

Pashu Suraksha Bima - Commercial Policy



WITH YOU ALWAYS

Policy Wordings

Tata AIG General Insurance Company Limited (**The Company**) will provide the insurance cover, described in this **Policy** and any endorsements there to, for the Insured Period as defined in the **Policy Schedule**. The statements contained in the proposal form signed by the **Policy** holder shall be the basis of this **Policy** and are deemed to be incorporated herein. The **Policy** is valid only on payment of the requisite premium when due.

The insurance provided under this **Policy** is with respect to such and so many of the benefits up to the **Sum Insured** as mentioned in the **Policy Schedule**. The insurance cover is governed by and subject to, the terms, conditions and exclusions of this **Policy**.

For **Tata AIG General Insurance Company Limited**

A handwritten signature in black ink, appearing to read "Harpreet", with a small mark below the end of the signature.

Authorised Signatory

Tata AIG General Insurance Company Ltd.

Registered Office:

Peninsula Business Park,

Tower A, 15th Floor, G. K. Marg,

Lower Parel, Mumbai - 400013.

Toll Free Helpline No. 1800 266 7780

Visit us at www.tataaig.com

IRDAI of India Registration No.: 108,

CIN: U85110MH2000PLC128425

Pashu Suraksha Bima - Commercial

UIN: IRDAN108CP0045V02201819

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Whereas the Insured named in the schedule hereto has made to the Tata AIG General Insurance Company Limited, hereinafter called 'Company', a proposal as per the schedule warranting the truth of the statement contained therein which is the basis of this contract and is deemed to be incorporated herein for the Insurance hereinafter contained and has paid or agreed to pay the premium as stated herein. The Company hereby agrees subject to the terms, provisions, conditions contained herein or endorsed or otherwise expressed hereon that any animal described in the schedule and belonging to the Insured shall die or becomes disable within the Geographical area, specified in the schedule from (a) Accident or (b) Diseases contracted or occurring during the period of this policy or (c) Surgical Operations or (d) Riot and Strike risks (e) transit up to 80 Km contracted or occurring during the period of Insurance stated herein or any subsequent period in respect of which the Insured shall have paid or agreed to pay and the Company shall have accepted or agreed to accept the premium required for the renewal thereof the Company will pay to the Insured, after receipt of proof of death satisfactory to the Company, the loss which the Insured shall suffer by death or disability of such animal not exceeding the Sum Insured in respect thereof as stated in the schedule hereto or its market value at the time of loss whichever is less. The Company will indemnify the Insured, subject to the Deductible and the Limit of Indemnity, in respect of policy schedule.

1. Common Definitions:

1.1. **Policy**" means the proposal, the Schedule, this Policy document, and any endorsement attaching to or forming part hereof, either at inception or during the Policy Period.

- 1.2. "Policy Period" means the period between the commencement date and the expiry date shown in the Schedule.
- 1.3. "Deductible" means the amount stated in the Schedule, which shall be borne by the Insured in respect of any claim made under this Policy. The Company's liability to make any payment under this Policy is in excess of the Deductible.
- 1.4. "Limit of Indemnity" means the amount stated in the Schedule, which shall be the Company's maximum liability under this Policy (regardless of the total number or amount of Claims made) for any one Claim and in the aggregate for all Claims during the Policy Period.
- 1.5. "Insured" means the person named in the Schedule.
- 1.6. "Schedule" means the schedule attached to and forming part of this Policy.
- 1.7. "Animal" means the cattle and livestock described in Schedule.
- 1.8. "Disease" means any disease other than those specifically excluded under the policy.
- 1.9. Accident, Accidental - means a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured animal caused by external, violent and visible means occurring under the circumstances described in a Hazard applicable to that animal. Accident includes fire,

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lightning, flood, inundation, storm, hurricane, earthquake, cyclone, tornado, tempest, famine, snake bite and vehicle impact.

- 1.10. Age - means the Age of the Insured animal on his / her most recent birthday as per the English calendar, regardless of the actual time of birth.
- 1.11. Permanent - means lasting twelve calendar months and at the expiry of that period being beyond reasonable hopes of improvement.
- 1.12. Permanent Total Disability-Permanent Total Disablement (PTD) in the case of Milch Cattle results in permanent and total incapacity to conceive or yield milk. In the case of stud bull's results in permanent and total incapacity for breeding purpose and in the case of bullocks, calves and heifers, castrated male buffalo's results in permanent and total incapacity for the purpose of use mentioned in the proposal form.
- 1.13. Riot and Strike: Where riot covers losses due to violent disturbance involving three or more persons and strike covers employers from losses due to labour disruptions.
- 1.14. Cattle: refers to Milch Cows and Buffaloes, Calves / Heifers, Stud Bulls, Bullocks (Castrated Bulls) and Castrated Male Buffaloes.
- 1.15. Date of Risk: Date from which insurance cover starts.
- 1.16. Specialist vets: Veterinarians specialised in that particular field.

