



WITH YOU ALWAYS

## Title Insurance Policy

UIN: IRDAN108CP0003V01201819

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## POLICY WORDINGS

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### Tata AIG General Insurance Co. Ltd.

Registered Office:

Peninsula Business Park, Tower A, 15th Floor,

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

24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170

Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com) Website: [www.tataaig.com](http://www.tataaig.com)

IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

## Contract of Insurance

The **Insurer** will indemnify the **Insured** from the **Commencement Date** against **Loss** and **Expenses** sustained by the **Insured** as a result of the **Insured Risks** subject to the terms of this **Policy** including the **Conditions** and **Exclusions**.

This **Policy** is a contract between the **Insurer** and the **Insured** and is conditional on payment of the **Premium**.

## Loss

Losses sustained in the event of a claim or **Order** due to any or all of the **Insured Risks**, such loss being:

1. At the date of an **Order** or **Settlement**, the adverse difference between the **Market Value** assuming that there is no **Insured Risk** and the **Market Value** subject to an **Order** or **Settlement**
2. The cost of any alteration, demolition and re-instatement of the **Property** (which includes any part of a building or construction on or forming part of the **Property**) required by an **Order**
3. The cost of works to the **Property** (including planning costs, architects' and surveyors' fees) for the purpose of the **Insured Use** begun or contracted for before the commencement of proceedings relating to the **Insured Risk** to the extent that such cost is rendered abortive by an **Order** or **Settlement** and in so far as it is not reflected in the value of the **Property** with the **Insured Use** so far as it had progressed
4. Sums payable pursuant to a **Settlement**
5. Compensation or damages awarded against the **Insured** in respect of the **Insured Risks** including **Expenses**
6. Any other costs and expenses incurred with the written consent of the **Insurer** including costs and expenses incurred by \_\_\_ with the **Insurer's** prior written agreement in taking or defending any action at law or otherwise in connection with an **Insured Risk**.

## Insured Risk

The **Insured** is covered for third party challenges based on the following matters which were not discovered prior to the **Commencement Date**:

1. The **Title** to the **Property** belonging to someone other than the **Insured**
2. **Title** to the **Property** is not good and marketable
3. Descriptions and plans in historic deeds to the **Property** are inadequate and/ or due to the number of historic deeds in the chain of title to the **Property** it is impossible to confirm that the occupational extent of the **Property** matches the legal extent
4. There are missing deeds or errors in the drafting and/or execution of links in the chain of the **Title** to the **Property**
5. The **Property** or part of the **Property** has encroached upon an adjoining owner's property
6. A previous owner or the vendor of the **Property** sold or disposed of the **Property**
  - (i) Where the **Title** to the **Property** has been transferred by way of a gift; or
  - (ii) Where a payment for the transfer of the **Title** to the **Property** has been made and that payment was at less than the market value of the **Property** as stated in the ready reckoner (as published by the respective State governments each year) at the date of the transfer;

Where the transfer is made with an intent to defeat or delay the creditors of the transferor(s) as stipulated in Sec. 53 of the Transfer of Property Act 1882 and in any of the above situations the transfer of the **Property** is set aside by a Court having competent jurisdiction holding such transfer to be null and void

7. An **Adverse Entry** that would have been identified in the **Searches**
8. If the **Property** is leasehold and the **Borrower's** lease is inconsistent with the ownership of the **Property** or any superior

lease and a head lessor establishes or attempts to establish an adverse interest after the **Commencement Date** provided that:

