

Corporate Guard - Public Offering of Securities Insurance

POLICY NUMBER:

Corporate Guard - Public Offering of Securities Insurance

Schedule

Policy Number:

**Item 1. Policyholder
Address**

Item 2. Policy Period

From:

To:

(12:01 am standard time at address in Item 1)

Item 3. Limit of Liability

Total aggregate for all *loss*, arising out of all *securities claims* made against all *insureds* under all insurance covers combined (including *defence costs*):

Rs.

Item 4. Retention

Section A: Nil

Section B: (i) Rs.

(ii) Rs.

Each and every *loss*.

Item 5. Premium

Premium payable: Rs.

Insurance premium tax payable: Rs.

Total premium payable: Rs.

Item 6. Continuity Date

Item 7. Particulars

SIGNED FOR AND ON BEHALF OF THE INSURER

DATE:

Tata AIG General Insurance Company Limited

Tata AIG General Insurance Company Limited - Registered Office: Peninsula Business Park, Tower A,
15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013, Maharashtra, India.

24*7 Customer Support No.: 022 6489 8282

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

IRDA of India Registration No: 108 CIN: U85110MH2000PLC128425 UIN:
IRDAN108CP0001V01200506

Corporate Guard - Public Offering of Securities Insurance

In consideration of the payment of the premium, the *insurer* agrees as follows:

1. Insurance Cover

A: DIRECTORS, OFFICERS AND EMPLOYEES INSURANCE

The *insurer* shall pay the *loss* of each and every *director, officer or employee* arising from a *securities claim* first made against a *director, officer or employee* during the *policy period* for any actual or alleged *wrongful act* in their respective capacities as a *director, officer or employee* of the *company*, except to the extent that the *company* has indemnified or is permitted or required to indemnify such *director, officer or employee* for such *loss*.

B: COMPANY INSURANCE FOR SECURITIES CLAIMS

The *insurer* shall pay the *loss* of the *company* arising from:

- (i) a *securities claim* first made against the *company*; or
- (ii) a *securities claim* first made against a *director, officer or employee*

during the *policy period* for any actual or alleged *wrongful act*, but in the case of (ii) above, only to the extent that the *company* has indemnified or is permitted or required to indemnify such *insured* for such *loss* pursuant to law, common or statutory, contract, or the Articles of Association, Charter or By-laws of the *company*, duly effective under such law which determines and defines such rights of indemnity.

Subject to the terms and conditions of this policy, the *insurer* shall advance *defence costs* resulting from any *securities claim* before its final resolution.

This policy and the coverage under this policy shall be subject to the provisions of the Companies Act, 1956, Securities and Exchange Board Regulations and other applicable Indian Laws.

2. Definitions

- 2.1 **Company** means the *policyholder* specified in Item 1 of the Schedule and any *subsidiary* thereof.
- 2.2 **Continuity date** means the date specified in Item 6 of the Schedule.
- 2.3 **Defence costs** means reasonable and necessary fees, costs and expenses incurred with the written consent of the *insurer* (including premiums for any appeal bond, attachment bond or similar bond arising out of a covered judgment, but without any obligation to apply for or furnish any such bond) resulting solely from the investigation, adjustment, defence and appeal of a *securities claim* against the *insured*, but excluding salaries of any *insured*.
- 2.4 **Director(s) or officer(s)** means any natural person who was, now is or shall be a

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director or officer of the company. The term *director* and *officer* shall also mean any equivalent position under the laws of any jurisdiction.

2.5 **Employee** means any past, present or future *employee* of the *company* (other than an *employee* who is a *director or officer*) whether such *employee* is full-time, part-time, seasonal, permanent or temporary and shall include *employees* in a supervisory, managerial, co-worker or subordinate position or otherwise.

2.6 **Indemnifiable loss** means *loss* for which the *company* has indemnified or is permitted or required to indemnify an *insured*.