1.17. Consequential losses: Loss incurred as a result of being unable to use animal for desired purpose.

2. Exclusions

- 2.1. **Common exclusions:** The liability of the Company in respect of any animal shall not exceed the Sum Insured set against such animal insured provided always that this policy DOES NOT COVER (unless expressly agreed to by the Company in writing) death directly or indirectly due to or arising out of resulting from:
 - 2.1.1. Malicious or willful injury or neglect, overloading, unskilled treatment or use of animal for purpose other than stated in the policy without the consent of the company in writing
 - 2.1.2. Accidents occurring and/ or diseases contracted prior to commencement of risk
 - 2.1.3. Any claim arising within <0/15/30> days from the date of risk.
 - 2.1.4. Any claim arising due to disease contracted within 15 days from the date of risk.
 - 2.1.5. Intentional slaughter of the animal except in case where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified Veterinary Surgeon or in cases where destruction is resorted to by order of lawfully constituted authority.

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Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower- A, 15th Floor, G. K. Marg, Lower Parel, Mumbai - 400013, Maharashtra, India • **24X7 Toll Free No: 1800 266 7780 or 1800 22 9966** (Senior Citizen) • Fax: 022 6693 8170
• **Email: customersupport@tataaig.com** • **Website: www.tataaig.com**

IRDA of India Registration No: 108 • CIN: U85110MH2000PLC128425 • UIN: IRDAN108CP0045V02201819

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- 2.1.6. Missing, Theft and/or clandestine sale of the insured animal
- 2.1.7. Disablement of any type, whether temporary or permanent unless taken as an add-on.
- 2.1.8. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequence thereof or attempt threat.
- 2.1.9. Any accident, loss, destruction, damage or legal liability directly or indirectly, caused by or contributed to by or arising from nuclear material or weapons.
- 2.1.10. Consequential loss of whatsoever nature
- 2.1.11. All the claims received without the intact Ear tag (i.e.1 both the Ear tag pieces must be in tagged and intact condition) or micro chip. This exclusion can be relaxed as per “No Tag No Claim” condition number 3.10 of conditions stated below.
- 2.1.12. Legal liability, if any, arising out of the use of the animal.
- 2.1.13. Surgical operations other than required due to accident or disease and/ or not undertaken by a qualified veterinarian.
- 2.1.14. Transit above 80: Km unless taken as an add-on.
- 2.2. **Exclusions specific to Cattle’s*:** Permanent Total Disablement (PTD) which in the case of Milch

Cattle results in permanent and total incapacity to conceive or yield milk. In the case of stud bull’s results in permanent and total incapacity for breeding purpose and in the case of bullocks, calves and heifers, castrated male buffalo’s results in permanent and total incapacity for the purpose of use mentioned in the proposal form. Note: PTD Exclusion can be deleted on payment of extra premium and with regard to Permanent Total Disability claims the Company’s liability will be limited to 75% of the Sum Insured or Market Value at the time of Loss whichever is less. A copy of ‘PTD free’ fitness certificate from the following mentioned Specialist Vets obtained at the time of Insurance Inception (at the time of Tagging).

2.3. Exclusions specific to Sheep and Goat:

2.3.1. Enterotoxaemia, Sheep pox, Goat pox, Rinderpest, Foot and Mouth Disease, Anthrax, Hemorrhagic Septicemia and Black Quarter. These diseases are covered by the policy if the animal is successfully inoculated (protected) and necessary vaccination certificates are supplied to the company.

2.3.2. Claims arising outside the geographical limits in situation like drought, epidemics and natural calamities necessitating movement of insurance animals is payable. Relaxation of the

aforesaid nature can be extended to movement of sheep and goats from lower to higher altitude as per weather condition prevalent in the area.

2.4. Exclusions specific to Pig:

2.4.1. Disability of any kind

2.4.2. Breeding and furrowing risk

2.4.3. Swine flu is covered if the animal is successfully inoculated and necessary veterinary certificates are supplied to the company.

2.5. Exclusions specific to Camel:

2.5.1. Famine: Death due to scarcity of food.

2.5.2. The disease Surra is covered if the animal is successfully inoculated and necessary veterinary certificates are supplied to the company.

2.5.3. Any type of disability temporary or permanent and partial or total.

2.6. Exclusions specific to Horse/ Pony/ Mule/ Donkey/ Yak:

2.6.1. Racing, hunting and bloodstock purpose

2.6.2. Diseases viz. Glanders, South African Horse Sickness, Rinderpest, Anthrax, Black Quarter, Foot and Mouth Disease, Tetanus etc. If preventive and curative precautions are taken in time, company would entertain the claims.

