



“Highlight”

NAMED PERIL D&O

Agent/Broker Name -
Agent/Broker License Code -
Agent/Broker Contact No -

POLICY NUMBER:

RENEWAL/REPLACEMENT OF:

Schedule

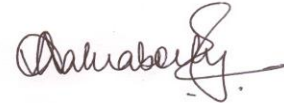
Policy Number:

ITEMS			
a. Policyholder			
b. Policyholder's Main Address			
c. Policy Period	From:		To:
d. Limit of Liability (Aggregate)			
e. Premium			
f. Insurer & Address			
g. Claims Notice	Tata AIG General Insurance Company Limited Unit No. 1501-1502, 15th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai- 400 013		
h. Conditions			

Service Tax Registration No: AABCT3518QST004

The Stamp Duty of Rs.0.25 paisa paid in cash or demand draft or by pay order, vide receipt/Challan no. " MH000483220201213E dated 31-03-2013".

For Tata AIG General Insurance Company Ltd.



Atri Chakraborty
National Head Operations & Systems

DATE of Policy Issuance: 02nd April 2014

Notice

This policy only covers **Claims** first made against an **Insured Person** during the **Policy Period** that are reported to the **Insurer** as required by this policy. **Defence Costs** will reduce the **Limits of Liability** available to pay judgments or settlements. The **Insurer** has the right, but does not assume any duty to defend. This policy is not binding upon the **Insurer** unless it is countersigned on the Schedule by an authorized representative of the **Insurer** or its general agent.

Words in **bold** typeface have special meaning—see the Schedule and Definitions Section. Please read this policy carefully and review its cover with your insurance agent or broker.

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In consideration of the payment of the premium, subject to the provisions of this policy and in reliance upon the **Proposal** which forms part of this policy, the **Insurer** and the **Policyholder** agree as follows.

Your Insurance Protection

This insurance, subject to its provisions, pays your covered **Money Damages** and/or **Defence Costs** if **you** experience any of the following problems:

Money Damages and Defence Costs

A **Claim** seeking **Money Damages**, on account of your **Management Error**, is made against **you** by a:

- (i) **Shareholder;**
- (ii) **Regulatory Agency;**
- (iii) **Business partner;**
- (iv) **Lender;**
- (v) **Supplier;**
- (vi) **Customer; or**
- (vii) **Professional Advisor or Consultant.**

A **Claim** seeking **Money Damages**, on account of your **Employment Practice Error**, is made against **you** by an:

- (i) **Employee;**
- (ii) **Trade-Union** representing a specific **Employee**; or
- (iii) **Employee's** estate or legal representative(s).

Defence Costs Only

You need to defend a **Claim**, on account of your **Management Error**, made against **you** by:

- (i) a **Shareholder** not on its own behalf but derivatively to enforce its own rights and to recover loss on behalf of and for **your Company** entirely without the assistance, participation or intervention of any **Insured Person**;
- (ii) an **Official Liquidator**;
- (iii) a **Regulatory Agency** seeking to impose a civil or administrative fine or penalty; or
- (iv) a **Regulatory Agency, Action Group** or a **Special Interest Group** seeking to **Stop or Compel Action**.

Criminal Defence Costs Only

You need to defend a criminal **Claim**, on account of your **Management Error** or **Employment Practice Error**, made against **you** by a:

- (i) **Regulatory Agency** seeking to impose a criminal fine or penalty;
- (ii) **Public Prosecutor**; or
- (iii) any person with standing to bring a private prosecution.

Extensions

Your Strict Liability Protection

This insurance, subject to its provisions, also pays **your** covered **Money Damages** and/or **Defense Costs** if **you** experience the following problem:

Strict Liability Cover A **Claim** is made against **you** as described in “*Your Insurance Protection*” section above on account of **your** strict legal liability.

Your Spouse and Heirs’ Insurance Protection

This insurance, subject to its provisions, also pays covered **Money Damages** and/or **Defense Costs** if any **Director’s** spouse or heirs experience the following problem:

Spouse and Heirs A **Claim** seeking: (i) **Money Damages** from community property, joint assets or inheritance; or (ii) to impose a fine or penalty; or (iii) to **Stop or Compel Action** is made or continued against them by any of the plaintiffs identified in “*Your Insurance Protection*” section above on account of a **Director’s Management Error** or **Employment Practice Error**.