- 8.1. There has been no breach of the headleases by the **Borrower** other than non-payment of rent where the Landlord is absent, and
- 8.2. That the **Insured** has not communicated without the **Insurer's** written consent with any party considered to be entitled to enforce an adverse interest or applied to the Lands Tribunal or to a Court in respect of an adverse interest
9. If the property is leasehold and the lease is defective and as a result the **Insured** does not have a good and marketable title
10. A right of occupation pursuant to an inferior interest in the **Property**
11. There are errors or omissions in the drafting and / or registration of the title interest pursuant to which the **Property** is held which results in the unenforceability of provisions which benefit the **Insured** or adversely impacts on the **Insured's** obligations pursuant to the title document and / or registration of the title document
12. The local authority takes enforcement action because of a failure on part of a predecessor in title to comply with the terms and conditions of the building permissions, local development control regulations and local town planning laws including where the developer is required to make certain non-monetary contributions and perform certain acts towards social services due to the new development and due to such failure on part of a predecessor in title, the property insured by the **Insurer** is adversely affected
13. Where an occupancy certificate, issued by the local town planning authority certifying that a building is constructed as per the sanctioned plans and is fit for occupancy, is not available in a situation where the **Property** includes land and structure constructed on such land and both the land and structure are owned by the **Insured**
14. The **Property** does not benefit from necessary legally constituted **Rights** required in connection with the **Insured Use**
15. A **Right** is incapable of being exercised because the root of the title thereof is burdened by rights, restrictions, covenants and reservations in favour of third parties
16. Where there is no organisation of flat owners there are no or inadequate obligations on neighbouring property owners to contribute to repairs or maintenance of common parts of the **Property**
17. The **Insured Use** constitutes a breach of **Burdens**
18. The title to the **Property** may be subject to unknown **Burdens** or variations or discharge of burdens which may have been imposed in historic deeds executed prior to the **Commencement Date**
19. A third party has the benefit of legally constituted rights, exceptions, reservations, and conditions over the **Property** which prevents the **Property** being used for the **Insured Use**
20. An historic transaction is subject to an act of forgery or fraud by a third party that adversely affects the **Insured's Rights** and/or the **Title** to the **Property**.

## Exclusions:

1. Changes in the **Insured Use** of the **Property**.
2. Defects in the **Title** charges encumbrances adverse claims or other such matters affecting the **Property** that would fall within the **Insured Risks** but which:
  - 2.1.1. The **Insured** agreed to or allowed to happen before, on or after the **Commencement Date**;
  - 2.1.2. The **Insured** was aware of but omitted to take steps/actions to safeguard its rights in the **Property**;
  - 2.1.3. The **Insured** knew about on the **Commencement Date** and which the **Insured** did not tell the **Insurer** about prior to the **Commencement Date**;
  - 2.1.4. Are created or are attached to the **Property** after the **Commencement Date** that do not form part of the **Insured Use**; and/or

