



WITH YOU ALWAYS

Crisis Solution (Corporate) 2.0

UIN: IRDAN108CP0119V01202021

POLICY WORDINGS

Tata AIG General Insurance Co. Ltd.

Registered Office:

Peninsula Business Park, Tower A, 15th Floor,

G. K. Marg, Lower Parel, Mumbai - 400 013.

24x7 Toll Free No: 1800 266 7780 or

1800 22 9966 (For Senior Citizens) | Fax: 022-6693 8170

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

IRDA of India Registration No.: 108 | CIN: U85110MH2000PLC128425

VERY IMPORTANT:

Please see Appendix 1 at the back of this policy for information on how to seek emergency help in the event of a Kidnapping or other Insured Event.

Please see Section 3 and the Schedule for the monetary limits to what the Insurer will pay under this policy.

In consideration of the premium paid and in reliance on the warranties and representations made by the Policyholder in the application for this insurance, the Tata AIG General Insurance Company Limited, herein called the "Insurer", agrees to indemnify the Policyholder as follows upto the monetary limits as specified in Section 3 and Schedule subject to terms, conditions and exclusions contained herein or endorsed or otherwise expressed hereon:

Section 1 – Insurance Covers

1.1 Ransom

The Insurer shall reimburse the Policyholder for Ransom surrendered by an Insured as a result of a Kidnapping, Hijacking or Extortion which commences during the Policy Period and within the Territory.

1.2 Lost Ransom

The Insurer shall reimburse the Policyholder for Ransom which has been damaged, destroyed, seized, stolen or wrongfully appropriated while being conveyed by a person authorised by an Insured to a person or group demanding a Ransom in connection with a Kidnapping, Hijacking or Extortion which commences during the Policy Period and within the Territory.

1.3 Crisis Consultant Response

The Insurer shall pay on an Insured's behalf, or reimburse the Policyholder for, the necessary fees and expenses of the Crisis Consultants assisting an Insured with regard to an Insured Event (other than a Threat or Disappearance) which commences during the Policy Period and within the Territory.

1.4 Disappearance Investigation Expenses

The Insurer shall pay on an Insured's behalf, or reimburse the Policyholder for, Disappearance Investigation Expenses incurred by an Insured in connection with a Disappearance which commences during the Policy Period and within the Territory.

1.5 Threat Expenses

The Insurer shall pay on an Insured's behalf, or reimburse the Policyholder for, Threat Expenses incurred by an Insured in connection with a Threat which commences during the Policy Period and within the Territory.

1.6 Political Repatriation Expenses

The Insurer shall pay on the Policyholder's behalf, or reimburse the Policyholder for, Political Repatriation Expenses incurred by an Insured in connection with a Political Repatriation Event which commences during the Policy Period and within the Territory.

1.7 Legal Liability

The Insurer shall pay all monetary settlements, awards and judgments, and all defence costs, incurred and paid by a

Company as a result of an action for damages against that Company which is brought by or on behalf of any Insured Person or their legal representatives solely and directly as a result of an Insured Event which commences during the Policy Period and within the Territory and which is brought within 36 months after that Insured Event ends, provided that:

- (i) that Company does not, whether before or after commencement of the action, admit any liability to an Insured Person with regard to the Insured Event; and
- (ii) that Company does not make any settlement of the action and does not incur any defence costs, without the Insurer's prior written consent.

The Insurer shall have the right, but not the duty, to take over and conduct at any time the defence of the action, including to appoint lawyers or other representatives for that purpose. The Company shall co-operate fully with the Insurer in all matters concerning the action and the defence of it.

If a settlement of the action becomes possible and the Insurer considers it sensible, the Insurer may, with the Company's consent, make that settlement on the Company's behalf. If the Company withholds consent to the settlement, the Insurer's liability under this Insurance Cover 1.7 with respect to the action shall not exceed the amount of that settlement plus the defence costs accrued as of the date at which making the settlement was proposed in writing by the Insurer to the Company.