How we will treat those claims Any such **Claim** shall be treated in the same manner as if it were made against a **Director** under this policy.

New Subsidiaries Insurance Protection

Coverage for newly acquired or created companies This insurance, subject to its provisions, also pays covered **Money Damages** and/or **Defense Costs** in a **Claim** described in “*Your Insurance Protection*” section above made against any natural persons who first meet the definition of **Insured Person** during the **Policy Period** because the **Policyholder** acquires or creates a **Subsidiary**, but only on account of a **Management Error** or **Employment Practice Error** after the time (and for as long as) the acquired or created **Subsidiary** meets the definition of **Subsidiary**.

What We Will Pay

<i>Defence Costs</i>	We will pay your Defense Costs if a Claim is covered under this policy.
<i>Money Damages</i>	We will also pay your Money Damages for a covered Claim under the “ <i>Money Damages and Defense Costs</i> ” section of “ <i>Your Insurance Protection</i> ” above.
<i>No Money Damages</i>	We will only pay your Defense Costs for a covered Claim under the “ <i>Defense Costs Only</i> ” section of “ <i>Your Insurance Protection</i> ” above.
<i>Defense Costs for Unproven Allegations</i>	We will still pay your Defense Costs if a Claim is not covered under this policy because the “ <i>CONDUCT</i> ” or “ <i>POLLUTION</i> ” exclusions apply. However, solely with regard to the “ <i>CONDUCT</i> ” exclusion, we will stop paying Defense Costs immediately and you will be liable to pay these back if the relevant conduct did in fact occur as established by a judgement, by other final adjudication adverse to you or by a written admission made by you .
<i>Defense Costs Recovery</i>	We will reimburse you thirty-five percent (35%) of your paid Defense Costs if a Claim is not covered under this policy because the “ <i>BODILY INJURY</i> ” exclusion applies and provided that: <ul style="list-style-type: none">(i) you pay your Defense Costs personally; and(ii) a legal determination on the merits of the Claim results in a finding of no- Fault.

Claims

When can you ask for our financial help?

- Claims Made* **You** are entitled to ask for financial benefits under this policy at the time during the **Policy Period** when a **Claim** is made against **you**, provided that:
- (i) this is the first time the **Claim** has been made against **you**;
 - (ii) the **Claim** does not arise from facts or circumstances that are the same as or interrelated to any **Management Error** or **Employment Practice Error** made before the **Policy Period** and which previously led to **Claim(s)**; and
 - (iii) **you** neither knew nor had any reason to expect, before the start of the **Policy Period**, that the **Claim** would be made.

What you should do if you find out about circumstances that you think might lead to a Claim?

- Notice of Circumstances:* If, during the **Policy Period**, **you** become aware of circumstances which **you** have any reason to expect will give rise to a **Claim** and **you** promptly write to **us** detailing the reasons for expecting such a **Claim** as well as details of the people, dates and **Management Error** or **Employment Practice Error** involved, **we** will accept this as a notice of circumstances. This means that any **Claim** which is subsequently made against **you** arising out of those circumstances or any **Claim** alleging any **Management Error** or **Employment Practice Error** contained in those circumstances shall be treated by **us** as if it had been reported to **us** at the time **you** first told **us** about those circumstances.

What you should do if you find out about a Claim?

- Notice and Reporting of Claims* If **you** find out about a **Claim** against **you** during the **Policy Period** or the **Discovery Period**, **you** must write to **us** to tell **us** about the **Claim** as soon as **you** reasonably can but in any event no later than the end of the **Policy Period** or **Discovery Period**, if available. If **you** post the notice to **us**, proof of posting shall be sufficient proof that **you** gave notice to **us** on the date of posting.

- Related Claims* If, during the **Policy Period** or **Discovery Period**, **you** report a **Claim** in the manner described above then **we** will treat any later **Claim**, arising out of the facts, circumstances or **Management Error** or **Employment Practice Error** alleged in that previously reported **Claim**, as if the later **Claim** had been reported to **us** at the time **you** reported the earlier **Claim**.

