



WITH YOU ALWAYS

AIRPORT OWNERS AND OPERATORS LIABILITY INSURANCE

UIN: IRDAN108CP0014V01200102

POLICY WORDINGS

Tata AIG General Insurance Co. Ltd.

Registered Office:

Peninsula Business Park, Tower A, 15th Floor,

G.K. Marg, Lower Parel, Mumbai – 400013

Fax: 022 6693 8170

Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

WORDING SCHEDULE

1. POLICY NUMBER: 073000XXXX

2. THE INSURED'S NAME AND ADDRESS ARE:

ABC INTERNATIONAL AIRPORT PRIVATE LIMITED and all associated and affiliated companies and/or subsidiary or controlled entities now or previously existing or hereafter formed or acquired jointly and severally for their respective rights and interests

Address

XXXX

GST No : 29AABCxxxxx3D1ZG

3. THE NATURE OF THE INSURED'S BUSINESS AND OPERATIONS IN RESPECT OF WHICH THE INSURANCE IS EFFECTED IS:

Airport owners and/or operators.

4. THE PLACE FOR WHICH INDEMNITY IS GRANTED UNDER THIS INSURANCE IS:

XYZ INTERNATIONAL AIRPORT or elsewhere.

5. THE INSURANCE PERIOD IS:

From:

To:

Both days inclusive Standard Time at the address of the Insured.

6. THE SUM INSURED IS:

(1) Combined Single Limit (Bodily Injury/Property Damage) INR XXXXXXXXXXXX (or currency equivalent) any one Occurrence, but

(i) the Combined Single Limit stated in (1) above shall apply in the aggregate in respect of Products Liability

(ii) Personal Injury Extension shall be subject to a limit of INR xxxxxxxxxxxx (or currency equivalent) but not exceeding USD xxxxxx any one offence and in the aggregate in respect of all offences in any one annual period of insurance, being within the combined single limit stated in (1) above and not in addition thereto

(2) Ransom and Extortion Expenses subject to a limit of INR xxxxx (or currency equivalent) but not exceeding USD xxxxx any one loss and in the aggregate during the Policy Period.

7. DEDUCTIBLE:

Property Damage INR xxxxxx (or currency equivalent) each and every loss but not applicable to liability arising out of the use of mechanically propelled vehicles (including plant vehicles) in or about the airport premises other than damage to aircraft, where Property Damage INR xxxxxx (or currency equivalent) each and every loss applies.

8. PREMIUM: INR XXXXX

GST@ 18% INR XXXX

Total Premium INR XXXXX

Premium (excluding GST) payable in 4 installments as under:

Installments	Due date	Amount (Before tax)
1st Installment		XXXXX
2nd Installment		XXXXX
3rd Installment		XXXXX
4th Installment		XXXXX

9. CO-INSURANCE CLAUSE

It is hereby declared and agreed that all references to the words 'TATA AIG General Insurance Company Limited' or the 'Company' wherever they occur in this policy shall be deemed to refer to the 'Insurers' as defined herein below and the liability of each Insurer shall be separately limited to the share shown against his name provided that where any condition require notice or communication to given to the said insurers, notice or communication to 'TATA AIG General Insurance Company Limited' shall be deemed to be sufficient notice to all the insurers.

10. RENEWAL CLAUSE

The Policy may be renewed with our consent. The benefits under the policy or/and the terms and conditions of the policy, including premium rate may be subject to change. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid / received. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

11. ADDRESS FOR NOTICES

All notices required to be sent in accordance with the terms and conditions of this Policy shall be sent to:-

TATA AIG General Insurance Company Limited

15th Floor, Tower A,
Peninsula Business Park,
G.K. Marg, Lower Parel,
Mumbai 400 013, India

Telephone No's: +91-02266822437

Facsimile No: +91 2266546411

IN WITNESS WHEREOF the undersigned being duly authorized by the Insurers and on behalf of the Insurers have hereunto set their hand at Mumbai this XXXXXXXXXX

GSTIN: 27AABCT3518Q1ZW MAHARASHTRA, Service Accounting Code: 9971

The Stamp Duty of Rs.0.25 paise paid in cash or demand draft or by pay order, vide receipt/Challan no. MH005878414201617E dated the 10/11/2016

AIRPORT LIABILITY INSURANCE

WHEREAS the Insured named in the Wording Schedule herein has paid to us the premium or consideration specified in the Wording Schedule.