2.7 **Insured** means:

- (i) with respect to covers A and B (ii), any *director, officer or employee*;
- (ii) with respect to cover B (i) only, the *company*.

For the avoidance of doubt, and except for the cover provided under B (ii) to the extent that the *company* has indemnified the auditor in his capacity as an *officer* of the *company* in accordance with the *company's* Articles of Association, the term *director, officer or employee* shall not include external auditors appointed in accordance with Section 224 of the Companies Act, 1956 or any similar legislation in any other jurisdiction.

2.8 **Insurer** means the Tata AIG General Insurance Company Limited.

2.9 **Loss** means damages, judgments (including any award of pre-judgment and post-judgment interest), settlements and *defence costs*; however, *loss* shall not include:

- (i) civil or criminal fines or penalties imposed under statute or law;
- (ii) taxes;
- (iii) the multiplied portion of multiplied damages;
- (iv) any amount for which the *insureds* are not financially liable or which are without legal recourse to the *insureds*;
- (v) matters which are uninsurable under the law applicable to this policy.

Subject to the other terms, conditions and exclusions of the policy, *loss* shall include punitive or exemplary damages imposed upon any *insured*.

2.10 **Particulars** means the following documents (including any supplements, amendments and other materials used to market the *public offering* which have been submitted to the *underwriters*): [].

2.11 **Policyholder** means the organisation specified in Item 1 of the Schedule.

2.12 **Policy period** means the period of time from the inception date to the expiry date specified in Item 2 of the Schedule.

2.13 **Pollutants** include (but are not limited to) any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapour, soot, fumes, acids, alkalis, chemicals and waste. Waste includes (but is not limited to) materials to be recycled, reconditioned or reclaimed.

2.14 **Public Offering** means any actual or proposed offering of securities of the *company* described in the *particulars* filed pursuant to the provisions of the Companies Act, 1956, The Securities Contracts (Regulation) Act, 1956, and the applicable regulations of Securities and Exchange Board of India (SEBI) read with the Listing Guidelines of the Stock Exchange(s) or any other similar statute, rule or regulation (or any similar

statute, rule or regulation in any other jurisdiction), including but not limited to filed *particulars* which do not become effective, and effective *particulars* for securities that are not to be presently offered to the public (otherwise known as a shelf-registration).

2.15 **Securities claim** means:

- (i) any suit or proceeding, including any civil proceeding, third party proceeding, counter claim or arbitration proceeding;
- (ii) any criminal prosecution;
- (iii) any administrative or regulatory proceeding;
- (iv) any civil suit or criminal proceeding brought by the Central or State Government Authorities, including SEBI, or the equivalent in any other jurisdiction including the Securities & Exchange Commission in the United States of America;

which is based solely upon inaccuracies, actual or alleged, in the *particulars* or in any negotiations, discussions or decisions in connection with a *public offering* prior to the filing or issue of the *particulars*.

Any *securities claim* or *securities claims* arising out of, based upon or attributable to a *single wrongful act* shall be considered to be a single *securities claim* for the purposes of this policy.

2.16 **Single wrongful act** means a *wrongful act* and *wrongful act(s)* which are the same, related or continuous, or *wrongful act(s)* which arise from a common nucleus of facts. *Securities claims* can allege *single wrongful acts* regardless of whether such *securities claims* involve the same or different claimants, *insureds* or legal causes of action.

2.17 **Subsidiary** means any *subsidiary* as defined under Section 4 of the Companies Act, 1956.

2.18 **Transaction** means any one of the following events:

- (i) the *policyholder* consolidates with or merges into, or sells all or substantially all of its assets to any other person or entity or group of persons and/or entities acting in concert; or
- (ii) any person or entity, whether individually or together with any other person or persons, entity or entities becomes entitled to exercise more than 50% of the rights to vote at general meetings of the *company* or control the appointment of *directors* who are able to exercise a majority of the votes at Board meetings of the *company*.