Extra Time in which to find out about a Claim and report it to us

- Discovery Period* **We** will give **you** free of charge:

- (i) an extra 60 days after the end of the **Policy Period** to tell **us** about a **Claim** if the **Policyholder** decides not to renew this policy; or
- (ii) an extra 120 days after the end of the **Policy Period** to tell **us** about a **Claim** if **we** decide not to renew this policy.

However, **you** will not have the benefit of this extra time if:

- (i) this policy is cancelled because **you** or **your Company** breached its provisions; or
- (ii) **you** or **your Company** replace this policy with another policy covering, even in part, any of the risks this policy covers.

Definitions

“Action Group”	means any incorporated or unincorporated not-for-profit association or alignment of persons formed to promote and co-ordinate action in support of, or in protest against, a specific plan or project.
“Business Partner”	means any company other than your Company or any natural person other than a Director or an Employee that is engaged in a joint project or venture with your Company .
“Claim”	Means any written notice by a Third Party that they intend to hold you legally liable for a specifically alleged Management Error or Employment Practice Error ; any civil proceeding or arbitration; any criminal prosecution; or, any official investigation or regulatory proceeding alleging a specific Management Error or Employment Practice Error first made against you during the Policy Period .
“Company” or “your Company”	Means the Policyholder and Subsidiaries .
“Consultant”	Means a specialist advisor in any commercial or industrial field, retained by your Company under a written contract for a fee or other remuneration.
“Defense Costs”	means reasonable and necessary fees and expenses which you incur with our prior approval in the defense, settlement, or appeal of any Claim against you . Defense Costs do not include your Company's overhead nor the cost of your time.
“Discovery Period”	means the extra period of time given in accordance with the Discovery Period provisions during which you can find out about a Claim and report it to us .
“Director”	means any natural person who is or becomes a: (i) director; (ii) executive officer; or (iii) official with duties equivalent to those of the positions listed above, of your Company . Any of the individuals above whom your Company dismissed from employment or office for cause before the start of the Policy Period is not a Director in the sense of this policy.
“Employee”	means any natural person who is or becomes a past, present or future full-time, part-time, seasonal or temporary employee under a written contract of employment with your Company who is not a Director , Professional Advisor , Consultant , independent contractor or agent.
“Employment Practice Error”	means any actual or alleged, negligent or unintentional, wrongful act, error or omission in connection with: (i) the employment; (ii) the termination of an Employee ; or (iii) the decision not to employ a prospective employee, including but not limited to any employment-related retaliation, harassment or discrimination on the basis of race, sex, religion or caste, which you made in your capacity as a Director .
“Important Change”	means (i) the Policyholder merges with or sells all or substantially all of its assets to any other natural person or entity or group of persons and/or entities acting together; (ii) any person or entity or group of persons or entities acting

together acquire control over the governing body of the **Policyholder**; or (iii) the receivership, bankruptcy, liquidation, administration or insolvency of the **Policyholder**.

“Insured Person”	means you and any other Director . For the sole purpose of “ <i>Your Spouse and Heirs’ Insurance Protection</i> ” section above, Insured Person also includes any Director’s spouse or heirs.
“Lender”	means a natural person, company or a financial institution, such as a bank or a building society, that has loaned money to your Company pursuant to a written agreement. Lender does not include any natural person, company or financial institution to the extent that they have made loans to you or required that any loan be guaranteed personally by you .
“Loss”	means Defense Costs and Money Damages .
“Management Error”	means any actual or alleged, negligent or unintentional, wrongful act, error or omission which you made in your capacity as a Director .
“Money Damages”	means the amount which represents compensatory damages in an award made against you personally by a court or in a settlement of a Claim to which we gave our written consent. Money Damages do NOT include non-compensatory damages, the cost of compliance with an order for injunctive relief, civil or criminal fines or penalties of whatever nature, taxes, any amount for which you are not personally legally liable nor matters which may be considered legally uninsurable.
“No- Fault”	means no liability or culpability except for your legal costs.
“Official Liquidator”	means a Liquidator or Official Liquidator of your Company .
“Our”	means belonging to or pertaining to Tata AIG General Insurance Company Ltd.
“Policyholder”	means the entity specified in Item xx-a of the Schedule.
“Policy Period”	means the period of time from the start date to the expiry date specified in Item xx-c of the Schedule or to the effective date of cancellation of this policy if earlier.
“Pollutants”	means but is not limited to, solid, liquid, gaseous, biological, radiological or thermal irritant, toxic or hazardous substance, or contaminant, including, but not limited to, asbestos, lead, smoke, vapour, dust, fibres, mould, spores, fungi, germs, soot, fumes, acids, alkalis, chemicals and waste. Such waste includes, but is not limited to, materials to be recycled, reconditioned or reclaimed and nuclear materials.

