

## **TATA AIG LOSS OF LICENCE INSURANCE POLICY**

WHEREAS the Insured described in the Schedule hereto (hereinafter called 'The Insured') and the **Insured Person** described in the Schedule hereto (hereinafter called 'The **Insured Person**') whose occupation and employer are mentioned in the said schedule and who on the commencing day (mentioned in the said Schedule of this insurance was the holder of the Licence (herein after called "The Licence") mentioned in the said Schedule together with a Certificate of Validity (hereinafter called "The Certificate") forming part thereof (the **Insured Person** being required by law to hold such Licence in connection with his said occupation) by a proposal and declaration dated as stated in the said Schedule (which said proposal and declaration shall be the basis of this contract and are deemed to be incorporated herein) have applied to the TATA AIG General Insurance Company Limited, (hereinafter called 'The Company' for the insurance hereinafter provided and has paid the premium stated in the said Schedule as consideration for such insurance during the period of insurance stated in the said schedule.

NOW IT IS HEREBY AGREED: that if the **Insured Person** during the said period of Insurance shall be declared unfit by Directorate General of Civil Aviation or equivalent regulatory body for any **Bodily Injury** or **Illness** or **Classified Illness** and such **Bodily Injury** or **Illness** or **Classified Illness** shall be the sole and direct cause whereby during or after the said Period of Insurance (but not beyond a period of twelve month after the expiry of the said period of Insurance:-)

- 1) The **Insured Person** shall be disabled from carrying on his said occupation pursuant to the Licence and the Certificate but neither the Licence nor the Certificate shall have been lost to him OR.,
- 2) There shall be imposed at any time whether by endorsement upon the Licence or the Certificate or otherwise any special limitation on or in connection with the exercise of the privileges conferred by the Licence and/or the Certificate such imposition involving **Loss of income** to the **Insured Person** OR.,
- 3) The Licence and/or the Certificate shall be lost to the **Insured Person** then the insured shall subject to the terms conditions, provisions and exclusions of the policy become entitled to the payment by the company of such as may be appropriate of the sums shown in the Table of Benefits hereinafter contained.

### **TABLE OF BENEFITS**

#### **BENEFIT A: Temporary Total Disablement**

Unless otherwise stated in policy schedule, a monthly benefit of 2.5% of **Sum Insured** as stated in the policy schedule in respect of any such disability of imposition caused as aforesaid by **Bodily Injury** or **Illness** (other than a **Classified Illness**). Such monthly benefit to commence upon the expiration of 90 (Ninety) consecutive days of disability or imposition and to continue until the cessation of such disability or imposition or the end of 12 calendar months from the expiration of the said period of 90 (Ninety), Consecutive days whichever shall first occur.

**BENEFIT B: Temporary Total Disablement due to classified Illness**

Unless otherwise stated in policy schedule, a monthly benefit of 1.5% of **Sum Insured** as stated in the policy schedule in respect of such disability or imposition caused as aforesaid by **Classified Illness**. Such monthly benefit to commence upon the expiration of 90 (Ninety) consecutive days of disability or imposition and to continue until the cessation of such disability or imposition or the end of 12 calendar months from the expiration of the said period of 90 (Ninety), Consecutive days whichever shall first occur.

**BENEFIT C: Permanent Total Disablement**

Unless otherwise stated in policy schedule, a benefit of 100% of **Sum Insured** as stated in the schedule in the case of the loss of the Licence and/or the Certificate caused aforesaid by **Bodily Injury** or **Illness** (other than a **Classified Illness**) provided that **Insured Person** in the future is not able to follow any occupation alternative to that stated in the policy schedule. The **Insured Person** would be eligible to avail such benefit up on surviving atleast 30 days from date of loss or licence and / or Certificate.