2.19 **Underwriters** means the underwriter(s) or sponsor(s) designated in the *particulars* (including any partners, *directors*, *officers* and *employees* of such *underwriter(s)*, sponsor(s)), any person who controls the *underwriters* or sponsors as defined in the SEBI Regulations, or any similar provision in any other jurisdiction.

2.20 **Wrongful act** means:

- (i) with respect to any *director*, *officer* or *employee*, any actual or alleged breach of duty, breach of trust, neglect, error, misstatement, misleading statement, omission, breach of warranty of authority or other act by any *directors*, *officers* or *employees* in their respective capacities as *directors*, *officers* or *employee* of the *company*, or any matter claimed against them solely because of their status as a *director*, *officer* or *employee* of the *company*, but in all cases solely with

- respect to a *securities claim*;
- (ii) with respect to the *company*, any actual or alleged breach of duty, breach of trust, neglect, error, misstatement, misleading statement, omission, breach of warranty of authority or other act by the *company* in its capacity as such, but solely as respects a *securities claim*;

3. Exclusions

The *insurer* shall not be liable to make any payment for *loss* in connection with any *securities claim* made against the *insured*:

3.1 arising out of, based upon or attributable to:

- (i) the gaining in fact of any profit or advantage to which the *insured* was not legally entitled;
- (ii) the committing in fact of any dishonest or fraudulent act;
- (iii) payments to an *insured* of any remuneration without the previous approval of the shareholders or members of the *company*, which payment without such previous approval shall be held to have been illegal or unlawful;

For the purpose of determining the applicability of these exclusions, the *wrongful acts* of any *insured* shall not be imputed to any other *insured*; provided that the facts pertaining to and knowledge possessed at the time of the *wrongful act* giving rise to the *claim* by any past or present chairman of the board, president, chief executive officer, chief operating officer or chief financial officer of the *policyholder* shall be imputed to the *company*. These exclusions shall only apply to any *insured* if it is established through a judgment, or any other final adjudication adverse to that *insured*, or any admission by that *insured* that the relevant conduct did in fact occur;

3.2 alleging, arising out of, based upon or attributable to the facts alleged or to the same or related *wrongful acts* alleged or contained in any *securities claim* which has been reported or in any circumstances of which notice has been given under any policy of which this policy is a renewal or replacement or which it may succeed in time;

3.3 alleging, arising out of, based upon or attributable to any pending or prior litigation as of the *continuity date* specified in Item 6 of the Schedule, or alleging or deriving from the same or essentially the same facts as alleged in the pending or prior litigation. For the purposes of this exclusion, the term 'litigation' shall include, but not be limited to, any civil or criminal proceedings as well as any administrative or regulatory proceedings or official investigation or arbitration or adjudication, but shall not include any grand jury investigations not known to the chairman of the board, president, chief executive officer, chief operating officer or chief financial officer of the *policyholder*;

3.4 alleging, arising out of, based upon or attributable to any actual or alleged act or omission of a *director, officer or employee* in their capacities as *directors, officers, trustees, employees, governors* of any entity other than the *company*, or by reason of their status as *directors, officers, trustees, employees or governors* of such other entity;

3.5 which is brought by or on behalf of any *insured* or the *company*; or which is brought by any securities holder or member of the *company*, whether directly or derivatively,

unless such shareholder's or member's *securities claim* is instigated and continued totally independently of, and totally without the solicitation or active participation of, any *director* or *officer* or the *company*; provided, however, this exclusion shall not apply to:

- (i) any *securities claim* brought by a *director*, *officer* or *employee* for contribution or indemnity if the *claim* results directly from another *securities claim* otherwise covered under this policy; or
 - (ii) any *securities claim* by a liquidator, receiver or administrative receiver, or similar person under the laws of any other jurisdiction, either directly or derivatively on behalf of the *company* without the solicitation or active participation of any *insured* or the *company*;
- 3.6 for bodily injury, sickness, disease, death or emotional distress of any person, or damage to or destruction of any tangible property, including the *loss* of use thereof;
- 3.7 alleging, arising out of, based upon, attributable to, or in any way involving, directly or indirectly:
- (i) the actual, alleged or threatened discharge, dispersal, release or escape of *pollutants*; or
 - (ii) any direction or request to test for, monitor, clean up, remove, contain, treat, detoxify or neutralise *pollutants*, nuclear material or nuclear waste,
- including a *securities claim* alleging damage to the *company* or its securities holders, provided, however, that this exclusion shall not apply to non-indemnifiable *loss* arising from a *securities claim*;
- 3.8 in a capacity as trustee or fiduciary under law (statutory or non-statutory including common) or administrator of any pension, profit sharing or *employee* benefits programme, including but not limited to an actual or alleged violation of the responsibilities, obligations or duties imposed by any enactment including the Indian Trusts Act, 1890, the Employees' Provident Funds and Miscellaneous Provisions Act, 1952 or the Employee Retirement Income Security Act of 1974 (USA) and any amendments thereto or any similar provisions of the law, common or statutory, of any state, territory, jurisdiction, or political subdivision thereof.

4. Extensions

Subject to all of the terms and conditions of this policy, cover is extended as follows:

4.1 Heirs, Estates and Legal Representatives

If a *director*, *officer* or *employee* dies, becomes mentally ill or a patient for any purpose of any statute relating to mental health, insolvent or bankrupt, this policy shall cover *loss* arising from any *securities claim* made against the estate, heirs, or legal representatives of the *director*, *officer* or *employee* for any *wrongful act* of such *director*, *officer* or *employee*.

4.2 Joint Property Liability

This policy shall cover *loss* arising from any *securities claim* made against the lawful spouse (whether that status is derived by reason of the statutory law, common law or otherwise of any applicable jurisdiction in the world) of a *director*, *officer* or *employee*

for any *securities claim* arising out of his or her status as the spouse of a *director, officer* or *employee* including any *securities claim* that seeks damages recoverable from marital community property or property jointly held by the *director, officer* or *employee* and the spouse; provided, however, that this extension shall not afford cover for any *securities claim* for any *wrongful act* of the spouse.

5. General Provisions

5.1 Representation and Severability

In granting cover to any one *insured*, the *insurer* has relied upon the material statements and *particulars* in the proposal together with its attachments and other information supplied. These statements, attachments and information are the basis of cover and shall be considered incorporated and constituting part of this policy.

The proposal shall be construed as a separate proposal by each of the *insured*. With respect to statements and *particulars* in the proposal, no statements made or knowledge possessed by any *insured* shall be imputed to any other *insured* to determine whether cover is available for any *claim* made against such other *insured*; provided, however, that statements made and knowledge possessed by any past or present chairman of the board, president, chief executive officer, chief operating officer, chief financial officer, or the general counsel of the *company* shall be imputed to the *company* but not to any *director, officer* or *employee*.

5.2 Changes in Risk During Policy Period

If during the *policy period* a *transaction* takes place, then the cover provided by this policy is amended to apply only to *wrongful acts* committed prior to the effective date of the *transaction*.

The *policyholder* shall give the *insurer* written notice of the *transaction* as soon as practicable, but not later than 30 days after the effective date of the *transaction*.

5.3 Retention

The *insurer* shall only be liable for the amount of *loss* arising from a *securities claim* which is in excess of the *retention* amount specified in Item 4 of the schedule with regard to all *loss* under all insurance covers under this policy for which the *company* has indemnified or is permitted or required to indemnify the *insured*. The *retention* amount is to be borne by the *company* and shall remain uninsured.

5.4 Limit of Liability

The *Insurer's* total liability for all *loss*, under Covers A and B combined, arising out of all *securities claims* first made against the *insureds* during the *policy period* or any extension thereto shall be as stated in Item 3 of the Schedule to this policy. This aggregate limit of liability shall also apply to *securities claims* which are deemed to have been made during the *policy period* by the operation of General Provision 5.5(iv) of the policy.