“Professional Advisor”	means a lawyer, accountant or auditor retained by your Company under a written contract for a fee or other remuneration.
“Proposal”	means each and every signed proposal form, its attachments, and all other information submitted to us in connection with the underwriting of this policy or any prior policy of which this policy is a renewal or a replacement or which it succeeds in time.
“Regulatory Agency”	means any government agency, regulatory authority, supervisory authority, local or regional authority, customs and excise or revenue authority.
“Shareholder”	means any company or natural person that owns a share in your Company .
“Special Interest Group”	means an incorporated or unincorporated not-for-profit association or alignment of persons who actively support the interests of a common cause.
“Stop or Compel Action”	means obtain an order for injunctive relief against you personally.
“Subsidiary”	means any privately-held company in which the Policyholder holds the sole legal right to elect, appoint, or designate the majority of its governing body. Subsidiary does not include any company whose securities are or were registered to trade in a public market.
“Third Party”	means any company or natural person other than the Company or an Insured Person .
“Trade-Union”	means a recognized, official, national or regional association of employees organized to promote and defend employees’ rights.
“We” or “us”	means Tata AIG General Insurance Company Ltd.
“You”	means the Director signing the Proposal and/or any natural person who meets the definition of Director above. For the sole purpose of “ <i>Your Spouse and Heirs’ Insurance Protection</i> ” section above, “ you ” also includes any Director’s spouse or heirs.

Exclusions

	We will not pay you any amounts in connection with any claim which is caused by or results from any actual or alleged:
<i>Prior or prior known error</i>	Management error or employment practice error which happened, even partially, before the policy period or which is one of a series of connected management errors or employment practice errors which began before the policy period and which you knew or had reason to expect might cause a claim ;
<i>Conduct</i>	(I)deliberately dishonest or fraudulent act or omission or any action which you knew, or ought reasonably to have known, was breaking the law whether or not you intended the consequences; or (ii) advantage or profit to which you were not legally entitled;
<i>Pollution</i>	(I) or threatened presence, discharge, dispersal, release, migration or escape of pollutants , or (ii) direction or request to, or effort by you or any other person or organization to: (a) test for, monitor, clean up, remove, contain, treat, detoxify or neutralise pollutants , or (b) respond to or assess the effects of pollutants .
<i>Bodily injury or Property damage</i>	Bodily injury, sickness, disease or death of any person (except for compensatory damages for emotional distress in a claim for an employment practices error) or the damage, destruction or loss of use of tangible property;
<i>Contract</i>	Breach of any contractual obligation unless you would have been legally liable because you owed a duty of care even in the absence of the contract.
<i>Severability of Exclusions</i>	For the purpose of determining the applicability of any exclusions, the Management Errors or Employment Practice Errors of or knowledge possessed by any Insured Person shall not be imputed to any other Insured Person .