2.7. Exclusions specific to Elephant:

Hemorrhagic septicemia, Anthrax and Rabies unless inoculated and necessary veterinary certificates are supplied to the company.

2.8. Exclusions specific to pet Dog and Cat:

2.8.1. Breeding, pregnancy and whelping unless specifically covered on payment of extra premium up to 2%.

2.8.2. Distemper, hepatitis and leptospirosis are deemed to be covered if the pet is inoculated before commencement of the insurance and necessary veterinary certificates are supplied to the company.

2.8.3. Risk associated with pet show unless specifically cover on payment of extra premium.

2.9. Exclusions specific to Rabbit:

2.9.1. Pasteurellosis infection

2.9.2. Culling: killing of animals with undesirable characteristic

2.9.3. Cannibalism and intentional slaughter.

2.9.4. Undergrowth.

2.9.5. Myxomatosis: This disease is covered if the rabbits are successfully inoculated and necessary Veterinary Cert. is supplied to the Company.

2.9.6. Coccidiosis: This disease is covered if suitable and effective coccidiostats are administered through food or water.

2.10. Exclusions specific to Emu bird:

2.10.1. Culling: killing of animals with undesirable characteristics like leg bends.

- 2.10.2. Encephalomyelitis is covered if the animal is successfully inoculated and necessary veterinary certificates are supplied to the company.
3. **Conditions:**
- 3.1. If there shall be any incorrect or untrue statement in the proposal herein referred to or if the Insured has not stated any material fact or circumstances at the time of proposal or afterwards or at the commencement of the risk hereunder or on any alteration or extension or renewal of this policy or on the Insured making any claim hereunder or if Insured shall make any false or fraudulent claim or shall fail to observe and perform the terms and conditions hereof, the policy shall be void and all premiums paid hereon shall be forfeited by the Company.
- 3.2. Every animal must be in sound and perfect health and free from any injury at the time of proposal for insurance or for any renewal, addition, or substitution and must also be in sound and perfect health and free from any injury at the time of payment of the premium or balance thereof.
- 3.3. The Insured shall permit at all times any authorized representative of the Company to inspect the animals hereby insured at the premises of the Insured and the Insured shall furnish any information which they may require and shall comply with all reasonable regulations and directives from time to time made and given by the company.
- 3.4. The Insured shall give immediate notice in writing to the Company of any illness or lameness or accident or injury to any animal hereby insured. Any change in the status of the insured animal shall have to be notified to the Company immediately.
- 3.5. The Insured shall cause every animal insured to have sufficient and proper feed, water and shelter and shall keep secure all yards, sheds, and stables and shall at all times and to the best of his knowledge and ability use and exercise every due and proper precaution and safe guard against loss or danger of loss under this policy, the intent and meaning of this condition being that each insured animal shall have the same care and attention as when not insured. Prescribed Inoculations Vaccinations are to be followed in respect of the animals insured as per the schedule fixed by the Animal Husbandry Dept. Failure to comply with shall render claims non-standard.
- 3.6. In the event of illness or accident the Insured shall at his own expenses, immediately obtain the services of a qualified veterinary surgeon and cause the animals to be properly treated.
- 3.7. In the event of loss of Ear-tag, it is the responsibility of the Insured to give immediate notice to the company and get the animal re-tagged free of cost. Notice

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should be given within 24 hours of the incident.

- 3.8.** On the death of any animal hereby insured the Insured shall give immediate notice thereof to the company and shall give the company an opportunity of inspecting the carcass until at least the expiration of 24-hours after such notice shall have been given to the company. The Insured shall also within 7 days furnish to the company such information and satisfactory proof of death, identity and value of the animal as the company may require. Claims procedure for PTD claims: If the animals are expressly covered under the policy against Permanent Total Disablement (PTD) on payment of extra premium and in the event of PTD claim the claim procedure shall be as follows:
- 3.8.1.** A Certificate from a qualified veterinarian is to be obtained
- 3.8.2.** Animal will be inspected by the Company nominated Veterinary doctor
- 3.8.3.** Complete chart of treatment, medicines used, receipts etc., should be submitted
- 3.8.4.** Company may engage an independent qualified veterinarian or any other investigator in special circumstances
- 3.8.5.** Admissibility of 'claim shall be considered after 2 months of obtaining veterinary doctor's report.
- 3.8.6.** Company nominated veterinary

doctor will examine the animal and confirm PTD before settlement of the claim

- 3.8.7.** The indemnity is limited to 75% of the sum Insured.
- 3.8.8.** Salvage: No Salvage will be deducted.
- Claims procedure for temporary disability due to diseases claims: If the animals are expressly covered under the policy against temporary partial or full disability due to disease cover on payment of extra premium and in the event of PTD claim the claim procedure shall be as follows:
- 3.8.9.** A Certificate from a qualified veterinarian is to be obtained
- 3.8.10.** Animal will be inspected by the Company nominated Veterinary doctor
- 3.8.11.** Complete chart of treatment, medicines used, receipts etc., should be submitted
- 3.8.12.** Company may engage an independent qualified veterinarian or any other investigator in special circumstances
- 3.8.13.** Company nominated veterinary doctor will examine the animal and confirm PTD before settlement of the claim
- 3.9.** The company is not liable to pay the claim in the event of death of Insured animal due to disease occurring within 15 days from the commencement of risk.
- 3.10.** No Tag No Claim: In the event of claims filed for the animal/s

