

Policy Wordings

In consideration of the Insured named in the Schedule paying to the Tata AIG General Insurance Company Ltd. (hereinafter called the Company), the premium as stated in the Schedule and in reliance upon the statements made by the Insured in the proposal including its attachments or otherwise, and the material incorporated therein, the Company agrees to provide insurance against loss, to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

1. Definitions:

The terms defined below in the **Policy** Wording have the meanings ascribed to them wherever they appear in this **Policy** and where appropriate, references to the singular include references to the plural; references to the male includes other genders and references to any statutory enactment includes subsequent changes to the same.

- 1.1 **Asphyxia:** It is a condition arising in Aquaculture species cultivation when the subject matter is deprived of oxygen, causing unconsciousness or death or suffocation.
- 1.2 **Average Body Weight (ABW):** Average Body weight is the average weight of Aquaculture species (in grams) based on Days of culture.
- 1.3 **Brackish Water Aquaculture:** Brackish water aquaculture (also known as Coastal aquaculture) is the rearing of aquatic animals or the cultivation of aquatic plants for food using Brackish water.
- 1.4 **Cannibalism:** Introduction of specific parasites in farmland resulting into the Aquaculture species attack other Aquaculture species in pond and eat their flesh.
- 1.5 **Coastal Aquaculture Authority (CAA):** The Coastal Aquaculture Authority (CAA) established under the Coastal Aquaculture Authority Act, 2005 to regulate coastal aquaculture activities & is empowered to make regulations related to Aquaculture.
- 1.6 **Culture Cycle:** Duration (in days) from the day of releasing the seeds into farmland to the final day of harvest.
- 1.7 **Days of Culture:** Number of days that have passed from the day when Aquaculture species seeds were released into farmland for cultivation.
- 1.8 **Excess/Deductible** - "Excess/Deductible" means the amount stated in the Schedule, which shall be borne by the Insured in respect of any claim made under this Policy. The Company's liability to make any payment under this Policy is in excess of the deductible.
- 1.9 **Fresh Water Aquaculture:** Fresh water aquaculture is the practice of rearing of aquatic animals or the cultivation of aquatic plants for food using freshwater sources such as rivers, ponds, lakes, and tanks.

- 1.10 **Input cost:** The operating cost of the aquaculture farming right from pond preparation to harvesting of the produce. The cost includes, pond preparation cost, cost of feed along with other feed additives, electricity, manpower cost as well as any other operating cost as applicable.
- 1.11 **Kutch Construction:** Construction having walls and/or roofs of wooden planks/thatched leaves and/or grass/hay of any kind/bamboo/plastic cloth/asphalt/canvas/tarpaulin and the like.
- 1.12 **Licensing Authority:** Authority empowered to grant License to farmers / cultivators / farm owners for establishing Aquaculture species Farms as per stipulated guidelines.
- 1.13 **MPEDA:** Marine Products Export and Development Authority.
- 1.14 **Plankton Bloom:** Phyto planktons are plant like microorganisms that inhabit the upper sunlit layer of water bodies such as ponds/farmlands in which aquatic species are reared. Phytoplankton bloom refer to the development of a level of phytoplankton biomass that is uncharacteristically high for a given water body which is harmful to shrimp/prawns.
- 1.15 **Predator:** Predator is any animal other than the cultivated /reared one in a farmland, to which shrimp/prawn become prey and serve as their food.
- 1.16 **Pucca construction:** Construction other than Kutch Construction.
- 1.17 **Specific Pathogen Free Stock / Seeds:** The Stock/seeds purchased from hatcheries which are free of specific disease-causing micro-organisms, after due screening procedures in laboratories.
- 1.18 **Stock / Seeds:** Post Larval Stage of Aquaculture species which the Farmers purchase from hatcheries for Aquaculture Farming.
- 1.19 **Stocking Density:** Number of seeds / stocks released in the farmland per square meter of the area of pond for Aquaculture species cultivation. The stocking density of species shall be as prescribed by Coastal Aquaculture Authority (CAA).
- 1.20 **Total Loss:** When more than 70% of Aquaculture species cultivated in Pond, are lost or dead due to perils covered under this policy.

2. SCOPE OF COVER

The company will indemnify the Insured on occurrence of 'Total Loss' of the Aquaculture Species, as specified in the Schedule, cultivated in **Fresh water or Brackish water** due to perils specified below occurring during the policy period subject to terms, conditions and exclusions contained herein or endorsed hereon. Our aggregate liability during the Policy period will not exceed the sum insured mentioned in the Schedule

2.1 Perils Covered:

- i. Summer Kill
- ii. Poisoning by third party.
- iii. Pollution.
- iv. Riot & Strike
- v. Malicious acts of Third Parties
- vi. Explosion/Implosion
- vii. Earthquake,
- viii. Storm, Tempest, Cyclone, Typhoon, Fire, lightening, Hurricane, Tornado, Flood, Inundation, Volcanic eruption and/or other convulsions of nature.
- ix. Aircraft & other aerial devices or articles dropped there from, impact with any road vehicle and animals
- x. Terrorism
- xi. Disease

3. EXCLUSIONS

We will neither be liable nor make any payment for any claim in respect of any loss which is caused by, arising from or in any way attributable to any of the following exclusions.