General Provisions

<i>Misrepresentations in the Proposal</i>	We can refuse to pay you amounts under this policy and even cancel the policy retrospectively if the information you or the Policyholder gave us in the Proposal was untrue or misrepresented material information.
<i>Important Changes to your Company</i>	You must notify us of any Important Changes as soon as possible and, in any event, no later than 30 days after such Important Change occurs. If an Important Change occurs during the Policy Period , this insurance will apply only to Management Errors and/or Employment Practice Errors made BEFORE that Important Change .
<i>Securities Offerings</i>	If during the Policy Period , your Company : (a) makes a public or private offering of its securities in any jurisdiction; or (b) causes its securities to be listed or traded on or in any securities exchange or market (including any over-the-counter market), you may provide us with the relevant underwriting information within 14 days of such offering or listing and we shall provide you with a quote of additional insurance coverage. If you fail to notify us of any securities offering during the Policy Period , this insurance will apply only to Management Errors and/or Employment Practice Errors made BEFORE that securities offering.
<i>The maximum amount we will pay: Limit of Liability</i>	The Limit of Liability specified in Item d. of the Schedule is the maximum amount we will pay in any Policy Period for all Money Damages and Defence Costs combined out of all Claims made against all Insured Persons under all insurance covers and extensions of this policy. The Limit of Liability for the Discovery Period is part of, and not in addition to, the maximum total combined limit of liability for the Policy Period . Loss arising from any Claim which is made after the Policy Period or Discovery Period but which we agreed to treat as if made during the Policy Period or Discovery Period , in accordance with the “ <i>Notice of Circumstances</i> ” or “ <i>Related Claims</i> ” sections above, shall also be subject to the same total combined Limit of Liability of that Policy Period . Defence Costs are part of the combined Limit of Liability .
<i>Related Claims</i>	We will treat Claims resulting from the same Management Error or Employment Practice Error or attributable to the same cause, or a series of continuous, repeated or related Management Errors or Employment Practice Errors as if they were collectively one Claim with a single Limit of Liability under this Policy .
<i>How we will advance funds</i>	We shall advance covered Defence Costs , subject to the provisions of this policy, until final adjudication of a Claim .
<i>How Defense will be conducted</i>	You may defend any Claim made against you unless we inform you in writing at any time that we shall conduct the defence and settlement of the Claim .
<i>Subrogation</i>	If we make any payment under this policy, we shall be subrogated to the extent of such payment to all of your rights of recovery to the extent of such payments against any person or company and you shall do everything necessary to secure and protect those rights. You agree to co-operate with and assist us . However, neither we nor you will exercise our rights of subrogation against an Employee of your Company unless our payment has been caused by their fraud or dishonesty.

Any money **we** recover shall be applied in the following order:

- (i) first, **we** shall be reimbursed the amount of any payment **we** have made under this policy;
- (ii) then, **we** shall be reimbursed the costs and expenses **we** incurred in pursuing the recovery;
- (iii) finally, to the extent recovered funds remain, **you** shall be reimbursed in respect of **your** losses.

Other Insurance and Indemnification

Unless otherwise required by law, **we** will only pay **Loss** under this policy to the extent that it exceeds insurance cover available from any other valid and collectible insurance and/or indemnification or contribution which **your Company** can make to the fullest extent not prohibited by law or insolvency.

Notice and Authority

The **Policyholder** shall designate in the Schedule who shall act on behalf of all **Insured Persons** under this policy with respect to the giving and receiving notice under this policy, including the giving of notice of **Claim**, the payment of premiums due under this policy, the receipt and acceptance of any endorsements issued to form a part of this policy and the exercising or declining to exercise any right to a **Discovery Period**.

Assignment

This policy and any rights arising under it cannot be assigned without **our** written consent.

Jurisdiction

This policy applies to **Management Errors** or **Employment Practice Errors** occurring anywhere in the world subject to its provisions and provided that the **Claim** is brought in India and determined according to Indian law. This policy will not respond to the actual or attempted enforcement against an **Insured Person** of a judgement or award or any other order obtained outside of India whether or not such judgement or award or any other order is subsequently deemed enforceable by a Court in India.

Cancellation

We may not cancel this policy except for breach of contract by **you** or the **Policyholder**. The **Policyholder** may cancel this policy by giving **us** 30 days written notice in which event **we** will retain premium at the customary short period scale, provided that there has been no **Claim** under the policy during the **Policy Period** in which case no refund of premium shall be allowed. The refund of any unearned premium does not affect the effectiveness of cancellation but **we** shall make the refund as soon as practicable.

Plurals and Titles

The titles of these paragraphs are for convenience only and do not lend any meaning to this contract. In this policy words in bold have special meaning and are defined. Other words have their usual meaning.

SECTION - Customer Grievance Redressal Procedure

The Company is committed to extend the best possible services to its customers. However, if **you** are not satisfied with **our** services and wish to lodge a complaint, please feel free to call **our** 24X7 Toll free number 1800-266-7780/022-66939500 (toll free) or **you** may email to the customer service desk at customersupport@tata-aig.com.

Nodal Officer

Please visit **our** website at www.tataaiginsurance.in to know the contact details of the nodal officer for **your** servicing branch.