**BENEFIT D: Permanent Total Disablement – Alternate occupation**

Unless otherwise stated in policy schedule, a benefit OF 75% of **Sum Insured** as stated in the schedule in the case of loss Licence and /or Certificate caused as aforesaid by **Bodily Injury** or **Illness** (other than a **Classified Illness**) if the **Insured Person** is likely in the future to be able to follow an occupation alternative to that stated in the schedule.

**BENEFIT E: Permanent Total Disability due to classified Illness**

Unless otherwise stated in policy schedule, a benefit of 18% of **Sum Insured** as stated in the schedule in the case of the loss of the Licence and /or Certificate caused as the aforesaid by a **Classified Illness**.

**BENEFIT F: Legal Expenses**

Costs or other legal expenses or any other expenses such costs or expenses having been reasonably and properly incurred by the insured and with the consent in writing of the company by reason of the **Insured Persons** having been called upon to attend any court of inquiry or legal or other proceeding in connection with the happening of any event which has given rise or might give rise to claim under the policy but so that the maximum payment under this section shall be Rs 5000/- in respect of any one such event.

**PROVISIONS**

**Provided always that:**

1. If the company shall have made any payments or payment of monthly benefits under Benefits A or B hereof and the **Insured Person** becomes entitled to any lumpsum payment under any benefits C, D & E hereof of, the company shall be entitled to deduct the aggregate of any such payment at monthly benefits from any lumpsum payment.
2. The company shall not be liable to make payments under more than one of Benefits C, D or E hereof in respect of the loss of the Licence and /or the Certificate.
3. The company shall not be obliged to effect settlement under any Benefits C, D or E of the table of benefits until a period of 90 (ninety) days has elapsed from the date on which the insured shall have given written notice as required by the claims procedure hereinafter prescribed.

4. All monthly benefits payable hereunder shall be apportionable from day to day.
5. Benefits / compensation payable to the **Insured Person** is for the period during which the licence is cancelled / revoked by the license issuing authority
6. Payment of any monthly benefits shall cease immediately upon the death of the **Insured Person**.

Without prejudice to any antecedence rights of the parties this policy shall "ipso facto" terminate and cease to have effect if:

- a) The **Insured Person** ceases to be habitually gainfully employed as mentioned in the said schedule under occupation
  - b) The **Insured Person** dies.
  - c) A payment is made by the company under any of section C.D. or E.
  - d) The **Insured Person** attains the age of 65 years.
  - e) The **Insured Person** undertakes crop dusting, seeding, spraying, cattle mustering or any other aerial application of a like manner.
7. The monthly benefits payable in consequence of an imposition as aforesaid shall not exceed the monthly **Loss of income** consequent upon such imposition.

## **EXCLUSIONS**

1. No benefit is payable under this policy in the case of **Illness** (whether a **Classified Illness** or not) or **Bodily Injury** or death directly or indirectly resulting from:
  - a. War invasion, acts of foreign enemies, hostilities (whether War, be declared or not), civil War, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power.
  - b. Any hostile detonation of any weapon of War employing atomic or nuclear fission and /or fusion or other like reaction or radioactive force or matter.
  - c. Intentional act or intentional omission inducing self-injury or suicide or attempted suicide assault provoked by the **Insured Person** duelling or fighting (except in bonafide self-defense).
  - d. Intentional exposure of the **Insured Person** to exceptional danger (except in any attempt to save human life or to prevent loss of or substantial damage to aircraft, aircraft equipment or other property of substantial value),
  - e. Any criminal Act of the **Insured Person** for which **Insured Person** shall have been liable to imprisonment.
2. No Benefits is payable under this policy:
  - a. In case of **Illness** (whether a **Classified Illness** or not) which is venereal disease or
  - b. In case of **Bodily Injury** or death resulting directly or indirectly from venereal disease or
  - c. In the case of sequels of venereal diseases.
  - d. In case of Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