WE THE INSURERS hereby agree to the extent and in the manner hereinafter provided, to pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay or by final judgement be adjudged to pay up to but not exceeding the amounts specified in the Wording Schedule, to any person or persons as damages, but not exceeding the sums specified in the Wording Schedule as damages for Bodily Injury and/or Property Damage caused by an Occurrence during the period mentioned in the Wording Schedule

- (a) in or about the premises specified in the Wording Schedule, as a direct result of the services granted by the Insured.
- (b) elsewhere in the course of any work or of the performance of any duties carried out by the Insured in connection with the business or operations specified in the Wording Schedule,

and arising out of the fault or negligence of the Insured or persons acting on his behalf, while engaged in the Insured's business, or by any defect in the Insured's premises, including lockers, baggage facilities, ways, works, machinery, equipment or plant used in the Insured's business and including all roadways, car parks, easements adjacent and contiguous to properties owned, operated or under control of the Insureds airport operating authority.

THIS INSURANCE IS SUBJECT TO THE FOLLOWING EXCLUSIONS

1. THIS INSURANCE DOES NOT COVER liability for Bodily Injury to any person, who at the time of sustaining such injury is engaged in the service of the Insured, or liability for which the Insured or his insurer may be held liable under any workman's compensation, unemployment compensation or disability benefits law or any similar law.
2. THIS INSURANCE DOES NOT COVER liability assumed by the Insured by agreement under any contract unless such liability would have attached to the Insured even in the absence of such agreement.
3. THIS INSURANCE DOES NOT COVER property damage to property owned or occupied or in the care, custody or control of the Insured

- Other than
- (1) Aircraft the property of others when not operated by or on behalf of the Insured.
 - (2) Vehicles not the property of the Insured while on the premises specified in the Wording Schedule.
 - (3) Cargo held in the care, custody or control of the Insured.

Agreements and contracts entered into by the Insured in accordance with standard International Air Transportation Association (IATA) conditions shall be automatically included without advice to Insurers. All other agreements and contracts entered into by the Insured shall be subject to prior agreement by Insurers

4. THIS INSURANCE DOES NOT COVER Bodily Injury or Property Damage caused by:

- (A) any mechanically propelled vehicle which the Insured may cause or permit any other person to use on the road in such a manner as to render them responsible for insurance under any domestic or international law appertaining to road traffic

or where no such law exists, whilst such vehicle is on any public highway.

- (B) any ships, vessels, craft or aircraft owned, chartered, used or operated by or on behalf of the Insured.

5. THIS INSURANCE is subject to the attached Nuclear Risks Exclusion Clause, AVN 38B
6. THIS INSURANCE is subject to the attached Noise and Pollution and Other Perils Exclusion Clause, AVN 46B, but paragraph 1(b) shall not be applicable to pollution or contamination of products sold or supplied by the Insured.
7. THIS INSURANCE is subject to the attached Date Recognition Exclusion Clause AVN2000A.
8. THIS INSURANCE is subject to the Asbestos Exclusion Clause 2488 AGM00003.
9. THIS INSURANCE does not cover the cost of repairing or replacing any defective goods or products manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured nor any defective part or parts thereof.
10. THIS INSURANCE does not cover losses arising out of improper or inadequate performance, design or specification; however, this exclusion shall not apply to Bodily Injury or Property Damage insured hereunder and resulting therefrom.
11. THIS INSURANCE does not cover the cost of making good any faulty workmanship for which the Insured, his employees, contractors or subcontractors may be liable; however, this exclusion shall not apply to Bodily Injury or Property Damage resulting from such faulty workmanship.
12. THIS INSURANCE DOES NOT COVER bodily injury or property damage arising out of construction of, demolition of or alterations to Buildings, Runways or Installations by the Insured or his contractors or sub-contractors (other than normal maintenance operations) unless previously agreed by Insurers.
13. THIS INSURANCE DOES NOT COVER Property Damage to tangible property which has not been physically injured or destroyed (a) arising from a delay or lack of performance by or on behalf of the Insured of any contract or agreement or (b) arising from improper or inadequate performance of goods or products manufactured, constructed, altered, repaired, serviced, treated, sold or supplied or distributed by the Insured.
14. THIS INSURANCE DOES NOT COVER liability arising out of the operation of an airfield control tower or control tower liability.
15. THIS INSURANCE DOES NOT COVER liability arising out of airline catering operations.
16. THIS INSURANCE DOES NOT COVER liability arising out of Refueling Operations.

