

Bajaj General Insurance Limited

(formerly known as Bajaj Allianz General Insurance Co. Ltd.)
Bajaj Insurance House, Airport Road, Yerawada, Pune - 411 006.
Reg. No.: 113 For more details, log on to: www.bajajgeneralinsurance.com
E-mail: careforyou@bajajgeneral.com or
Call at: Sales - 1800 209 0144 / Service - 1800 209 5858 (Toll Free No.)



GROUP ASSET PROTECTION POLICY

POLICY DOCUMENT

Whereas as the Insured has made to Bajaj General Insurance Ltd. (hereinafter called the Company), a proposal which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the Insured Beneficiary in excess of the amount of the Deductible and subject always to the Sum Insured against such loss as is herein provided.

DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

- 1) **Breakdown**
 - a) For electrical and mechanical items, Breakdown shall mean the mechanical and/or electrical failure of a physical object that causes it to not function in its intended manner
 - b) For Furniture, Breakdown shall mean Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining, reclining, heating, and vibrating), motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications.
- 2) **Certificate of Insurance** means the Certificate issued to the Insured Beneficiary under the Master Policy/Group Policy which contain details such as the Master Policy number, name and address of the Insured Beneficiary, the asset description, the Manufacturer's Warranty period, Cover Period, deductible and the terms and conditions of the coverage.
- 3) **Constructive Total Loss [CTL]:** An insured asset will be considered to be a constructive total loss if the cost of repair of the asset exceeds 75% of the sum insured/balance sum insured of the asset.
- 2) **Deductible** means the amount which shall be borne by the Insured Beneficiary in respect of each and every claim made under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.
- 3) **Group:** The definition of a group as per the provisions of group guidelines issued by Authority vide circular015/IRDA/Life/Circular/GI Guidelines/2005 dated 14th July 2005 and further amendments, circulars/guidelines/regulations, if any Issued/that may be issued, from time to time.
- 4) **Insured** means the Organization/Entity/Group Manager named in the Master Policy
- 5) **Insured Beneficiary** shall mean members of the group covered under the Master Policy.
- 6) **Insured Asset** means a physical object which is usable movable Article which has value and for which a market value can be ascertained and same is owned/purchased by the Insured Beneficiary which is the subject matter of insurance under this Master Policy and mentioned/described specifically on the Certificate of Insurance.
- 7) **Covered Insured Event:** means the insured risk covered under the coverage under Certificate of Insurance read with these Terms and Conditions.
- 8) **Master Policy** shall mean the group Policy issued to the Insured containing the terms and conditions of the insurance coverage and under which Certificates of Insurance shall be issued to the Insured Beneficiary. The validity of the Master Policy shall be for a period of twelve months as mentioned in the Group Policy Schedule.
- 9) **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.
- 10) **Policy Period** refers to group Master policy period, within which certificates of insurance are issued to members of the group. Also references to Policy Period will imply Cover Period of respective Certificate of Insurance/s.
- 11) **Cover Period** means the period as specified in the Certificate of Insurance under which the Insured Asset owned by the Insured Beneficiary is insured and covered as per Terms and Conditions of the Master Policy. The Cover Period starts on the expiry of the manufacturer's Warranty Period and shall end on the specified date mentioned in the Certificate of Insurance issued to the Insured Person.
- 12) **Manufacturer's Warranty Period** means the period of time for which the Manufacturer provides Warranty for the insured Asset shall be effective/available.

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- 13) **Sum Insured [SI]** means the amount stated in the Certificate of Insurance, which is the maximum amount (regardless of the number of amount of claims made) for any one claim and or in the aggregate for all claims by Insured Beneficiary under Certificate of Insurance during the Cover Period in relation to the Insured Asset.

COVERAGE

The Company will indemnify the Insured Beneficiary against the repair or replacement costs in respect of the Insured Asset belonging to the Insured Beneficiary caused by a Breakdown arising out of manufacturing defect and/or due to poor workmanship of the service personnel of the authorized workshop during the Cover Period provided that the liability of the Company in respect of any one Insured Asset in any one Cover Period will not individually or in the aggregate exceed the Sum Insured set against such item in the Certificate of Insurance.

SPECIAL CONDITION

1. The Sum Insured in respect of each Insured Asset must equal the original purchase price of the Insured Asset.
2. The Insured Asset has been purchased by Insured Beneficiary within six months prior to the date on which the Insured Asset has been proposed for Insurance and
3. The manufacturing warranty period of the asset is still in force on the date it has been proposed for Insurance.
4. The Sum Insured shall stand reduced by the amount of loss that has been claimed by Insured Beneficiary and cannot be reinstated.
5. In the event of a total loss/CTL settlement of claim or exhaustion of sum insured due to payment of partial loss claims, the Certificate of Insurance shall cease immediately and the Insured shall not be entitled to any refund of premium.