- i. Malicious or wilful injury, intentional killing, intentional poisoning of the aquaculture species, carelessness, negligence, error, or omission by the insured or his/her family members and/or any of its employees.
- ii. Partial loss of any kind.
- iii. Infidelity of any person, burglary, poaching and theft.
- iv. Natural mortality of the subject matter.
- v. Undergrowth and cannibalism.
- vi. Losses caused by Predators (including predator fish) and competitors (including weed /fish/non-target species).
- vii. Physical alteration/change of chemical status, pH factor and salinity of soil and water.
- viii. Asphyxia
- ix. Clandestine sale or mysterious disappearance of aquaculture species
- x. Loss of production and loss of profits.
- xi. Consequential loss of any nature.
- xii. Transit by any means.
- xiii. Use of wrong/excessive chemicals.
- xiv. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, revolution, insurrection, mutiny, military or usurped power or any consequences thereof or attempt thereat.
- xv. Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons/material.

- xvi. Diseases due to improper management, mishandling and/or nutritional deficiencies
- xvii. Losses due to or resulting from Plankton Blooms (unless associated with natural climatic reasons).
- xviii. Polyculture
- xix. Any destruction in compliance with requirements of any statute or any order of government/municipal or other competent authority except where Company has expressly agreed.
- xx. Flood and inundation due to the action of normal tides
- xxi. Loss due to use of seed / larva for culture and feed and feed additives from unauthorised hatchery (not approved by Coastal Aquaculture Authority (CAA)).

4. GENERAL CONDITIONS:

A. Farm Management Practices

The Insured shall take all reasonable steps to safeguard its interests against loss or damage that may give rise to a claim. In this regard Insured shall take following steps/measures during the Culture cycle for efficient management and loss prevention of covered aqua culture species.

1. It is essential for the Insured to always show due care to aquaculture activities.
2. The project area of the farm should have strong and sufficient boundary (bunds) and Farm should have pucca feed storage to avoid feed contamination and damage.
3. The water movements must be properly regulated by suitable inlets, outlets and sluices.
4. Level of floor drainpipes and water level of drain channels should not be the same.
5. The pond has to be dried and cleaned sufficiently to remove the excreta of the pervious culture.
6. The pond has to be limed adequately and appropriate plankton base needs to be added in the water.
7. Specific Pathogen free seed stock must be purchased from CAA authorised laboratory
8. Transport of aquaculture species should be done with all prerequisite safeguards as per Best Management Practices suggested by MPEDA to avoid deaths of aquaculture species or seed stock in transit.

9. Coastal Aquaculture Authority (CAA) or by any competent licencing authority approved antibiotic free aquaculture input (post larvae feed and feed additives) only to be used.
10. The insured shall maintain records daily relating to water/soil analysis for different parameters like pH, temperature, salinity, turbidity, dissolved oxygen, hydrogen sulphide etc. and also in respect of stocking density, daily feed consumption, biomass estimation (sampling data) of various ponds. The sample of daily record is mentioned in Annexure II
11. All these records should be made available to the Company at least once in a fortnight. Further, the purchase documents for feed/seeds, chemicals, medicines, etc. should also be preserved carefully and submitted on demand.
12. Screening and shutting the escape routes of aquaculture species, such as gaps in embankments etc.
13. Either 24 hours watchman should be present near the ponds/tanks or suitable measures should be taken to protect the pond from the outsiders.
14. Records for various inputs, expenditures, disease occurrence and prevention measures to be taken by the insured.
15. Immediate steps to eradicate diseases, epidemics and parasitical attack and prompt removal of dead aquaculture species.
16. Effective liming, manuring, de-weeding, de-silting, earth excavations and earth improvements at appropriate time and maintenance of record to that effect.
17. The Insured should Keep enough aerator according to the size of the pond to maintain the required DO level and water temperature.
18. The colour of the water to be checked regularly against algae blooms and oxygen levels.
19. Ensure availability of generator to take effect automatically against power failures.
20. The insured must take suitable measures against predators.

B. Sum Insured

Sum Insured will be declared on the basis of total cost of inputs for one culture cycle but not exceeding scale of finance per hectore declared by National Bank for Agriculture and Rural Development (NABARD).