- 2.1.5. Would not have happened or been created had the **Title** or any interest in the mortgage been acquired for value in good faith by the **Insured**
3. Any statutory rights relating to precious metals coal petroleum and other substances which may be on or under the **Property** and any rights to use the **Property** for any purpose in connection with those substances including but without limitation extraction
  4. Public utility undertakers (or a private corporation which is a successor public utility) having statutory rights to carry out works affecting the **Property**
  5. Any one or more of the following:
    - 5.1.1. Environmental contaminants or hazardous waste or any pollution or contamination of the **Property** or part of the **Property**;
    - 5.1.2. the **Property** or any part of the **Property** being situated within a flood plain as determined by reference to the information from time to time published by the Environment Agency;
  6. Any defects in the **Title** charges encumbrances adverse claims or other such matters affecting the **Property** or any losses not directly attributable to any matter covered by this **Policy**
  7. Any physical damage to the **Property**.
  8. Any defects in the **Title** charges encumbrances adverse claims or other such matters affecting the **Property** or any losses that would normally be covered by a householder's buildings insurance policy.
  9. Any claim arising from the insolvency of the **Insured** or the directors of a limited company that is the **Insured** provided however that this exclusion will not apply to Insured Risk 6 of this policy
  10. Any claim arising from the lack of any operating licence, certificates or statutory consents for the use of the **Property**
  11. Any claim arising from any rights which were being exercised on under or over the **Property** at the **Commencement Date**
  12. Any claim arising out of the failure to pay the reasonable proportion of the costs of maintaining or repairing the access-ways, pipes, cables and/or conduits
  13. Any claim arising due to a misrepresentation by the **Insured** during the title due diligence conducted by the Insured's lawyers
  14. Claims arising out of missing government records or incorrect recording of data maintained by the government or other authorities in charge of maintaining records where **Searches** are conducted and relied upon by the Insurer
  15. Any claims based on political matters and/or fraud, duress, undue influence and changes in law (including but not limited to planning law) and regulations by governmental agencies or third parties acting as agents of any such agencies or in such matters on behalf of such agencies
  16. Any claims relating to tribal rights over agricultural lands.
- 1. Definitions:**
- Throughout this **Policy** certain words and expressions are printed in bold type and they have the meanings set out below:-
- 1.1 **Insurer means TATA AIG GENERAL INSURANCE COMPANY LIMITED**
  - 1.2 **The Insured means the party referred to in the Policy Schedule**
  - 1.3 **Adverse Entry means any inaccuracy or omission in the Searches which reduces the Market Value of the Property.**
  - 1.4 **Burden means a restrictive covenant, exception, reservations or condition as constituted under a statute, which is valid and subsisting and which restricts or adversely impacts on the Insured Use of the Property**
  - 1.5 **Expenses means costs and expenses incurred:**
    - a) by the **Insurer** to defend, minimise, mitigate or defeat a claim, or to reduce or eradicate the **Insured Risks** or the effect or potential effect of the **Insured Risks**, or to negotiate a **Settlement** with a third party
    - b) by the **Insured** and payable to third parties in order to pursue defend or settle a claim which has been accepted by the Insurer provided that these amounts are approved by the **Insurer** in writing
- Limit of Indemnity means** the amount stated in the **Policy Schedule** as may be reduced in accordance with clause 3.8 of the How to Claim section of this **Policy**. This is the total amount of money that the **Insured** is insured for under this **Policy** and the maximum amount (including **Interest** and **Expenses**)
- 1.6 **Order means** a final order, judgement or injunction or interdict or decree from a Court of competent jurisdiction made in respect of the **Insured Risks** or the date on which the **Insurer** consents to a settlement in writing.
  - 1.7 **Market Value means** the value at which the **Property** determined as per the Ready Reckoner of property issued by the state government at the date of acceptance of a claim.
  - 1.8 **Notification means** a notice to the **Insurer** by the **Insured** under this **Policy** relating to any matter covered or which the **Insured** believes to be covered by this **Policy** that may result in a claim
  - 1.9 **Policy means** this policy for the provision of title insurance the **Policy Schedule**, any substituted schedule and any endorsement, which shall be read as one **Policy**
  - 1.10 **Person means** any person firm company association partnership limited liability partnership government state or agency of a state cooperative society
  - 1.11 **Rights means** a right to connect to from within the **Property**, renew, maintain, repair or use access routes, services for gas water sewerage telecommunication services and/or electricity required by the **Property** over third party lands in connection with the **Insured Use**
  - 1.12 **Searches means** any one or more of the following searches in respect of the **Property**
    - 1.12.1 Searches at the local Sub-registrar of Assurances to see if documents creating encumbrance in respect of the Property are registered in terms of the Registration Act;
    - 1.12.2 Searches at the Office of *Talathi* i.e. the village officer in charge of maintaining land records, or any equivalent body in the concerned state;
    - 1.12.3 In case the property is a land, enquiry with the local Town Planning Authority to check whether there are any reservations / restrictions on use of the land;
    - 1.12.4 Searches at the Registrar of Companies, wherever applicable relating to the **Property** that would have been carried out by a prudent solicitor/lawyer acting for the **Insured** in connection with the granting of a deed and/or mortgage in the location in which the **Property** is situated
  - 1.13 **Settlement means** a settlement of the claim entered into by the **Insurer** with or on behalf of the **Insured**
  - 1.14 **Title means** all rights recorded in writing and the legal documents by which a **Person** owns the **Property**
- 2. Conditions:**
- 2.1 The **Insurers** liability to make payments under this **Policy** will be strictly conditional upon compliance with the terms and conditions of this **Policy**. Failure by the **Insured** to disclose all material circumstances and to ensure that all representations of fact (including the assumptions on which this **Policy** is issued) are correct may invalidate the **Policy** or lead to additional terms or conditions being applied to the **Policy** or to any payment due under the **Policy** being reduced.