3. No benefit is payable under this policy in the case of **Bodily Injury** or death directly or indirectly sustained while the **Insured Person** is in a state of permanent or temporary insanity.
4. No benefit is payable under this policy in respect of the loss of the License and /or the Certificate as a result of stipulations and / or regulations imposed by the License issuing Authority relating to the requirement of age or any change in medical standard for eligibility to hold such a license of Certificate.
5. No benefit is payable under this policy for **Incapacity** resulting directly or indirectly from riding or driving in any kind of race or during test flight
6. No benefit is payable under this policy for **Incapacity** resulting directly or indirectly from being under the influence of alcohol or having taken drugs or narcotics, unless prescribed by a legally qualified physician or surgeon
7. **Pregnancy Exclusion Clause:** The Insurance under this policy shall not extend to cover death or temporary disablement resulting directly or indirectly from pregnancy or in consequence thereof. Whereas pregnancy is not a cause to prefer a claim under the policy, it is understood and agreed that in case a lady member, during the course of pregnancy leave, suffers any **Illness**/accident/heart attack/ stroke and/ or any other similar **Illness** or accident that incapacitates her permanently in a manner as would normally prevent her from exercising the privileges of her license, by an event not in any way related to her pregnancy or any complications thereof of permanent nature as laid down in the policy her claim will be honored as in any normal case for the duration of the contract. The compensation, however, for the purpose of **Temporary Total Disablement** would exclude the compulsory grounding period due to pregnancy as laid down by the authority and the policy would respond from 60 days after the date of otherwise medical unfitness or from the date from which the lady Pilot would have been allowed to resume duties after the childbirth, whichever is later.
8. Any claim(s) in any way caused or contributed to by an act of **Terrorism**
9. No liability shall attach to the Insurer hereunder in respect of any claim made under any of the Benefits in the event of the death of the **Insured Person** but the Insurer will waive its right of recovery in respect of any amounts which may have been paid under Section A or B of the Benefit.
10. No benefit is payable under this policy for **Incapacity** resulting directly or indirectly from:
  - a. Ionizing, radiation or contamination by radioactivity from any nuclear, fuel or any nuclear based or from the combustion of nuclear fuel.
  - b. **Incapacity** which but for the provisions of the paragraph (a) above would be covered by this policy and is directly or indirectly caused by or contributed to by or arises from ionizing, radiations or

contamination by radioactivity from any radioactive materials in course of carriage as cargo under International Air Transport Association Regulations shall (subject to all other provisions of this Policy) be covered provided that it shall be a condition precedent to the liability of the Insurer that the carriage of any radioactive materials shall in all respects comply with the current regulations issued by the International Air Transport Association relating to the carriage of restricted article by air.

## GENERAL CONDITIONS

The policy is issued subject to the following condition, compliance with which by the **Insured Person**, shall so far as the nature of the condition permits, be deemed to be a condition precedent to the liability of the Insurer so that nothing in those conditions shall be in any way prejudice or diminish any rights of the Insurer implied by operation of Law:

1. The **Insured Person** shall not be under 19 or over 65 years of age at the commencement of this Insurance.
2. The entire Policy will be void ab-initio if, whether before or after a loss, You, Your, **Insured Person** have, related to this insurance:
  - a. intentionally or recklessly or otherwise concealed or misrepresented what The Company consider to be any material fact or circumstance; or
  - b. engaged in what The Company consider to be fraudulent, dishonest or deceitful conduct; or
  - c. made false statements.
3. Misstatement of Age: If **Insured Person's** Age has been misstated by employer, all amounts payable under this Policy shall be adjusted to the coverage amount that would have been purchased for the premium paid. In the event **Insured Person's** Age has been misstated, and if according to **Insured Person's** correct Age, the coverage provided by the Policy would not have become effective, or would have ceased prior to the acceptance of such premium or premiums, then Insurer liability during the period for which **Insured Person** is not eligible for coverage, shall be limited to the refund, upon written request, of all premiums paid for the period not covered by the Policy.
4. Governing Law: This Policy will be governed by the Indian Law. Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured / **Insured Person** and the Insurer to be subject to Indian Law.
5. Eligibility: To become eligible for this insurance the **Insured Person** must be in good health with valid flying licence issued by competent authority and employed as mentioned in the schedule.