1.8 Additional Expenses

The Insurer shall pay on an Insured's behalf, or reimburse the Policyholder for, any of the following which are necessarily incurred by an Insured in connection with an Insured Event which commences during the Policy Period and within the Territory:

- (i) Independent Negotiator – the fees and expenses of an independent negotiator engaged by the Insured;
- (ii) Public Relations – the fees and expenses of an independent public relations consultant handling the Insured Event;
- (iii) Interpreter – the fees and expenses of a qualified interpreter assisting the Insured with the Insured Event;
- (iv) Reward – the amount paid by the Insured as a reward to an informant for information which contributes to the resolution of the Insured Event (an informant is a person providing information not otherwise obtainable and solely in return for a reward offered by the Insured);
- (v) Interest – the interest costs for a loan from a financial institution made for the purposes of paying a Ransom, provided the loan is repaid within 7 days of the Insured receiving reimbursement from the Insurer;
- (vi) Travel and Accommodation – the costs of travel, accommodation and food incurred by an Insured Person and their family as a result of the Insured Event;

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- (vii) Travel – with regard to a victim of a **Kidnapping, Hijacking** or **Detention**, the costs of transporting a replacement of that victim, and that replacement's family, to the country in which the victim was based by the **Company** employing that victim;
- (viii) Communications – the costs of telecommunication, communication hardware, recording equipment and advertising incurred solely and directly as a result of the **Insured Event**;
- (ix) Legal Fees – the fees incurred for independent legal advice, but not including defence costs in legal proceedings;
- (x) Salary – for a victim of a **Kidnapping, Hijacking** or **Detention**, that victim's salary and bonuses, commissions, cost of living adjustments, foreign tax reimbursements, pension and welfare contributions and other allowances which were contractually due or could reasonably be expected based on past performance at the time the **Insured Event** commenced and for 60 days immediately following the release (but, in the case of a **Detention**, subject to a maximum period of 72 months starting when the **Detention** commences);
- (xi) Relative's Salary – for the relative of a victim of a **Kidnapping, Hijacking** or **Detention**, that relative's lost salary from employment, or lost earnings from self-employment, resulting from time taken off by that relative to assist in the negotiations for the victim's release (but, in the case of a **Detention**, only such time as is taken off in the 72 months immediately following commencement of the **Detention**);
- (xii) Temporary Replacement – the remuneration, employment benefits, expenses and pension and welfare expenses of a temporary replacement of a victim of a **Kidnapping, Hijacking** or **Detention** for the period starting when the **Kidnapping, Hijacking** or **Detention** commences and ending with expiry of 60 days immediately following the victim's release (but, in the case of a **Detention**, subject to a maximum period of 72 months starting when the **Detention** commences);
- (xiii) Negotiating Employees' Salary and Expenses - such salary of any of a **Company's** employees who are specifically designated to assist in negotiating on or managing any **Insured Event** as relates to their time spent on such assistance rather than their usual employee duties; and expenses (including of travel, accommodation and food) incurred by such employees in connection with that assistance;
- (xiv) Job Retraining – the occupational retraining costs for a victim of the **Insured Event**, including but not limited to the salary of the victim while being retrained and the costs of external training courses;
- (xv) Personal Financial Loss – the personal financial loss suffered by a victim of the **Insured Event** solely and directly as a result of their physical inability to attend to financial matters during the **Insured Event** (or while involved with the handling or negotiation of the same); such personal financial loss includes loss resulting from the victim's failure to renew insurance contracts, failure to exercise stock options, failure to respond to margin or loan calls by financial institutions and failure to repay loan or mortgage amounts due;
- (xvi) Costs of Child Care – the costs of child care incurred directly as a result of the **Insured Event**;
- (xvii) Specific Hijack Costs – landing and take-off fees, refueling charges and other expenses incurred as a direct result of a **Hijacking** in order to transport by alternative means all **Insured Persons** caught in a hijacked aircraft, motor vehicle, train or waterborne vessel to their final destination if that hijacked aircraft, vehicle, train or vessel is rendered inoperable;
- (xviii) Rest and Rehabilitation – the rest and rehabilitation expenses (including meals and recreation) incurred by a victim of a **Kidnapping, Hijacking** or **Detention** and their immediate family during the 18 months immediately following the release of that victim;
- (xix) Medical Services – the costs of independent psychiatric, medical and dental care incurred within the 36 months immediately following the **Insured Event** for conditions resulting from the **Insured Event**;
- (xx) Cosmetic Surgery – the costs of cosmetic or plastic surgery which is required to correct any permanent disfigurement sustained by an **Insured Person** solely and directly as a result of the **Insured Event**;
- (xxi) Repatriation and Burial Etc – the costs of repatriating the mortal remains of a victim of a **Kidnapping, Hijacking** or **Detention** and the costs of burial, cremation or other lawful means of disposal (but not long-term preservation) of such mortal remains;
- (xxii) Forensics – the fees and expenses of independent forensic analysts engaged by the **Insured** as a result of the **Insured Event**;
- (xxiii) Increased Security – the costs of temporary security measures taken on the specific recommendation of the Crisis Consultants solely and directly for protecting **Insured Persons** in the country where the **Insured Event** has occurred, for the duration of the **Insured Event** and for the 30 days immediately following it ending (but this item (xxiii) does not apply for a Threat);
- (xxiv) Electronic Sweeps – the costs of electronic sweeps for bugs or other electronic listening devices on premises used by any **Insured**;
- (xxv) Explosives – the costs of reacting to the possible presence of explosives or other harmful materials at a **Company's** premises, including searching for explosives and