Defence costs are not payable by the *insurer* in addition to the limit of liability.

Defence costs are part of *loss* and as such are subject to the limit of liability for *loss*.

The *insurer* shall meet legitimate and substantiated claims for indemnity under the policy in the order in which they are presented to them, save that where it appears that the limit of liability stipulated in Item 3 of the Schedule will not be sufficient to meet all substantiated claims by *insureds* for indemnity under the policy:

- (i) the *insurer* shall first indemnify any *directors, officers or employees* in respect of *loss* which is not indemnifiable *loss* and which is recoverable under Cover A as at the date when it is first realised by the *insurer* that the Item 3 limit of liability may not be sufficient;
- (ii) thereafter, with respect to whatever remaining amount of the limit of liability is available after payment of the *loss* referred to at (i) above the *insurer* may, at its option, request the managing director of the *policyholder* to elect in writing either to stipulate the order and the amounts in which *losses* are to be discharged or to receive the said balance to be held in trust for the various *insureds* who have suffered such *losses*.

Once a payment is made under sub-clause (ii) above the *policyholder* shall be deemed to have indemnified the *insurer* against any *claim* that might be made against them in relation to the order and amounts in which *losses* have been discharged.

5.5 **How to Give Notice and Report a *Securities Claim***

- (i) Notice of a *securities claim* or of circumstances which may result in a *securities claim* shall be given in writing to

Claims Department

Financial Lines Claims Department,

Tata AIG General Insurance Company Ltd,

7th and 8th Floor, Romell Tech Park,

Cama Industrial Estate, Goregaon, Mumbai, Maharashtra 400063

Email - FL.Claims@tataaig.com If posted the date of posting shall constitute the date that notice was given, and proof of posting shall be sufficient proof of notice.

- (ii) The *company* or the *insureds* shall, as a condition precedent to the obligations of the *insurer* under this policy, give written notice to the *insurer* of any *securities claim* made against an *insured* as soon as practicable and either:
 - (a) any time during the *policy period*; or
 - (b) within 30 days after the end of the *policy period*, as long as such *securities claim* is reported no later than 30 days after the date such *securities claim* was first made against an *insured*.
- (iii) If, during the *policy period*, written notice of a *securities claim* against an *insured* has been given to the *insurer* pursuant to the terms and conditions of this policy, then any *securities claim* arising out of, based upon or attributable to the facts alleged in the *securities claim* previously notified to the *insurer*, or alleging a *single wrongful act* which is the same as or related to any *wrongful act* alleged in the previously notified *securities claim*, shall be considered made against the

insured and reported to the *insurer* at the time the first notice was given.

- (iv) If during the *policy period* the *company* or the *insured* shall become aware of any circumstances which may reasonably be expected to give rise to a *securities claim* being made against an *insured* and shall give written notice to the *insurer* of the circumstances and reasons for anticipating a *securities claim*, with full *particulars* as to dates and persons involved, then any *securities claim* which is subsequently made against an *insured* and reported to the *insurer* arising out of, based upon or attributable to the circumstances or alleging any *wrongful act* which is the same as or related to any *wrongful act* alleged or contained in those circumstances, shall be considered made against the *insured* and reported to the *insurer* at the time the notice of the circumstances was first given.

5.6 Advancement of Costs

Under all covers, the *insurer* shall advance *defence costs* to the *insured* before the final disposition of a *securities claim*.

The advance payments by the *insurer* shall be repaid to the *insurer* by the *insured*, severally according to their respective interests, in the event and to the extent that the *insured* shall not be entitled to payment of the *loss* under the terms and conditions of this policy.

With respect to cover A only, in the event and to the extent that the *company* is permitted or required to indemnify a *director, officer or employee* but for whatever reason fails to do so, the *insurer* will advance all *defence costs* to such *director, officer or employee* on behalf of the *company*. In this case, however, the retention amount specified in Item 4 of the Schedule shall be repaid by the *company* to the *insurer*, unless the *company* is insolvent.