DEFENCE, SETTLEMENT AND SUPPLEMENTARY PAYMENTS

With respect to the insurance afforded under this Policy the Insurers shall:-

- (a) have the right and obligation to defend in the name of and on behalf of the Insured any suit or other proceedings brought against the Insured, even if any of the allegations thereof are groundless, false or fraudulent, but the Insurers shall have the right to make such investigation, negotiation and settlement of any claim or suit as they deem expedient;
- (b) pay all premiums on bonds to release attachments for an amount not in excess of the applicable limit of the Insurers' liability and pay all premiums on appeal bonds required in any such defended suit, but without any obligation to apply for or furnish any such bonds;

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- (c) pay all costs taxed against the Insured in any such suit or proceedings and all interest accruing after entry of judgement until the Insurers have paid, tendered or deposited in court, such part of such judgement as does not exceed the applicable limit of the Insurers' liability; provided that in the event of the amount of such judgement exceeding the applicable limit of the Insurers' liability, the Insurers shall only be liable to pay for that proportion of the said costs and interest which the applicable limit of the Insurers' liability bears to the amount of such judgement;
- (d) pay all expenses incurred by the Insurers for investigation, adjustment and defence, and reimburse the Insured for all reasonable expenses, other than loss of earnings, incurred at the Insurers' request.

The amounts incurred under paragraphs (a) to (d) above (except settlements of claims and suits) are payable by the Insurers in addition to the Limit of Liability. Nevertheless, in respect of coverages subject to an aggregate limit the Insurers shall not be obligated to defend any suit or pay any costs and expenses incurred after such aggregate limit has been exhausted and in this event the Insured shall have the right to take over control of proceedings from Insurers.

DEFINITIONS:

BODILY INJURY: The term "Bodily Injury" means bodily injury, sickness, disease or disability, mental anguish including death at any time resulting therefrom.

INSURED: The word "Insured" means:

- (a) the Insured as named in Item 2. of the Wording Schedule,
- (b) any board member, director, officer or employee of the Insured whilst acting within the scope of their duties on behalf of the Insured specified in (a) above.
- (c) any person or organization who is required to be included as an additional insured under the terms of a contract or agreement pursuant to General Condition 3, but only to the extent provided thereby.

OCCURRENCE: The word "Occurrence" means an accident or a continuous or repeated exposure to conditions occurring during the Policy Period which results in Bodily Injury and/or Property Damage which is neither expected nor intended from the standpoint of the Insured. All Bodily Injury and/or Property Damage arising out of substantially the same general conditions shall be deemed to arise out of one Occurrence.

PRODUCTS LIABILITY: The term "Products Liability" means Bodily Injury or Property Damage arising out of the possession, use, consumption or handling of any goods or products manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by the Insured or his employees, but only in respect of such goods or products which form part of or are used in connection with aircraft and then only after such goods or products have ceased to be in the possession or under the control of the Insured. However, liability arising out of the supply of food or drink at the Airport shall not be considered Products Liability.

PROPERTY DAMAGE: The term "Property Damage" means loss of or destruction of tangible property including resulting loss of use of such property and including loss of use of tangible property not damaged or destroyed sustained as a result of the Occurrence.

GENERAL CONDITIONS:

1. Upon the happening of any event likely to give rise to a claim under this Insurance or upon receipt by the Insured of notice of any claim or of any other subsequent proceedings, notice in writing with full particulars shall be given to the Insurers as soon as possible after same shall come to the knowledge of the Insured or the Insured's

representative and, in any event, within a period not later than seven (7) days. Each letter, claim writ, summons or process shall be forwarded to Insurers immediately on receipt by the Insured.

2. All notices as specified above shall be given by the Insured to the person or firm named for such purpose in the Wording Schedule.
3. If any claim under this Insurance is also covered in whole or part by any other insurance, the liability of the Insurers shall be limited to their rateable proportion of such claim.
4. This Insurance may be cancelled at any time at the written request of the Insured or may be cancelled by or on behalf of the Insurers provided 30 days notice in writing be given. (Where 30 days notice is contrary to the law or statute then the minimum period that is permitted shall be substituted therefor).

If the Insurance shall be cancelled by the Insured, the Insurers shall retain the earned premium hereon for the period that this Insurance has been in force calculated in accordance with the basis in the Wording Schedule, or the short rate proportion of the minimum premium calculated in accordance with the customary scale whichever is the greater.