Scale of finance means, the finance required for raising an aquaculture crop per unit cultivated area, i.e. acre or hectare. The scale of finance for different crops in a district is decided every year by District Level Technical Committee (DLTC) and published by NABARD

The Insured should consider actual stocking density but not exceeding maximum permissible stocking density provided by competent Authority for sum insured calculation for the aquaculture species cultivated.

C. Basis of Indemnity

The Company will indemnify for admissible loss under the policy as per attached Annexure I. Amount of loss will be calculated based on the input cost on the day of covered loss subject to the deduction of salvage value as per attached Annexure I on the day of covered loss. However, in case of loss due to perils other than disease, salvage value will be actual realised salvage value and not as mentioned in Annexure I.

Illustration. Declared Sum Insured : Rs. 1000000-

If Loss occurred on 46th days of DOC

Input Cost Applicable on 46th Day as per Annexure I: 33.81% of Sum Insured

Salvage Applicable on 46th Day as per Annexure I: 4.23% of Sum Insured

Claim Payable will be : $(1000000 \times 33.81\%) - (1000000 \times 4.23\%)$: Rs 295800

D. Observance of terms and conditions

The due observance and fulfilment of the terms and conditions of this Policy/Endorsement in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

E. Inspection

The Company reserves the right to monitor conditions of the Insured's aquaculture products through its authorised representatives in a reasonable manner, if necessary. The Insured shall permit at all times any authorized representative of the Company to inspect the aquaculture species hereby insured at the premises of the Insured and the Insured shall furnish any information which they may require and shall comply with all reasonable regulations and directives from time to time made and given by the company.

F. Emergency Harvesting

In case, there is an outbreak of disease in the farm and/or an outbreak of an epidemic disease in the area or any such other event where Company feels that immediate harvesting of the aquaculture species is required to avert further loss, the insured shall arrange immediately for harvesting of the aquaculture species, in Consultation with Company's representatives, failing which the Company will not be liable under the policy.

G. Total Loss

A loss due to any peril covered under the policy would be treated as a Total loss in case the loss percentage at any particular stage in one incident only equals or exceeds 70% of the total population of aquaculture species in a particular insured pond named in the schedule of the policy just prior to occurrence of the loss. No claims would be admissible under the policy if the loss percentage in the affected insured pond is below 70%. Collective loss of different incidents will not be treated as total loss for the purpose of claim under this policy. Further death or loss of the Aquaculture species (as specified in Policy schedule) by any means or any manner whatsoever before the occurrence of the insured peril will be excluded completely and that the population in the insured pond as on date of occurrence of the insured peril but not the originally stocked number and the related biomass shall form the basis for indemnity. Here, incident shall not be considered to have terminated until there has been seven consecutive days of freedom from the perils covered.

H. FRAUD

If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices are used by the Insured or anyone acting on the Insured's behalf to obtain any benefit, the policy shall be cancelled forthwith, and the premium shall be forfeited and no claims under this policy would be entertained.

I. CONTRIBUTION

If at the time of any loss or damage happening to the subject matter hereby insured there be any other subsisting insurance or insurances, whether effected by the insured or by any other person on his behalf, covering the same property, the Company shall not be liable to pay or contribute more than its rateable proportion of such loss.

J. Excess/Deductible

Every loss under the policy will be subject to Excess/deductible as mentioned in the policy schedule.

K. Disclaimer of Claim

The Company is not liable for any loss or damage after the expiration of 12 months from the discovery of the loss or damage unless otherwise agreed in writing or the claim is submitted to a court within the time prescribed in accordance with applicable law. The Insurer agrees that any action or proceeding against them for the recovery of any claim under or by virtue of this insurance policy shall not be barred if commenced within the time prescribed therefore in accordance with applicable law.

L. Cessation of Risk

The insured shall declare the probable dates of harvest to the Company well in advance. The policy shall cease to cover Aquaculture species (as specified in Policy schedule) immediately after the insured harvests/sells them or parts with any interest in them, whatsoever whether temporarily or permanently or after the expiry of the policy period.

M. Agreed Bank Clause

It is hereby declared and agreed:

- (a) That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.
- (b) That the receipts of the Bank shall be complete discharge of the Company there of and shall be binding on all the parties Insured hereunder.
- (c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
- (d) That any adjustment, settlement, compromise in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.

- (e) That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured except where a breach of the condition has been committed by the Bank or its duly authorized agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party Insured hereunder whereby the risk is increased or by anything being done to upon or without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company the necessary additional premium from the time when such increase of risks first took place.