5.7 How Defence Will Be Conducted

The *insured* shall have the right and duty to defend and contest any *securities claim*. The *insurer* shall have the right to effectively associate with the *insured* in the defence and settlement of any *securities claim* that appears reasonably likely to involve the *insurer*, including but not limited to effectively associating in the negotiation of any settlement.

The *insured* shall not admit or assume any liability, enter into any settlement agreement, stipulate to any judgment, or incur any *defence costs* without the prior written consent of the *insurer* as a condition precedent to the *insurer's* liability for *loss* arising out of the *securities claim*. Only those settlements, stipulated judgments and *defence costs* which have been consented to by the *insurer* shall be recoverable as *loss* under the terms of this policy. The *insurer's* consent shall not be unreasonably withheld, provided that the *insurer* shall be entitled to effectively associate in the defence and the negotiation of any settlement of any *securities claim* in order to reach a decision as to reasonableness.

The *insured* shall give the *insurer* full co-operation and all information as it may reasonably require as a condition precedent to the *insurer's* liability for *loss* arising out of the *securities claim*. In the event that a dispute arises between the *insurer* and the *insured* regarding whether or not to contest any legal proceedings, the *insured* shall not be required to contest any legal proceedings unless a Senior Counsel or equivalent (to be mutually agreed by the *policyholder* and the *insurer*) shall advise that

the proceedings should be contested. The cost of the Senior Counsel shall be borne by the *insurer*.

5.8 Allocation

This General Provision applies where a *securities claim* is made against an *insured* (for the purposes hereof “the first *insured*”) in respect of matters for which further *insured(s)* (for the purposes hereof “the further *insured*”) are also alleged to be liable – and in circumstances where the further *insured* are either:

- (i) not entitled to be indemnified under the policy in respect of the said matters; or
- (ii) are only so entitled by virtue of a different cover or covers from that under which the first *insured* is entitled to be indemnified and subject to a higher retention or a lower limit of indemnity.

Where this General Provision applies:

- (a) any *defence costs* jointly incurred by and/or;
- (b) any joint settlement entered into by and/or;
- (c) any judgment of joint liability rendered against

the first and further *insured* in respect of the *securities claim* shall be allocated between the first and further *insured* in a fair and proper way, taking into account the relative legal and financial exposures of and the relative benefits obtained by the first and further *insured* respectively.

In the event that no allocation is agreed prior to the incurring of *defence costs* the *insurer* shall nevertheless advance an amount in respect of *defence costs* that it considers to be fair and proper until a different allocation shall either be agreed or determined by the operation of the disputes resolution procedures applicable to this policy.

In the event that a determination as to the amount of *defence costs* to be advanced under the policy cannot be agreed to, then the *insurer* shall advance such *defence costs* which the *insurer* states to be fair and proper until a different amount shall be agreed upon or determined pursuant to the provisions of this policy and applicable law.

5.9 Subrogation

In the event of any payment under this policy, the *insurer* shall be subrogated to the extent of such payment to all the *insureds'* rights of recovery in respect of the payment, and the *insureds* shall execute all papers required and shall do everything that may be necessary to secure any rights including the execution of any documents necessary to enable the *insurer* effectively to bring suit in the name of the *insured*.

5.10 Other Insurance

Unless otherwise required by law, any insurance as is provided under this policy shall apply only as excess over any other valid and collectible insurance and indemnity

agreements.

5.11 Notice and Authority

It is agreed that the *policyholder* shall act on behalf of its *subsidiaries* and all *insureds* with respect to the giving and receiving of notice under this policy, including the giving of notice of a *securities claim*, the payment of premiums that may become due under this policy, the receipt and acceptance of any endorsements issued to form a part of this policy.

5.12 Assignment

This policy and any rights hereunder cannot be assigned without written consent of the *insurer*.

5.13 Jurisdiction and Governing Law

Any interpretation of this policy relating to its construction, validity or operation shall be made in accordance with the laws of India.