- 2.2 Where any **Loss** covered under this **Policy** is also covered by another policy (or would be but for the existence of this **Policy**) the **Insured** must submit a claim under that insurance policy before claiming from the **Insurer**. The **Insurer** will only be liable to pay a rateable proportion of any **Loss**.
- 2.3 The existence of this **Policy** or any related information shall not be disclosed to any third party other than bona fide purchasers and tenants, their lenders and respective advisors without the prior written consent of the **Insurer**.
- 2.4 The **Insured** must take all reasonable care to prevent any matters occurring which might give rise to a claim and if a claim is made then the **Insured** must not do or fail to do anything which will increase the amount of the claim. If the **Insured** does or fails to do anything which may adversely affect the right to recover any sum from Person for any matter covered by this Policy the **Insurer** may deduct from any payment otherwise due to the **Insured** under this Policy the amount by which the value of the right is reduced or the **Insurer** may recover that amount from the **Insured** if the **Insurer** has previously made a payment in respect of that matter
- 2.5 If the **Insurer** agrees to indemnify or defend the **Insured** under this **Policy** in respect of any claim it will immediately be subrogated to any rights contractual or otherwise which the **Insured** may have in connection with that claim, regardless of whether or not actual payment to the **Insured** or a third party has been made by the **Insurer**. If the **Insurer** asks, the **Insured** must transfer all of the **Insured's** rights and remedies against any person or property that might, in the **Insurer's** opinion, be necessary to perfect this right of subrogation.
- 2.6 The **Insured** shall at its own expense provide information and assistance to the **Insurer** in relation to the defence of a claim or conduct of any proceedings which the **Insurer** considers necessary or desirable to prevent or reduce loss or damage to the **Insured** or to obtain relief indemnity or contribution from any other party to which the **Insurer** is or may be entitled to by subrogated rights or otherwise.
- 2.7 The **Policy** and **Schedule** and any endorsements to it given in writing by the **Insurer** shall be the entire contract between the **Insured** and the **Insurer** with respect to all matters referred to in it. Any claim that the **Insured** makes against the **Insurer** must be made under this **Policy** and will be subject to its terms.
- 2.8 In the event that any provision of the **Policy** is held to be invalid or unenforceable, such provision may be severed from and will not be taken to have affected the remaining provisions of the **Policy**.
- 2.9 If the **Insurer** grants the **Insured** any time or indulgence or if the **Insurer** fails to enforce any provision of the **Policy** or any of its rights under it, the **Insurer** will not be taken to have waived its right to enforce the provisions of the **Policy** or its rights under it.
- 2.10 No variation to this **Policy** shall be effective unless made in writing and signed by or on behalf of the parties
- 2.11 If, by virtue of any law or regulation which is applicable to the **Insurer** at the inception of this **Policy** or becomes applicable at any time thereafter, providing coverage to the **Insured** is or would be unlawful because it breaches an embargo or sanction, the **Insurer** shall provide no coverage or benefit and have no liability whatsoever nor provide any defence to the **Insured** or make any payment of defence costs or provide any form of security on behalf of the **Insured**, to the extent that it would be in breach of such law or regulation
- 2.12 In circumstances where it is lawful for the **Insurer** to provide coverage under the **Policy**, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then the **Insurer** will take all reasonable measures to obtain the necessary authorisation to make such payment
- 2.13 In the event of any law or regulation becoming applicable during the **Policy** period which will restrict the ability of the **Insurer** to provide coverage as specified in paragraph 2.11 then both the **Insured** and the **Insurer** shall have the right to cancel this **Policy** in accordance with the laws and regulations applicable to the **Policy** provided that in respect of cancellation by the **Insurer** a minimum of 30 days' notice in writing be given.
- 2.14 In the event of cancellation by either the **Insured** or the **Insurer**, the **Insurer** shall retain the pro rata proportion of the premium during the first 12 months that the **Policy** has been in force and thereafter the **Insurer** shall retain the whole premium.
- However, in the event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to the **Insurer**, and in the absence of a more specific provision in the **Policy** relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by the **Insurer** shall be effective even though the **Insurer** makes no payment or tender of return premium.
- 2.15 No delay or failure on the part of the **Insured** in enforcing any provision in this **Policy** shall be deemed to be a waiver or create a precedent or in any way prejudice the rights of the **Insured** under this **Policy**
- ### 3 How to Claim
- 3.1 The **Insured** can submit Notifications and claims by using the secure online Claims Tracking system. The **Insured's** unique Log in details can be obtained by contacting our claims team at  
Manager, Claims Department  
TATA AIG General Insurance Company Ltd.  
15<sup>th</sup> Floor, Tower A, Peninsula Business Park  
GK Marg, Lower Parel  
Mumbai-400013
- Or they may also contact the 24 x 7 Toll free no -1800 266 7780 or email us at customersupport@tataaig.com
- 3.2 The **Insured** must submit a **Notification to the Insurer** about any matter which may lead to a loss liability or claim under this **Policy** within 45 days of it first coming to the **Insured's** attention
- 3.3 The **Insured** must submit the claim with all necessary supporting documents within 90 days after the **Insured** has submitted a **Notification to the Insurer**
- 3.4 No admission offer promise payment or indemnity shall be made or given by or on behalf of the **Insured** without the prior written consent of the **Insurer**
- 3.5 In the event of a claim or **Loss** or any occurrence for which there may be liability under this **Policy** the **Insurer** may at its discretion and at its own cost pursue or defend any action at law or otherwise or make an application to a court of competent jurisdiction in default of which the **Insurer** will indemnify the **Insured** in the terms of the **Contract of Insurance**
- 3.6 The **Insurer** shall have full discretion in the conduct of any proceedings and may cease any said action or application or defence at any time by:
- 3.6.1 paying to the **Insured** an amount up to the **Limit of Indemnity** (after deduction of any sum already paid under this **Policy**) or any lesser amount for which a claim can be settled
- 3.6.2 making a settlement out of court in the name of or on behalf of the **Insured**
- 3.6.3 paying or otherwise settling with the **Insured** the amount of **Loss** provided for under this **Policy** whereupon the **Insurer** shall relinquish control of such claim and shall be under no further liability to the **Insured** in connection therewith except for costs and expenses relating to matters arising prior to the date of such payment or settlement and for which the **Insurer** is responsible in accordance with this **Policy**
- 3.7 The **Insurer** may at its discretion and at its own cost make settlement with parties other than the **Insured** and may take any other action which the **Insurer** considers necessary to prevent or minimise its loss whether or not it is liable in the terms of this **Policy** and by so doing the **Insurer** will not be taken to have conceded any liability or waived any of the terms or conditions of this **Policy**
- 3.8 Irrespective of the number of claims made under this **Policy**, the total liability of the **Insurer** including **Interest and Expenses** shall not exceed in the aggregate the **Limit of Indemnity**. Any