After investigating the grievance internally and subsequent closure, **We** will send **Our** response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, **We** will inform **you** of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet **your** expectations, **you** can write to manager.customersupport@tata-aig.com. After investigating the matter internally and subsequent closure, **We** will send **Our** response within a period of 8 days from the date of receipt at this email id.

Escalation Level 2

For lack of a response or if the resolution still does not meet **your** expectations, **you** can write to the Head - Customer Services at head.customerservices@tata-aig.com. After examining the matter, **We** will send **you** our final response within a period of 7 days from the date of receipt of **your** complaint on this email id.

Within 30 days of lodging a complaint with **us**, if **you** do not get a satisfactory response from **us** and **you** wish to pursue other avenues for redressal of grievances, **you** may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

Jurisdiction territory	Office of the Ombudsman
State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.	6th Floor, Jeevan Prakash Bldg, Tilak Marg, Relief Road, Ahmedabad - 380001. Tel : 079-25501201/02/05/06 Email: bimalokpal.ahmedabad@gbic.co.in
State of Karnataka.	24th Main Road, Jeevan Soudha Bldg, JP Nagar, 1st Phase, Bengaluru – 560 025. Tel.: 080-22222049/22222048 Fax: 080 - Email: bimalokpal.bengaluru@gbic.co.in
States of Madhya Pradesh and Chattisgarh.	2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in
State of Orissa.	62, Forest Park, BHUBANESHWAR-751 009. Tel.: - 0674-2596455/2596003 Fax : 0674-2596429 Email : bimalokpal.bhubaneswar@gbic.co.in
States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.	SCO No.101-103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706468/2772101 Fax : 0172-2708274 Email : bimalokpal.chandigarh@gbic.co.in
State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).	Fathima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI-600 018. Tel.: 044 - 24333668 / 24335284 Fax : 044-24333664 Email : bimalokpal.chennai@gbic.co.in
States of Delhi.	2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI-110 002. Tel.: 011-23234057/23232037 Fax : 011-23230858 Email : bimalokpal.delhi@gbic.co.in
States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	“Jeevan Nivesh”, 5th Floor, Near Panbazar Overbridge, S.S. Road, GUWAHATI-781 001 (ASSAM). Tel.: 0361 - 2132204 / 2132205 Fax : 0361-2732937 Email : bimalokpal.guwahati@gbic.co.in
States of Andhra Pradesh, Telangana and Union Territory of Yanam and a part of the Union Territory of Pondicherry.	6-2-46, 1 st Floor, Moin Court, A. C. Guards, Lakdi-Ka-Pool, HYDERABAD-500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040-23376599 Email : bimalokpal.hyderabad@gbic.co.in
State of Rajasthan	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Road, Jaipur - 302 005. Tel.: 0141-2740363 Fax: 0141 - Email : bimalokpal.jaipur@gbic.co.in
State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.	2nd Floor, CC 27/2603, Pulinat Bldg., M. G. Road, ERNAKULAM-682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email : bimalokpal.ernakulam@gbic.co.in

States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.	Hindustan Building. Annexe, 4 th Floor, C.R. Avenue, Kolkatta – 700 072. Tel.: 033 - 22124339 / 22124346 Fax : 033 - 22124341 Email : bimalokpal.kolkata@gbic.co.in
Districts of Uttar Pradesh : Laitpur, Jhasi, 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	Jeevan Bhawan, Phase-2,6 th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email : bimalokpal.lucknow@gbic.co.in
Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.	3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz(W), MUMBAI-400 054. Tel.: 022-26106960/26106552 Fax: 022 - 26106052 Email : bimalokpal.mumbai@gbic.co.in
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	3 rd Floor, Jeevan Darshan, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-32341320 Fax: 020 -2 Email : bimalokpal.pune@gbic.co.in
State of Bihar and Jharkhand.	1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel No: 0612-2680952 Email: bimalokpal.patna@gbic.co.in
State of Uttaranchal and the following Districts of Uttar Pradesh : Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghazaibad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	Bhagwan Sahai Palace , 4th Floor, Main Road, Naya Bans, Sector 15, G.B. Nagar, Noida. NOIDA – 201301 Tel: 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in

This Policy is subject to IRDAI (Protection of Policyholder's Interests) Regulation, 2017.