The parties agree to submit to the exclusive jurisdiction of the Courts of India.

5.14 Arbitration

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.

5.15 Cancellation

- (a) The *insurer* may cancel this policy by giving 30 days written notice of such cancellation to the last known address of the *insured* and in such event the *insurer* will return a pro-rata portion of the premium for the unexpired *policy period*.
- (b) This policy may also be cancelled by the *insured* by giving 30 days written notice to the *insurer* in which event the *insurer* will retain premium at the customary short period scale, provided that there has been no claim under the policy during the *policy period* in which case no refund of premium shall be allowed.
- (c) The payment or tender of any unearned premium by the *insurer* shall not be a condition precedent to the effectiveness of cancellation but such payment shall be made as soon as practicable.

5.16 Titles and Italics

The titles of these paragraphs are for convenience only and do not lend any meaning

to this contract. In this policy words in italics have special meaning and are defined.

SECTION - Customer Grievance Redressal Procedure

At TATA AIG, we strive to provide the best service to our customers. If you're not satisfied and wish to lodge a complaint, please call our 24/7 customer support no. **022 6489 8282** or email us at customersupport@tataaig.com. We will investigate and respond within the regulatory turnaround time (TAT).

Escalation Level 1

If you do not receive a response or are not satisfied with the resolution, please contact us at manager.customersupport@tataaig.com.

Escalation Level 2

If you still need assistance, reach out to the Head of Customer Services at head.customerservices@tataaig.com. We will provide our final response within the regulatory TAT.

If you're still not satisfied after this process, you may approach the Insurance Ombudsman of concerned jurisdiction. You can also lodge a grievance on the Bima Bharosa Grievance Redressal Portal: <https://bimabharosa.irdai.gov.in/>

The name and address of the Insurance Ombudsman of competent jurisdiction are as below:

Office of the Ombudsman	Address & 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 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra and 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, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri	Madhya Pradesh Chhattisgarh

Tata AIG General Insurance Company Limited - Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel, Mumbai – 400013, Maharashtra, India.

24*7 Customer Support No.: 022 6489 8282

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	Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: bimalokpal.bhopal@cioins.co.in	
BHUBANESWAR	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH	Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Insurance Ombudsman 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 / 23376991 / 23376599 / 23328709 / 23325325	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.

	Email: bimalokpal.hyderabad@cioins.co.in	
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
KOCHI	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Made a part of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Mau, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Basti, Amethi, Kaushambi, Balrampur, Azamgarh, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Ballia, Kushinagar, Deoria, Gorkhpur, Ghazipur, Chandauli, Sidharathnagar.
MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).

NOIDA	Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Kannauj, Bulandshehar, Etah, Mainpuri, Mathura, Meerut, Hathras, Moradabad, Firozbad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Hardoi, Gautam Buddhnagar, Hapur, Ghaziabad, Kashganj, Shahjahanpur, Shamli, Rampur, Sambhal, Amroha, Kanshiramnagar, Saharanpur.
PATNA	Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Insurance Ombudsman 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.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

For updated list and details of Insurance Ombudsman Offices, please visit website <http://www.cioins.co.in/ombudsman.html>

Prohibition of Rebates - Section 41 of the Insurance Act, 1938 as amended by 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 the **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 prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

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

INFORMATION ABOUT US

Tata AIG General Insurance Company Limited

Registered Office: Peninsula Business Park, Tower A, 15th Floor, G.K. Marg, Lower Parel,
Mumbai, Maharashtra, India.

Website: www.tataaig.com

Customer Service: customersupport@tataaig.com

“Insurance is the subject matter of solicitation”. For more details on benefits, exclusions, limitations, terms and conditions, please refer sales brochure/policy wordings carefully available on our website www.tataaig.com before concluding a sale.

Tata AIG General Insurance Company Limited - Registered Office: Peninsula Business Park, Tower A, 15th Floor,
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