payments the **Insurer** makes to the **Insured** under this Policy will reduce the **Limit of Indemnity** by an equivalent amount.

- 3.9** The **Insured** must at the expense of the **Insurer** do and concur in doing and permit to be done all things reasonably practicable to minimise **Loss** to the **Insurer** and will permit the **Insurer** at its discretion to use the **Insured's** name for the purposes of any action or proceedings in connection with a claim under this **Policy** provided that the Insurer will keep the Insured informed of such actions or proceedings and will ensure that in doing so it complies with the Insured's regulatory obligations any policies and procedures of the Insured of which it is informed
- 3.10** The **Insurer** has the right to select the legal representative to act in any matter in connection with this **Policy**. Once such legal representative is appointed the **Insurer** will not be liable for costs expenses or fees associated with any other legal representative
- 3.11** The **Insurer** may at its discretion pursue any litigation (including appeals) to final determination by a court of competent jurisdiction and the **Insurer** shall not be liable to indemnify the **Insured** in respect of **Loss** prior to such final determination
- 3.12** If the **Insured** shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Policy shall become void and all claims hereunder shall be forfeited.
- 3.13** If any **Person** makes a claim against the **Insured** that the **Insured** thinks is covered by this **Policy** the **Insured** must not make any admissions or pay any money to the **Person** making the claim. The **Insured** must not spend any money in connection with that claim before notifying the **Insurer**
- 3.14** If the **Insured** does or fails to do anything which may adversely affect the right to recover any sum from any Person for any matter covered by this Policy the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the **Insurer** may recover that amount from the Insured if the **Insurer** has previously made a payment in respect of that matter
- 3.15** After the **Insurer** has made a payment to the **Insured** under this **Policy** if the **Insurer** is able to recover any money from any third party the Insurer can keep this money. The **Insurer** will repay to the **Insured** any amount received in excess of the sums incurred by the **Insurer** but only to the extent that the Insurer is required to repay to the **Insured** in order to comply with regulatory or statutory obligations. If the **Insured** receives from any other **Person** any payment in respect of the same matter the **Insured** must immediately pay to the **Insurer** the sum received from that other **Person**

#### 4. Non Invalidation

The **Insured's** interest in this **Policy** shall not be prejudiced by any act omission or default of any other party unless such party acted on behalf of the **Insured** or with the knowledge and consent of the **Insured** or if the **Insured** was aware of the act omission or default but did not inform the **Insurer**.

