIM brought or maintained by way of shareholder derivative action on behalf of the COMPANY or OUTSIDE ENTITY, which is brought without the solicitation, assistance, participation or co-operation of an INSURED or any OUTSIDE ENTITY'S Directors or Officers unless legally required to do so;
- any CLAIM brought or maintained by a former INSURED.

4.6. Major Shareholder

Any CLAIM by or at the behest of any person or entity that at the time such CLAIM is first made owns or controls 15% or more of the outstanding SECURITIES representing the present right to vote for the election of directors of the COMPANY.

4.7. Professional Services

Arising from, based upon or attributable to the COMPANY or an INSURED'S performance of or failure to perform professional services to a third party. This exclusion shall not apply to any CLAIM brought or maintained by a SECURITIES holder or group of SECURITIES holders of the COMPANY directly or derivatively without the solicitation, voluntary assistance, or participation of any INSURED.

Section 5. How the Policy Works

5.1. Severability

No fact pertaining to or knowledge possessed by one INSURED shall be imputed to any other INSURED.

5.2. LIMIT OF LIABILITY

The LIMIT OF LIABILITY is the aggregate limit of the INSURER'S liability in respect of all LOSS payable for all insurance covers and extensions. Each sublimit of liability specified in Item 4.1. of the Schedule is an aggregate limit and is the maximum LOSS the INSURER will pay. Each sublimit of liability is part of and not in addition to the LIMIT OF LIABILITY.

5.3. Defence and settlement

It shall be the duty of each INSURED to defend CLAIMS. In respect of CLAIMS brought or maintained against an INSURED by, on behalf of or at the instigation of the COMPANY, any INSURED, OUTSIDE ENTITY or its Directors or Officers, the INSURER shall have the right to control the investigation, defence and settlement of such CLAIMS.

Any incurring of DEFENCE COSTS shall be subject to prior written approval by the INSURER. Such approval shall not be unreasonably withheld or delayed.

The INSURER will pay DEFENCE COSTS to or on behalf of the INSURED on an as incurred basis prior to final disposition or adjudication of any CLAIM. If at any time a CLAIM is withdrawn or is established not to be covered under this policy or is found to be excluded under this policy then all such DEFENCE COSTS must be returned to the INSURER upon demand.

The INSURED shall assert all appropriate defences and cross claims for contribution, indemnity or damages. The INSURED shall not admit liability for or settle or attempt to settle any CLAIM without the written consent of the INSURER, such consent shall not be unreasonably withheld or delayed. The INSURER will not be liable for any settlement, agreement or assumed obligation to which it has not consented in writing.

The INSURED shall at its own cost and in a timely fashion provide to the INSURER all information and assistance as it may reasonably require.

5.4. Allocation

If an INSURED incurs LOSS in respect of a CLAIM which includes both covered and non covered matters or which is made against both covered and non-covered parties then the INSURED and the INSURER shall use their best efforts to agree upon a fair and proper allocation of the proportion of the LOSS covered hereunder, having regard to the relative legal and financial exposures. Only LOSS incurred by an INSURED and in the case of DEFENCE COSTS directly attributable to the defence of an INSURED is covered hereunder.

5.5. DISCOVERY PERIOD

If either the POLICYHOLDER or the INSURER fail to renew this policy, for whatever reason other than non-payment of premium, the POLICYHOLDER shall have the right to a DISCOVERY PERIOD provided that:

- written notice is given to the INSURER of the elected DISCOVERY PERIOD within 30 days of the expiry date of the POLICY PERIOD; and
- the additional premium of 50% of the annual premium is paid within 30 days of the expiry date of the POLICY PERIOD and such premium shall be fully earned at inception of the DISCOVERY PERIOD; and
- there is no MERGER OR ACQUISITION during the POLICY PERIOD.

Any CLAIM made during the DISCOVERY PERIOD shall be considered made during the POLICY PERIOD.

5.6. SUBSIDIARY Cover

In the event a legal entity becomes a

SUSIDIARY, this policy shall only apply to WRONGFUL ACTS committed after the effective date it becomes a SUBSIDIARY. In the event a legal entity ceases to be a SUBSIDIARY, this policy shall only apply to WRONGFUL ACTS committed prior to the effective date it ceases to be a SUBSIDIARY.