If the Insurance shall be cancelled by Insurers, they shall retain the earned premium hereon for the period that this Insurance has been in force, calculated in accordance with the basis in the Wording Schedule or pro rata of the minimum premium whichever is the greater. Notice of cancellation by the Insurers shall be effective even though the Insurers make no payment or tender of return premium.

In the event of claims under this Insurance, return premium (if any) to be agreed by Insurers, to apply to cancellation by both the Insured and Insurers.

5. It is a condition precedent to the right of the Insured to be indemnified under this Insurance that:
- (a) If after this Insurance has been effected, the risk is materially altered, such alterations must be notified in writing to the Insurers immediately.
- (b) No liability shall be admitted and no admission, arrangement, offer, promise or payment shall be made by the Insured without the written consent of Insurers who shall be entitled, if they so desire to take over and conduct in the name of the Insured the defense of any claim or to prosecute in the name of the Insured for their own benefit any claim for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim, and the Insured shall give all such information and assistance as Insurers may require.
- (c) The Insured shall and will at all times exercise reasonable care in seeing that the ways, implements, plant, machinery and appliances used in the Insured's business are substantial and sound and in proper order and fit for the purpose for which they are used, and that all reasonable safeguards and precautions against accidents are provided and used.
- (d) The Insured shall comply with all International and Government Regulations and Civil Instructions.
6. Notwithstanding the inclusion herein of more than one Insured, whether by endorsement or otherwise, the total liability of the Insurers in respect of any or all Insureds shall not exceed the limit(s) of liability stated in this Insurance.
7. The cover hereunder shall not be invalidated because of the dishonesty of the Insured's employees and/or principals always provided that this does not occur with the consent or knowledge of the named Insured.

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8. Inadvertent errors, omissions or failure by the insured to give notice to Insurers as herein required shall not invalidate the coverage afforded under this Policy provided that such error, omission or failure is corrected once discovered.
9. This Insurance shall include Independent Contractors Liability whilst acting within the scope of the authority delegated to them by the Insured.
10. This Insurance shall be governed by and construed in accordance with the law of the Insured's country of domicile as stated in the Schedule and each party agrees to submit to the exclusive jurisdiction of the Courts of the Insured's country of domicile as stated in the Schedule in any dispute arising hereunder.
11. This policy applies also to:
 - (a) where required, to all roadways, car parks and easements adjacent and contiguous to the premises specified in the schedule.
 - (b) to the Insured's employees' vehicles airside in respect of liability to third parties for Bodily Injury and Property Damage whilst such vehicles are used by the employees of the Insured in the scope of their duties as employees of the Insured.
 - (c) to the Insured's liability in respect of locker and baggage facilities provided at the premises specified in the schedule.

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 :

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

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 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar - 751 009. Tel.: 0674 - 2596461/ 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH	Office of the Insurance Ombudsman,	Chandigarh Punjab, Haryana (excluding Gurugram,

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	S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.: 0172 – 2706196/ 2706468 Email: bimalokpal.chandigarh@ci oins.co.in	Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh		Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ci oins.co.in	
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet CHENNAI - 600 018. Tel.: 044-24333668 / 24335284 Email: bimalokpal.chennai@ci oins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which, are part of Pondicherry).	ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484-2358759 / 2359338 Email: bimalokpal.ernakulam@ci oins.co.in	Kerala, Lakshadweep, Mahe- a part of Union Territory of Pondicherry
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@ci oins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh	KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA- 700 072. Tel.: 033-22124339/ 22124340 Email: bimalokpal.kolkata@ci oins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361-2132204 / 2602205 Email: bimalokpal.guwahati@ci oins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522-2231330/ 2231331 Email: bimalokpal.lucknow@ci oins.co.in	Districts of Uttar Pradesh : Laitpur, 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
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 Email: bimalokpal.hyderabad@ci oins.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.	Rajasthan	MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane)

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	<p>Tel.: 69038821/23/24/25/26/27/28/28/29/30/31</p> <p>Email: bimalokpal.mumbai@cioins.co.in</p>	
NOIDA	<p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Bagpat, Bareilly, Bijnor, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P - 201301. Tel.: 0120-2514252/2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orai, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur</p>
PATNA	<p>Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand</p>
PUNE	<p>Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Flr, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune-411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region)</p>

Grievance Redressal Procedure:

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