#### 5. Applicable Law

This **Policy** will be subject to the relevant laws of India. Subject to clause 6 (Arbitration) below, for any dispute under this policy the courts of Mumbai, Maharashtra will have exclusive jurisdiction to hear and determine any such dispute.

#### 6. Arbitration and Disclaimer :

If any dispute or difference shall arise 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 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, as amended from time to time.

It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before 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.

It is also hereby expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder, and such claim shall not within 12 calendar months from the date of such 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.

#### 8. Cancellation and Renewal

This policy is written on a Multi-Year Pre-paid basis and may not be cancelled by insured or by insurer, except that insurer may cancel the policy for:

- Material change in risk or exposure by written notice; or
- Intentional concealment or misrepresentation of a material fact relating to this policy or fraud by insured or any additional insured by written notice.

Insurer will give 30 day notice to insured before effective date of cancellation; if the policy has to be cancelled for above reasons and no premium shall be refunded.

The Company shall be under no obligation to renew the policy on expiry of the period for which premium has been paid. The Company reserves the right to offer revised rates, terms and conditions at renewal based on claims experience and a fresh assessment of the risk. This policy may be renewed only by mutual consent and subject to payment in advance of the total premium at the rate in force at the time of renewal. The Company, however, shall not be bound to give notice that the policy is due for renewal or to accept any renewal premium. Unless renewed as herein provided, this policy shall automatically terminate at the expiry of the period for which premium has already been paid.

#### Grievance Lodgment 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](mailto: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](http://www.tataaig.com) to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, we will send our response within 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](mailto: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: <a href="mailto:bimalokpal.ahmedabad@ecoi.co.in">bimalokpal.ahmedabad@ecoi.co.in</a>	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, Ist Phase, Bengaluru – 560 078. Tel.: 080-26652048/ 26652049 Email: <a href="mailto:bimalokpal.bengaluru@ecoi.co.in">bimalokpal.bengaluru@ecoi.co.in</a>	Karnataka
BHOPAL	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 – 2769201/ 2769202 Fax: 0755 - 2769203 Email: <a href="mailto:bimalokpal.bhopal@ecoi.co.in">bimalokpal.bhopal@ecoi.co.in</a>	Madhya Pradesh, Chattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 – 2596461/ 2596455 Fax: 0674 - 2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@ecoi.co.in">bimalokpal.bhubaneswar@ecoi.co.in</a>	Orissa

	coi.co.in	
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: <a href="mailto:bimalokpal.chandigarh@ecoi.co.in">bimalokpal.chandigarh@ecoi.co.in</a>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh
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: <a href="mailto:bimalokpal.chennai@ecoi.co.in">bimalokpal.chennai@ecoi.co.in</a>	Tamil Nadu, Pondicherry Town and Karaikal (which, are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011-23239633/ 23237532 Fax: 011 - 23230858 Email: <a href="mailto:bimalokpal.delhi@ecoi.co.in">bimalokpal.delhi@ecoi.co.in</a>	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM). Tel.: 0361-2132204/2132205 Fax: 0361 - 2732937 Email: <a href="mailto:bimalokpal.guwahati@ecoi.co.in">bimalokpal.guwahati@ecoi.co.in</a>	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.: 040-65504123/ 23312122 Fax: 040 - 23376599 Email: <a href="mailto:bimalokpal.hyderabad@ecoi.co.in">bimalokpal.hyderabad@ecoi.co.in</a>	Andhra Pradesh, Telangana, Yanamand 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. <a href="mailto:jaipur@ecoi.co.in">jaipur@ecoi.co.in</a>	Rajasthan

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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@ecoi.co.in	Kerala, Lakshadweep, Mahe- a part of Pondicherry	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022-26106552/26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Region excluding Navi Mumbai & Thane	
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@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands	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.: 0120-2514250/ 2514252/2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts o Uttar Pradesh: Agra, Aligarh, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhan agar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	
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@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnag ar, Sultanpur, Maharajgang, Santkabirna gar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand
MUMBAI	Office of the Insurance Ombudsman,	Goa, Mumbai Metropolitan	PUNE	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@ecoi.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.