6. Cancellation: The Insurer may cancel the policy by sending 7 days' notice by recorded delivery to the insured at the insured's last known address on the grounds of fraud. In such an event, the Company will return a pro-rata portion of the premium for the unexpired part of the Insurance.

The Policy may also be cancelled by the **Insured Person** by notice in writing to the Company. In such event, provided there is no claim under the Policy during the period of Insurance, the Company will refund the premium on a pro-rata portion for the unexpired portion of the Policy. No refund of premium shall be allowed if a claim has been made during the policy period.

In the event of cancellation of this Insurance, the liability of the Insurer shall cease outright on the date of cancellation, except in respect of any circumstances or claims notified which remain unsettled on the date of cancellation or are likely to be notified later, as per the terms and conditions of the Policy, which occurred during the currency of the Insurance.

7. The Policy may be renewed with "Insurer" consent. The benefits under the Policy or/and the terms and conditions of the Policy, including premium rate are subject to change.
8. Arbitration Clause: The parties to the contract 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

## DEFINITIONS

The terms defined below in the Policy have the meanings ascribed to them wherever they appear in bold in this Policy and, where, the context so requires, references to the singular include references to the plural; references to the male includes the female and references to any statutory enactment includes subsequent changes to the same

**Bodily Injury** means **Bodily Injury** (directed solely and independently of any other cause) caused by violent, accidental, external and visible means and includes:

- a) **Illness** solely and directly caused by such **Bodily Injury** and
- b) the results of exposure to the elements after any accident or mishap but does not include any other **Illness**.

**Illness** means any **Illness** (not falling within the aforesaid definition of **Bodily Injury**) and includes senile degenerative changes but not a **classified Illness** as hereinafter defined.

**Classified Illness** means an **Illness** as hereinbefore defined but which:

- a) is in its nature or in origin psychotic, psychoneurotic, epileptic, epileptiform, epileptogenic, epileptogenous or epileptoid or
- b) is of such nature as to be incapable of diagnosis by objective evidence or which though capable of diagnosis by such evidence has not been diagnosed by objective evidence.

**Certificate of Insurance** means the Certificate issued to the **Insured Person** under the Group/Master Policy, which contains details such as the Group/Master Policy number, name and address of the **Insured Person**, description of the Insurance cover and other details.

**Incapacity** means any disability, temporary or permanent in nature, that entirely prevents the **Insured Person** from performing their duties in normal course of their occupation.

**Permanent Total Disablement** means any disablement due to **Bodily Injury** or **Illness**, which entirely prevents **Insured Person** from attending to the occupation and which is beyond reasonable doubt of a permanent nature.

**Temporary Total Disablement** means any disablement due to **Bodily Injury** or **Illness**, which is of a temporary nature and entirely prevents **Insured Person** from attending to the occupation.

**Sum Insured** means the amount mentioned in the Policy schedule which is Our maximum liability to pay under the policy during the policy period.

**Loss of a Licence or a Certificate** means a deprivation of such Licence or Certificate in such circumstances that the **Insured Person** is unlikely by reason or **Bodily Injury** or **Illness** (whether or not **Classified Illness**) to obtain or restoration of such Licence or Certificate and 'loss' or any conjunction thereof has a corresponding meaning .

**Loss of income** means a loss ascertained after taking into account surtax. Income tax, graduated pension contribution, pension fund contributions, Insurance contributions and all other deductions of a like nature

**Terrorism** means any actual or threatened use of force or violence directed at or causing damage, Injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. **Terrorism** shall also include any act which is verified or recognized by the relevant Government as an act of **Terrorism**.