EXCLUSIONS

The Company is not liable for and no indemnity will be provided in respect of any loss to the Insured Asset arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. Any claim falling beyond the cover period under Certificate of Insurance.
2. Deductible:
For Partial Loss Claims: As applicable and mentioned in the Master Policy.
For Total Loss Claims: No deductible is applicable.
3. Loss or damage arising out of the Insured Asset not being used in accordance with manufacturer's general instructions/guidelines.
4. Loss or damage for which the manufacturer of the Insured Asset is responsible under a guarantee and/or warranty/conditions.
5. Loss or damage arising out of improper use of the Insured Asset
6. Loss or damage arising out of modification or alteration of any nature made in the electrical circuitry and/or physical/structural construction of the Insured Asset.
7. Where repair work is carried out by persons/agency that are not authorized by the manufacturer or by the Insurer.
8. Inconsequential aspects such as noises, vibrations, warpage, oil seepage and sensations that do not lead to dismal performance of the Insured Asset.
9. Loss or damage to accessories used in connection with the Insured Asset that were not supplied at the time of purchase of the Insured Asset by the Insured.
10. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software.
11. Defects or faults that were not covered under the manufacturer's warranty.
12. Loss or damage due to or consequent upon wear and tear and/or gradual deterioration of the Insured Asset.
13. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.
14. The cost of transporting the Insured Asset to and/or from the place of repair.
15. Loss or damage caused by or arising out of the wilful acts or wilful gross negligence or fraudulent acts of the Insured/ Insured Beneficiary(ies) and/or Insured's/Insured Beneficiary(ies) family and/or Insured's/ Insured Beneficiary(ies) employees
16. Insured/ Insured Beneficiary(ies) consequential losses of any kind and/or legal liability of any kind.
17. Failure of parts which are subject to recall by manufacturer of the Insured Asset.

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18. The cost of repairing, restoring or reconfiguring computer software or any system programs.
19. Any cost incurred with periodic maintenance of the Insured Asset, including parts replaced in course of such maintenance operations.
20. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.
21. Where the original serial number is removed, obliterated or altered from Insured Asset.
22. Loss or damage arising out of improper storage or transportation of the Insured Asset.
23. The cost of installation of the Insured Assets and/or any optional attachment to the Insured Asset.
24. Loss or damage due to use of non-genuine parts, accessories and/or consumables.
25. Where there is a change of ownership of the Insured Asset.
26. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating.
27. Service/maintenance calls which do not involve malfunction or defects in the Insured Asset due to workmanship or material used by manufacturer.
28. Damages caused by services performed by service personnel of the non-authorized persons or repairer workshops.
29. Where the Insured Asset is subject to commercial, rental or profit generation purposes.
30. Loss or damage arising out of any external cause, including but not limited to fire, theft, explosion, water damage, acts of God perils, riots/strike/malicious damage, - act of terrorism, corrosion, rust, denting, scratching, animal/insect damage, entry of foreign bodies etc.
31. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period/Cover Period.
32. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
33. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
34. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
35. Any loss or damage that arises when the Certificate of Insurance is not in force due to any reason whatsoever.
36. **Exclusion specific to furniture which is Insured Asset:**
 - a) Loss or damage caused by stains howsoever caused
 - b) Maintenance, damage caused by normal or ordinary wear-and-tear, including but not limited to Scuffing, scrapes, or other surface abrasions, including surface scratches on leather or fabrics..
 - c) Damage to Mattresses, Wicker and rattan furniture, Nubuck, suede or exotic leathers, Split-grain leather hides used in seat cushions, back cushions, or arm areas,
 - d) Components and mechanisms integrated into furniture, including but not limited to adjustable bed frames, sinks, plumbing, robotics, TV lifts, electronics, USB ports, electrical outlets, electrical appliances, fireplaces, clocks
 - e) Fading, colour loss, or colour change and/or Cracking and peeling of leather or vinyl
 - f) Loss of foam and/or inner spring resiliency (including any impressions or deformation)
 - g) Repairs carried out by persons not authorised by the company/manufacturer.
 - h) Checking, cracking, bubbling, or peeling of the finish.
 - i) Chips, scratches, and/or breakage of glass or any brittle material used in manufacturing or mirrors, loss of silvering on mirrors.
 - j) Any loss or defects covered under any warranty/Guarantee/ other insurance policies
 - k) Damage caused by fire, smoke, flood or other natural disaster, theft or vandalism.
 - l) Damage caused by structural problems or appliance malfunctions such as, but not limited to, leaks from air conditioners, skylights, roofs, water heaters, or water pipes.
 - m) Furniture that is used for commercial, institutional or rental purposes.
 - n) Furniture that has been mishandled, neglected, or abused other than intended use as specified by the manufacturer.
 - o) Furniture sold "as is" or floor samples.
 - p) Furniture showing signs of infestation, including but not limited to insects, rodents, termites and cockroaches.
 - q) The effects of weather conditions upon the product such as but not limited to sunlight, wind, weather, rusting, radiation, corrosion.