5.7. MERGER OR ACQUISITION

In the event of MERGER OR ACQUISITION this policy shall only apply to WRONGFUL ACTS committed prior to the effective date of such MERGER OR ACQUISITION.

5.8. Prior CLAIMS and Prior Proceedings

Any CLAIMS reported and / or circumstances notified to a Directors & Officers or Management Liability policy which incepted prior to the inception date of the POLICY PERIOD of this policy and any civil or criminal proceedings, regulatory or administrative proceedings, official, regulatory or administrative investigation or arbitration which existed at the inception date of the POLICY PERIOD or initial inception date of a Directors & Officers or Management Liability policy which has been successively renewed with the INSURER are not covered.

5.9. CLAIMS Series

All CLAIMS and notified circumstances arising from the same originating cause constitute a series and so one CLAIM. The date of such CLAIM shall be the date of the first CLAIM of the series or the date of first notification of a circumstance to a Directors & Officers or Management Liability policy or the commencement date of the first proceeding.

5.10. Other Insurance

If, at the time of any CLAIM, there is, or but for the existence of this policy would be, any other policy of indemnity or insurance in favour of or effected by or on behalf of the INSURED applicable to such CLAIM, then the INSURER shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

5.11. Assignment

This policy and any rights hereunder cannot be assigned without the written consent of the INSURER.

5.12. Subrogation

In the event of payment under this policy, the INSURER shall be subrogated to all of the INSUREDS rights of recovery in respect of such payment. In addition, the INSURED shall execute all and any documentation and undertake any action necessary to enable the INSURER to bring an action or suit in the name of the INSURER or the INSURED. Any recovery received shall first be applied against any payment made by the INSURER with any balance remaining thereafter being remitted to the INSURED.

5.13. Representation

Only the POLICYHOLDER shall represent the COMPANY and each INSURED in respect of all matters of any nature relating to or affecting this policy; including and not limited to, the election of the DISCOVERY PERIOD, the payment of premiums, any return premiums that may become due under this policy, the requesting and the receiving and acceptance of any endorsement to this policy.

With regard to CLAIMS, the POLICYHOLDER shall represent the COMPANY and each INSURED in the provision of NOTIFICATION and the submission of any dispute to arbitration, unless the COMPANY has a conflict of interest with an INSURED, in which case such INSURED shall represent themselves.

Where the POLICYHOLDER is in insolvent liquidation each SUBSIDIARY and each INSURED shall represent themselves in respect of all matters of any nature relating to or affecting this policy, including CLAIMS.

5.14. Geographical Scope

Where legally permissible and subject to all terms and conditions of this policy, this policy shall apply to any claim made within the COVERAGE TERRITORY or made according to the laws of the COVERAGE TERRITORY.

5.15. Governing Law

This policy shall be governed exclusively by and construed in accordance with the laws of India.

5.16. 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.

5.17. Cancellation

This policy may be cancelled by or on behalf of the INSURER by giving the INSURED 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. Under normal circumstances, the Policy will not be cancelled except for reasons of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the Insured

This policy may be cancelled by the INSURED 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.

5.18. Rights to the Policy

This policy is not intended to confer any directly enforceable benefit upon any third party other than the COMPANY or an INSURED and no other third party shall acquire any rights in relation to this policy.

Section 6. Duties of the INSURED

6.1. CLAIM Reporting

The INSURED shall provide NOTIFICATION as soon as practicable and in any event within 30 days of the expiry date of the POLICY PERIOD or DISCOVERY PERIOD if elected.

Any CLAIM that arises after the expiry date of the POLICY PERIOD from a circumstance, which was reported by NOTIFICATION to the INSURER in accordance with this policy during the POLICY PERIOD, shall be deemed to have been made at the same time as the NOTIFICATION of such circumstance.

BAJAJ GENERAL CARINGLY YOURS

6.2. New SUBSIDIARY Reporting

If during the POLICY PERIOD the COMPANY acquires or creates a new SUBSIDIARY the COMPANY shall provide the INSURER with full information in respect of that SUBSIDIARY as required by Extension 2.1.

6.3. Offering of SECURITIES Reporting

If during the POLICY PERIOD the COMPANY issues or proposes the sale or allocation of SECURITIES the COMPANY shall provide the INSURER with full information in respect of said SECURITIES as required by Extension 2.2.

Section 7. Renewal

On renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may change subject to approval from Authority.

Grievance Redressal Procedure

Bajaj **General** 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 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