**War** means **War**, whether declared or not, or any **Warlike** activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**Insured Person** means the person covered under this Policy and specified in the Policy schedule / **Certificate of Insurance** as the case may be and shall where the context admits include his / her authorised representatives. For the avoidance of doubt, any entity named as an Insured in the schedule of this policy is not an **Insured Person** under this policy.

**Waiting Period** means the period from date when licence is lost to the insured till the date when benefit is not payable under the policy. Benefits under the policy becomes due upon expiry of **waiting period**. Benefit payable under the policy will be calculated for the period excluding **waiting period**.

## CLAIMS PROCEDURE

The **Insured Person** shall in all respect observe and comply with the claim procedure hereinafter prescribed. Failure to comply with any of the provisions contained in this Policy shall invalidate all claims hereunder.

- A. **Notice of Claim:** Immediate notice shall be given to the Insurer in the event of disability or imposition as aforesaid or loss of License and/or Certificate by the **Insured Person**. The **Insured Person** shall furnish full details to the Insurer as soon as practicable on the happening of such event and shall state the reason for such disability, imposition or laws as the case may be so far as these are known to the **Insured Person**.

The Insurer if it so desires shall be at liberty at its own expenses to appeal against any such imposition or **Loss of income** of the **Insured Person** and to employ its own solicitors and counsel to conduct such appeal. The **Insured Person** shall give all possible assistance and information to the Insurer and its solicitors in and about the preparation and conduct of such appeal.

- B. **Claim Forms:** The Company, upon receipt of a notice of claim, will furnish the **Insured Person** with such forms as The Company may require for filing proofs of **Loss of income**.
- C. **Time For Filing Claim Forms and Evidence:** Completed claim forms and documentary evidence of loss must be furnished to the Company as soon as practicable after the date of such loss.
- D. **The Supporting Documentation & Examination:** The **Insured Person** or someone claiming on **Insured Person's** behalf shall provide the Company with all documentation, medical records and information. The Company may request to establish the circumstances of the claim, its quantum or our liability for the claim at the earliest of such loss. Such documentation will include but is not limited to the following:

### Death Claims

1. Claim form
2. Original Death Certificate
3. Original/Attested Post Mortem Report, if conducted
4. Attested copy of FIR, Spot Panchanama & Police Inquest report, where applicable.
5. Complete medical records including Death Summary, in case of hospitalization
6. KYC Documents

### Disability Claims

1. Claim form
2. Attending Doctor's Report
3. Original Disability Certificate from the Doctor
4. Complete medical records including Investigation/ Lab reports (X-Ray, MRI etc.)
5. FIR, Police report, where applicable
6. KYC Documents

E. **Time of Payment of Claim:**

- a) The Company shall settle or reject a claim, as the case may be, within the regulatory TAT from the date of receipt of last necessary document.

- b) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
- c) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than the regulatory TAT from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within the regulatory TAT from the date of receipt of last necessary document.
- d) In case of delay beyond stipulated regulatory TAT, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

("Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

- F. **Payment of Claim:** All claims under this Policy that are payable to the **Insured Person** or the Policyholder shall be paid in Indian currency.
- G. **Insured Person** shall notify the Insurer forthwith upon becoming aware of any court of enquiry or legal or other such proceedings as mentioned in Benefit F of the Benefits either under contemplation or pending.
- H. The **Insured Person** shall, if required by the Insurer to do so, submit to an independent medical examinations, as often as Insurer may reasonably require at the expense of the Insurer and **Insured Person** hereby irrevocably authorises the Insurer and its representatives to obtain details of all medical reports and hospital records pertaining to the **Insured Person** and to obtain all information it considers necessary from any physicians and surgeons who have treated or been consulted by the **Insured Person** and from the authorities of any hospitals at which the **Insured Person** was treated. The **Insured Person** will sign all authorities required by the Insurer for these purposes.
- I. The **Insured Person** will on written demand of the Insurer make a statutory declaration as to any facts relating to the claim.
- J. The **Insured Person** hereby irrevocably authorises the Insurer to seek the opinion of the Principal Medical Officer of the Ministry of Civil Aviation or its successors (or other appropriate medical office appointed for the purpose) as to whether the **Insured Person** is unlikely to obtain the restoration of the License and/or Certificate. The **Insured Person** irrevocably authorises the said officer to express and communicate such opinion to the Insurer and shall give such further written or other consent thereto as the Ministry may, from time to time require and (subject as herein after provided) the Insurer for its part shall, if the said officer shall express and communicate to it the opinion that the **Insured Person** is unlikely to obtain the restoration of the license and/or the Certificate, accept that opinion as conclusive evidence in favour of the **Insured Person** of that restoration of the License and/or the Certificate, however the Insurer if it so desires,
  - a) shall be at liberty at its own expenses to secure medical treatment to be undergone by the **Insured Person** which in the opinion of the Insurer would probably enable restoration of the license and/or the Certificate.