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CLAIM SETTLEMENT

In the event of a loss, the basis of loss settlement shall be as follows:

1. Where an Insured Asset can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured Beneficiary in respect of the expenses necessarily incurred to restore the Insured Asset to its state immediately prior to the happening of the Covered Insured event. No depreciation will be deducted.
2. In the case of a total loss/Constructive Total Loss [CTL] the Company shall indemnify the Insured in respect of the restoration or replacement costs subject to maximum of the Sum Insured set against the Insured Asset in the Certificate of Insurance, subject to a depreciation of 10% per annum from the date of Invoice of the Insured Asset
3. Claims subsequent to the payment of partial loss claim(s) shall be considered as a Constructive Total Loss [CTL] if the cost of repairs exceeds the remaining SI after payment of the partial loss claim.
4. The Company may at its Option repair, reinstate or replace the Insured Asset damaged or destroyed, or any part thereof instead of paying the amount of loss or damage
5. The Company shall be entitled to retain any defective part replaced under the Policy with all subrogation rights.

GENERAL CONDITIONS

1. **Due Observance**

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured/Insured Beneficiary shall be a condition precedent to any liability of the Company under this Policy.

2. **Reasonable Care**

The Insured Beneficiary shall:

- a. Take all reasonable steps to safeguard the Insured Asset against any Covered Insured Event.
- b. Take all reasonable steps to prevent a claim from arising under this Policy

3. **Duties and Obligations after Occurrence of an Covered Insured Event:**

Save as more specifically provided for elsewhere in the Policy, it is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- a. The Insured or Insured Beneficiary shall immediately and in any event within 14 days give written notice of the same to the Company or any of its representatives and appointees, at the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
- b. The Insured or Insured Beneficiary shall not abandon the Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and
- c. The Insured or Insured Beneficiary shall within 28 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount of Indemnification sought from the Company, and
- d. The Insured or Insured Beneficiary shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- e. The Insured or Insured Beneficiary shall allow the Company and its representatives and appointees to inspect the Insured Asset or any other material items, as per 'the Right to Inspect' Clause.

*Note: Waiver of conditions (a) and (c) 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 or Insured Beneficiary or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit. The decision of the Company shall be final and binding on the Insured or Insured Beneficiary.

4. **Right to Inspect**

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss/damage or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss/damage. The Insured

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or Insured Beneficiary shall, on being required so to do by the Company, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

5. Contribution

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 Beneficiary applicable to such claim/Insured Asset, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

6. Subrogation

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

7. GROUP DISCOUNT

Applicable group discount will be as per the table below

Group Size	Group Discount
Upto 500	0.00%
501 to 1000	3.80%
1001 to 2000	4.80%
2000 and above	5.10%

Note - Group discount will be applicable on the group size at inception of the policy. There shall not be any midterm revision of group discount.

8. Fraud

If the Insured or any Insured Beneficiary under the Certificate of Insurance or any one acting on his behalf shall make or advance any claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used to obtain any benefits under the Certificate of Insurance or if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured Beneficiary, all benefits under the Certificate of Insurance shall be void and all claims or payments thereunder shall be forfeited.

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

- 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.
- 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.
- 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,
- 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.
- 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.

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- 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 or non-co-operation by the Insured and Insured Beneficiary then the premium shall be forfeited and no refund of premium shall be made by the Company.

10. Cancellation by the Insured before the expiry of Master Policy/Certificate of Insurance:

- 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, 100% of the premium to the Insured.
 - (ii) The Certificate of Insurance may be cancelled by the Insured within six months of 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 on a pro-rata basis by reference to the risk undertaken as provided in the respective Certificates of Insurance till effective date of such termination, subject however to a minimum retention of 25% of premium mentioned in the Certificate of Insurance or Rs.100 per Certificate of Insurance whichever is higher in respect of those certificates of Insurance on which no claim has been lodged. 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.

Note: For avoidance of doubts it is also clarified that since premium is born and paid by Insured and received by the Company, any cancellation or refund of such premium shall always be made to Insured as mentioned in these Policy Terms and Conditions/wordings.