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covered under the policy, claim/s shall not be entertained unless the Ear tag/s is intact or microchip is detected in live animals and Ear tag/s is surrendered or microchip is detected in dead animals. This condition is not applicable for animals in which alternate identification techniques like ear notching is used. In the event of loss of Ear tag/s it is the responsibility of the Insured to give immediate notice to the company and get the animal/s re tagged. No Tag No Claim Relaxation: In case where the Ear tag is lost and the Insured has given the intimation of such loss to the Company and re-tagging could not be undertaken before the death of the animal, the claim shall be settled subject to investigation and findings thereof.

- 3.11.** If and when any claim under the policy is made and there is any other insurance by whomsoever effected covering the same animal, the company shall contribute only its ratable proportion.
- 3.12.** All policies in which a Bank/ Financial institution has interest shall be issued in the name of Bank/Financial Institution and the Insured. Upon any monies becoming payable under this policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as agents for such other parties. The receipts

of the Bank shall be complete discharge of the Company and shall be binding on all the parties insured hereunder.

- 3.13.** If death of the animals hereby Insured, shall be due to the negligence, carelessness or wrong doing of any person, the Insured shall not claim or accept any compensation from such person or persons, but shall at the expenses of the Company, do and concur in doing, and permit to be done, all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated, upon its paying for or making good any loss or damage under this policy, whether such acts and things shall be or become necessary or required before or after his indemnification by the Company. The Company will indemnify the Insured against all costs and expenses so incurred with its written consent.
- 3.14.** The company may cancel the policy by giving 15 days notice by registered post to the Insured at his last known address and in such event, the company shall return to the Insured the premium less the pro-rata portion thereof for the period the policy has been in force or the policy may be cancelled at anytime by the Insured on 15 days notice (provided no claim

has arisen during the then current period of insurance) and the Insured shall be entitled to return the premium less premium at the company's short period rates for the time the policy has been in force.

- 3.15.** If any dispute or difference shall arises as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the difference or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third 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. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/

arbitrators of the amount of the loss or damage shall be first obtained.

- 3.16.** In no case whatsoever shall the company be liable for any loss or damage after the expiry of 12 months from the happening of the loss or damage unless the claim is the subject of pending action or arbitration; it being expressly agreed and declared that if the Company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of the disclaimer have been made the subject matter of a suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

Attached to and forming part of the policy conditions –

Notwithstanding anything to the contrary contained herein, it is hereby understood and agreed that in the event of a claim arising out of the death of the animal, the Ear-tag in its intact condition shall be submitted with the Ear-piece, which shall be the basis for admitting the claim.

- 3.17.** 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

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1800-266-7780/022-66939500
(toll) or you may email to
the customer service desk at
customersupport@tataaig.com.

Grievance Lodgement Stage

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 toll free helpline 1800 266 7780

Email us at customersupport@tataaig.com

Write to us at : Customer Support, Tata AIG
General Insurance Company Limited

A-501 Building No. 4 IT Infinity Park, Dindoshi,
Malad (E), Mumbai – 400097

Visit the Servicing Branch mentioned in the
policy document

Nodal Officer

Please visit our website at 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 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@tataaig.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
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
a period of 7 days from the date of receipt of
your complaint. 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 IRDA under the Insurance Ombudsman
Scheme. Given below are details of the Insurance
Ombudsman located at various centers.

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INSURANCE OMBUDSMAN CENTRES

Office of the Ombudsman	Address and Contact Details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27- N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	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	Madhya Pradesh Chhattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.
CHANDIGARH	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	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh

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Office of the Ombudsman	Address and Contact Details	Jurisdiction of Office Union Territory, District
CHENNAI	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	Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
DELHI	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	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	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	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	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	Rajasthan
ERNAKULAM	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	Kerala, Lakshadweep, Mahe-a part of Pondicherry

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Office of the Ombudsman	Address and Contact Details	Jurisdiction of Office Union Territory, District
KOLKATA	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	West Bengal, Sikkim, Andaman & Nicobar Islands
LUCKNOW	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	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
MUMBAI	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	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane

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Office of the Ombudsman	Address and Contact Details	Jurisdiction of Office Union Territory, District
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	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, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	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	Bihar, Jharkhand
PUNE	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	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation. 2017.

Prohibition of Rebates – 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.