- b) The **Insured Person** shall give all possible assistance to this end but in the event of disagreement between the **Insured Person** and the Insurer upon the reasonableness of undergoing such treatment or upon the duration of such treatment, such disagreement shall be decided by the majority of a panel of medical referees (experienced in the medical examination of Flying Personnel) of whom one shall be nominated by the Insurer one by the **Insured Person** and the 3rd by such nominees, so that the decision of such majority shall be final.
- c) Pending the termination of the said treatment it shall not be deemed that the **Insured Person** is unlikely to obtain a restoration of the License and/or the Certificate.
- d) On the termination of the said treatment the Insurer shall be entitled to require the **Insured Person** to re-submit himself for examination by the said principal medical officer or other appropriate medical officer and that the **Insured Person** shall request him to express and so communicate a further such opinion which shall be accepted by the Insurer as conclusive evidence as aforesaid.

### 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 contact us through below channels:

Call us 24x7 **Customer Support No.: 022 6489 8282**

Email us at [customersupport@tataaig.com](mailto:customersupport@tataaig.com)

**Write to Company at:** Tata AIG General Insurance Co. Ltd.,  
7th and 8th Floor, Romell Tech Park, Cama Industrial  
Estate, Western Express Highway, Goregaon(E),  
Mumbai, Maharashtra 400063  
Visit the Servicing Branch mentioned in the policy document

#### Nodal Officer:

Please visit our website at [www.tataaig.com](http://www.tataaig.com) 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 the regulatory TAT 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@tataaig.com](mailto:manager.customersupport@tataaig.com). After investigating the matter internally and subsequent closure, we will send our response within the regulatory TAT from the date of receipt of your complaint.

#### 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@tataaig.com](mailto:head.customerservices@tataaig.com). After examining the matter, we will send you our response within the regulatory TAT from the date of receipt of your complaint.

Within the regulatory TAT 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 IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

Sl. No.	Location	Address	E-mail	Landline Nos.
1	AHMEDABAD	Jeevan Prakash, 6th floor, Near S.V.College, Relief Road, Tilak Marg, Ahmedabad-380 001, Gujarat	bimalokpal.ahmedabad@cioins.co.in	079-25501201 / 079-25501202