11. Validity of Certificate of Insurance

Subject to provision relating to cancellation, the coverage under the Certificate of Insurance will terminate on the earliest of the following occurrence:

- a. The expiry date of Cover Period as mentioned in the Certificate of Insurance
- b. In case of loss/damage, any claim paid up to the Sum Insured as mentioned in the Certificate of Insurance
- c. The date that the Insured Beneficiary is no longer member of the group of the Insured.
- d. The effective date of cancellation of Certificate of Insurance by the Company or Insured, as the case may be, in accordance with these terms and conditions of the Policy

12. Transfer

Transferring/assigning of Interest in this Policy to anyone else is not allowed.

13. Automatic Termination

The cover for the Insured Beneficiary shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured mentioned in the Certificate of Insurance.

14. Dispute Resolution

- e. If any dispute or difference shall arise as to the quantum of claim to be paid under this Policy (liability/claim being otherwise admitted by the Company), such difference shall independently of all other question be referred to the decision of a sole arbitrator to be appointed in writing by the Company and the respective Insured Beneficiary or if they cannot agree upon a single arbitrator within 30 days of any party [the Company or the respective Insured Beneficiary] invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of who are the parties to the dispute/ difference and the third

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arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as amended from time to time. The law of the arbitration will be Indian law, and the seat of arbitration and venue for all hearings shall be within India.

- f. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the Company has disputed or not accepted/admitted the liability/claim under or in respect of the respective Certificate of Insurance.
- g. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the respective Certificate of Insurance read with this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
- h. It is also hereby further expressly agreed and declared that if the Company shall disclaim/repudiate the liability to the respective Insured Beneficiary for any claim under Certificate of Insurance issued to them, and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, then all benefits under the Certificate of Insurance shall be forfeited and the rights of Insured Beneficiary shall stand extinguished and the liability of the company shall also stand discharged.
- i. In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts subject to other clauses herein.

15. Notices

- a. Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Certificate of Insurance.
- b. Any and all notices and declarations for the attention of the Insured Beneficiary shall be posted to the Insured's address stated in the Certificate of Insurance.

16. Governing Law

The construction, interpretation and meaning of the provisions of this Policy and Certificate of Insurance shall be determined in accordance with Indian law. The section headings of this Policy and Certificate of Insurance are included for descriptive purposes only and do not form part of this Policy or Certificate of Insurance for the purpose of its construction or interpretation.

17. Entire Contract

This Policy read with respective Certificate of Insurance constitutes the complete contract of insurance for the Insured Beneficiary. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy/Certificate of Insurance.

18. Territorial Limits

This Policy and Certificate of Insurance covers insured events of concerned Insured Beneficiary arising during the Cover Period within India. The Company's liability to make any payment under admissible claims under Certificate of Insurance shall be to make payment to concerned Insured Beneficiary within India and in Indian Rupees only.

19. Renewal Notice

The Company shall not be bound to receive any renewal premium nor give notice that such renewal and renewal premium is due. If the Company agrees to renew the cover period under the Certificate of Insurance Every renewal premium (which shall be paid and accepted in respect of the Certificate of Insurance) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured Beneficiary that may result in enhancement of the risk of the Company under the Certificate of Insurance . No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

20. Resolving Issues

The Company do its best to ensure that its customers are delighted with the service they receive from the Company. If the Insured Beneficiary is dissatisfied the Company would like to inform the Insured Beneficiary that the Company has a procedure for resolving issues, as mentioned herein below. Please include your Certificate of Insurance number in any communication. This will help the Company to deal with the issue more efficiently.

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21. Grievance Redressal Procedure

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

Level 1 In case you have any concern, you may please reach out to our Customer Experience Team through any of the following options: <ul style="list-style-type: none">• 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 Ltd.
Level 2 Bajaj Insurance House, Airport Road, Yerwada Pune- 411006 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.

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office Union Territory, District)
<p>AHMEDABAD - Shri Kuldip Singh 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</p>	<p align="center">Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>
<p>BENGALURU - Smt. Neerja Shah 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</p>	<p align="center">Karnataka.</p>
<p>BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in</p>	<p align="center">Madhya Pradesh Chattisgarh.</p>
<p>BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	<p align="center">Orissa.</p>
<p>CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p align="center">Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>
<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in</p>	<p align="center">Tamil Nadu, Tamil Nadu Puducherry Town and Karaikal (which are part of Puducherry).</p>
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	<p align="center">Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>

<p>GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - Shri I. Suresh Babu 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 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan.</p>
<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>

<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam- bodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashgani, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

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

Secretary General - Governing Body of Insurance Council

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