N. Subrogation:

If the loss of the Aquaculture species as specified in the schedule and hereby insured shall be due to negligence, carelessness, or wrongful act of any third party who is not associated with the subject matter of insurance, the insured shall lodge a claim forthwith, with the said person claiming the full value of the Aquaculture species so lost, and simultaneously inform the company also of such action. No offer other than the full compensation shall be accepted from such person without written consent of the Company. The insured shall at once give to the Company all necessary information and assistance to enable the Company to secure compensation and it shall be absolutely the right of the Company to sue in the name of the insured to recover compensation from the person causing loss and the monies or other compensation which shall be recovered shall belong to the Company to the extent of loss paid if Company has already indemnified the insured. The Company will indemnify the insured against all costs and expenses so incurred with its written consent in enforcing its right against the person.

O. Policy Disputes:

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with the Laws of India and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder.

P. Cancellation

This insurance may be cancelled at any time at the request of the Insured, in which case the Company will refund the premium on proportionate basis. No refund of premium shall be due or payable on cancellation of policy at the request of the Insured where there has been a claim made in the policy. By the Company: This insurance may also at any time be terminated by the Company by giving 7 days' notice to the Insured only on the grounds of established fraud. In the event of termination of this Policy on grounds of established fraud the policy shall stand cancelled ab-initio and there will be no refund of premium.

5. Claim Process

a. Claim Intimation

On account of happening of an event which can give rise or likely to give rise to a claim under this Policy, the Insured shall give immediate notice thereof (within 24 hours) to our Toll-free number 1800-209-3536 or you may email to Rural.Claims@tataaig.com

Assessment of Loss

The Company may appoint a surveyor within 24 hours to assess/investigate the loss and the Insured must give full co-operation to the Surveyor.

All dead aquaculture species should be produced without fail to the Surveyor, representative of the Company or any person authorized by the Company before disposal for inspection. Under no circumstances covered Aquaculture species shall be disposed without prior permission of the Company.

Any loss due to summer kill must be supported by the data from IMD / Authorized Agency.

b. List of documents required at the time of claims:

- A. Time Stamped & Geo Tagged photos, videos of the entire farm with dead stock as well as harvesting process if the claim is intimated or if the same is done on emergency basis.
- B. GST Invoice of procurement of seed from CAA authorised hatchery.
- C. GST invoice of input, Feed, Probiotic & Minerals procured from CAA registered agency
- D. Claim form duly filled and signed by MPEDA/CAA/NFDB officer/ Nodal fisheries officer as evidence of occurrence of a claim.
- E. In case of loss due to disease insured needs to provide report from CAA registered NABL Accredited Laboratories confirming disease occurrence.
- F. Certificate from the Revenue Authority in case of flood, drought, cyclone, any other AOG risks, epidemic.
- G. FIR in case of loss due to poisoning and/or malicious act by third party.
- H. Company may request any other document / information depending on the nature of the claim intimated.
- I. Annexure- 2.
- J. Cancelled cheque / Bank account statement of insured.

Insured should submit all the required documents to the Company/Surveyor as early as possible. On receipt of the Survey report (if appointed) and required documents, the Company would decide on the admissibility of claim and communicate with the insured. In case the claim is repudiated, Company will inform the Insured about the same in writing with reason for repudiation.

After payment of claim, policy stands cancelled, and company will have no further liability under the policy.

6. Customer Grievance Redressal Procedure:

The Company is committed to extend the best **possible** services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels: Call us 24x7 toll free Number 1800 266 7780 Email us at customersupport@tataaig.com Write to us at:

Customer Support, Tata AIG General Insurance Company Limited
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 as per the detailed escalation matrix as given in Our website. In case the resolution is likely to take longer time, We will inform you of the same through an interim reply.

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 Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chattisgarh
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 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Rajasthan

	<p>Tel.: 0141- 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	
KOCHI	<p>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</p>	Kerala, Lakshadweep, Made a part of Pondicherry
KOLKATA	<p>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</p>	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	<p>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</p>	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	<p>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</p>	Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).

NOIDA	<p>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</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
PATNA	<p>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</p>	<p>Bihar, Jharkhand</p>
PUNE	<p>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</p>	<p>State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region</p>
THANE	<p>Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in</p>	<p>Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."</p>

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 prospectus or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punished with a fine which may extend to ten lakhs rupees.

Section. 64VB of The Insurance Act, 1938:

“Commencement of risk cover under the Policy is subject to receipt of payable premium by Tata AIG General Insurance Company Limited”. “Insurance is the subject matter of solicitation”. Please read the policy wordings carefully before concluding the sale.

Disclaimer: Insurance is the subject matter of the solicitation. For more details on benefits, exclusions, limitations, terms & conditions, please read the Policy Wordings carefully, before concluding a sale. Trade logo displayed above belongs to Tata Sons Private Limited and AIG and used by TATA AIG General Insurance Company Limited under License.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

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