# LOSS OF LICENCE POLICY

## UIN: IRDAN108CPAV0002V01202526



WITH YOU ALWAYS

2	BENGALURU	Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor, No. 19/19, 24th Main Rd, J.P. Nagar, Bengaluru-560 078	bimalokpal.bengaluru@cioins.co.in	080-26652048 / 080-26652049
3	BHOPAL	LIC of India, 1st Floor, South Wing, Jeevan Shikha, Opp. Gayatri Mandir, 60-B, Hoshangabad Road, Bhopal – 462 011	bimalokpal.bhopal@cioins.co.in	0755-2769201 / 0755-2769202 / 0755-2769203
4	BHUBANESWAR	62, Forest Park, Bhubaneswar, PIN -751 009	bimalokpal.bhubaneswar@cioins.co.in	0674-2596455 / 0674-2596003 / 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor, LIC of India Bldg, SCO-22/23, sector 17-A, Chandigarh-160017	bimalokpal.chandigarh@cioins.co.in	0172-2706196 / 0172-2706468
6	CHENNAI	Fatima Akhtar Court, 4th flr, 453 (old 312), Anna Salai, Teynampet, Chennai 600018	bimalokpal.chennai@cioins.co.in	044-24333678 / 044-24333664
7	DELHI	2/2 A, 1st Floor, Universal Ins. Building, Asaf Ali Road, New Delhi- 110 002	bimalokpal.delhi@cioins.co.in	011-23232481 / 011-23232486
8	GUWAHATI	Jeevan Nivesh Bldg, 5th Floor, near Pan Bazar, S. S. Road, Guwahati-781001	bimalokpal.guwahati@cioins.co.in	0361-2632204 / 0361-2632205
9	HYDERABAD	6-2-46, 1st Floor, Moin Court Lane Opp. Hyderabad Showroom, A. C. Guards, Lakdikapool, Hyderabad 500 004	bimalokpal.hyderabad@cioins.co.in	040-23312122 / 040-23376599 / 040-23326068
10	JAIPUR	Jeevan Nidhi I, Ground Floor, Bhawani Singh Road, Ambedkar Circle, Jaipur - 302 005	bimalokpal.jaipur@cioins.co.in	0141-2740363
11	KOCHI	2nd Floor, LIC Bldg, Jeevan Prakash, M.G. Road, Ernakulam, Kochi- 682 011	bimalokpal.ernakulam@cioins.co.in	0484-2358759
12	KOLKATA	7th Floor of Hindustan Building (Annex), 4, C R Avenue, Kolkata-700 072	bimalokpal.kolkata@cioins.co.in	033-22124339 / 033-22124340
13	LUCKNOW	Jeevan Bhavan, Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow- 226 001	bimalokpal.lucknow@cioins.co.in	0522-2231330 / 0522-2231310

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WITH YOU ALWAYS

14	MUMBAI	3rd Floor, Jeevan Seva Annex, S.V. Road, Santacruz West, Mumbai-400 054	bimalokpal.mumbai @cioins.co.in	022-26106552 / 022- 26106928
15	NOIDA	Bhagwan Sahai Palace, 4th flr, Main Road, Naya Bans, Sector 15, Noida-201301, Dist. G.B.Nagar, Uttar Pradesh	bimalokpal.noida@ci oins.co.in	0120-2514250 / 0120-2514252
16	PATNA	2nd Floor, Lalit Bhawan, Bailey Road, Patna	bimalokpal.patna@ci oins.co.in	0612-2547068
17	PUNE	3rd Floor, Jeevan Darshan -LIC of India Bldg, Nr. Keatkar Natya, Narayan Peth, Pune-411 030	bimalokpal.pune@ci oins.co.in	020-24421475
18	THANE	3rd Floor, Janmabhoomi Bhavan, Above New Chintamani Building, Vasant Vihar, Wagle Estate, Thane (West) Thane - 400604	bimalokpal.thane@ci oins.co.in	022-20812668 / 022- 20812669

The updated details of the Insurance Ombudsman offices are also available at the IRDAI website [www.irda.gov.in](http://www.irda.gov.in), or on the website of Governing Body of Insurance Council [www.cioins.co.in](http://www.cioins.co.in).

This Policy is subject to IRDAI (Protection of Policyholders' Interests and allied matters), 2024

### Section 41 of the Insurance Act, 1938 as amended by The Insurance laws (Amendment) Act, 2015

1. No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

### Disclaimer:

Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please refer Policy wordings carefully, before concluding a sale.

Commencement of risk cover under the Policy is subject to receipt of payable premium by Tata AIG General Insurance Company Limited as per Section 64VB of the Insurance Act, 1938