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evacuating and transporting persons and property from the premises and (for the first 30 days of evacuation) accommodating them working elsewhere;

- (xxvi) Other Expenses – all other costs, fees and expenses incurred by an **Insured** in negotiating the release of a victim of an **Insured Event**.

1.9 Death or Disability Benefit

- (i) The **Insurer** shall pay the Death Benefit specified in Item 5 of the Schedule to the **Policyholder**, if an **Insured Event** commences during the **Policy Period** and within the **Territory** and causes the death of an **Insured Person**. An **Insured Person** will be presumed dead if they have been missing for over 12 months and it is reasonable to conclude that they have died as a result of the **Insured Event**. If the **Insurer** pays in respect of an **Insured Person** who is later discovered to be alive or to have died but not as a result of the **Insured Event**, the **Policyholder** shall refund the payment to the **Insurer**. If the **Policyholder** becomes aware of such discovery, the **Policyholder** shall immediately inform the **Insurer**.

"The Insurer shall pay the **Death Benefit** specified in Item 5 of the Schedule to the Policyholder, if an Insured Event commences during the Policy Period and within the Territory and causes the death of an Insured Person. If an Insured Person is said to be missing for over 12 months as a result of the Insured Event and there is enough evidence to show that the person cannot be traced, then the Insurer will pay the Benefit amount as specified in Item 5 of the Schedule, however, it cannot be construed to mean that the Insured Person is dead. In the event, it is later discovered that the Insured Person is alive or have not been missing as a result of Insured Event, then the policyholder shall refund the payment to the Insurer. If the Policyholder becomes aware of such discovery, the Policyholder shall immediately inform the Insurer."

- (ii) The **Insurer** shall pay the relevant Benefit specified in Item 5 of the Schedule to the **Policyholder**, if an **Insured Event** commences during the **Policy Period** and within the **Territory** and causes an **Insured Person** to suffer **Loss of Extremity, Loss of Hearing, Loss of Limb, Loss of Sight, Loss of Speech** or **Permanent Total Disablement**.
- (iii) The **Insurer's** maximum liability for all **Insurance Benefit Injuries** suffered by one **Insured Person** shall not exceed the Maximum Benefit Sum specified in Item 5 of the Schedule.

Section 2 – Definitions

Words and phrases in **bold** type have the following meanings throughout this policy:

Company means the **Policyholder** or any **Subsidiary**.

Company Computer System means:

- (i) any computer hardware, software or any components thereof that are linked together through a network of two or more devices accessible through the Internet or internal network or that are connected through data storage or other peripheral devices which are owned, operated, controlled or leased by a **Company**;
- (ii) any employee "Bring Your Own Device" used to access any computer hardware, software or components described in (i) immediately above or **Data** contained therein; or
- (iii) any cloud service, or other hosted computer resources, used by a **Company** and operated by a third party service provider under a written contract between such a third party service provider and a **Company**.

Control means the securing of the affairs of an entity by means of:

- (i) controlling the composition of the board of directors of such entity;
- (ii) controlling more than half of the shareholder or equity voting power of such entity;
- (iii) holding more than half of the issued share or equity capital of such entity; or
- (iv) creating such entity.

Crisis Consultants means the response consultants specified in Item 9 of the Schedule or any other response consultants used with the Insurer's prior written consent.

Cyber Attack means:

- (i) the release, divulgence, dissemination, destruction or use of **Data** acquired through the unauthorised access to or use of a **Company Computer System**;
- (ii) the introduction of a malicious code into a **Company Computer System** or use of a **Company Computer System** as a vehicle to transmit malicious code;
- (iii) the deliberate corruption, damage or destruction of a **Company Computer System**;
- (iv) a denial of service attack on a **Company Computer System**;
- (v) the use of disruptive activities against a **Company Computer System**; or
- (vi) any unauthorised access to a **Company Computer System**.

Data means any electronically stored, digital or digitised information or media.

Death or Disability Benefit means a Benefit or Death Benefit specified in Item 5 of the Schedule.

Detention means the holding under duress (other than a **Kidnapping** or **Hijacking**), for a period in excess of 3 hours, of an

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Insured Person for whatever reason and irrespective of whether such holding is by legal governmental authorities in the place of custody or by other parties, which holding:

- (i) is not due to any alleged act or alleged violation of the laws of the host country by an Insured Person which would be a criminal offence if committed by that **Insured Person** in the country of which they are a national or in the country where their **Company** is domiciled (unless the Insurer determines that the allegations of such act or violation were intentionally false, fraudulent and malicious and made solely and directly to achieve a political, propaganda or coercive effect on an **Insured**); and
- (ii) is not due to the failure of an **Insured Person** properly to procure or maintain immigration, work, residence or similar visas, permits or other documentation.

Disappearance means an **Insured Person** going missing for a period exceeding 48 hours from the last confirmed contact with that **Insured Person**. For the purposes of this policy, commencement of a **Disappearance** is the time of that last confirmed contact.

Disappearance Investigation Expenses means the necessary fees and expenses of the **Crisis Consultants** assisting **Insureds** with regard to a **Disappearance** for a period not exceeding 90 days from the date the **Disappearance** was first reported to or discovered by a **Company**.

Express Kidnapping means a **Kidnapping** which lasts less than 6 hours and in which the person or group demanding payment of a **Ransom** makes that demand directly to the **Insured Person** being held captive while holding them captive.

Evacuation Costs means the necessary costs for an **Insured Person** to travel to the place to which they are evacuating by economy class (or, if economy class is unavailable or clearly impractical, or if the risk to life of the **Insured Person** is such that another appropriate means of transport is essential, then such other class as is available and necessary or such other essential means of transport).

Extortion means the making of illegal threats (other than threats of a **Cyber Attack**) directly or indirectly to an **Insured**:

- (i) to kill, injure, detain, abduct or take or hold captive an **Insured Person**;
- (ii) to cause physical damage or loss of **Property**;
- (iii) to disclose, disseminate or utilise proprietary, personal, private or confidential information of or about an **Insured** (other than to do so by means of a **Cyber Attack**); or
- (iv) to contaminate or pollute, or make harmful, substandard or unfit, a product or to create publicity reporting or implying the occurrence or imminence of such action,

by a person or group who demands a **Ransom** specifically from an **Insured's** assets as a condition of not carrying out such threats.

Hijacking means the illegal holding under duress, for a period in excess of 3 hours, of one or more **Insured Persons**, while travelling by

any form of transportation or when forcibly removed from that mode of transportation.

Insurance Benefit Injury means death, **Loss of Extremity, Loss of Hearing, Loss of Limb, Loss of Sight, Loss of Speech** or **Permanent Total Disablement**.

Insured means any **Company** or **Insured Person**.

Insured Event means a **Kidnapping, Hijacking, Extortion, Detention, Disappearance, Threat or Political Repatriation Event**. If it is evident from one or more demands or the making of such that any **Insured Events** are or were carried out in furtherance one of another, those **Insured Events** shall be deemed to be connected to each other. A series of **Insured Events** which are connected to each other (whether by being furthered together or otherwise) shall be deemed to be a single **Insured Event** commencing at the time the first of them commences.

Insured Person means:

- (i) a director, officer or employee of a **Company**, a person working for a **Company** as a volunteer, secondee, intern or student, or a person recorded by the **Insurer** outside of this policy document to be an **Insured Person**;
- (ii) a spouse, child (including step, adopted, in-law or foster child), parent (including step, adopted and parent-in-law), sibling (including step or sibling-in-law), niece, nephew, aunt, uncle, lineal descendant (or spouse of such lineal descendant) or ancestor (or spouse of such ancestor) of a person described in (i) immediately above (for these purposes, "spouse" includes a domestic partner, civil partner, fiancé or fiancée);
- (iii) a guest or customer of a **Company** while:
 - (a) on its premises; or
 - (b) on board any vehicle, aircraft, or vessel put at the disposal of, owned, hired or leased by a **Company** or a person described in (i) immediately above;
- (iv) a guest in the home of a person described in (i) immediately above;
- (v) a person normally resident or employed in the household or grounds of a person described in (i) immediately above; or
- (vi) a person who is directly involved in the handling or negotiation of an **Insured Event**.

Insurer means Tata AIG General Insurance Company Limited

Kidnapping means the actual, attempted or alleged illegal taking and holding captive of one or more **Insured Persons**, or a claim to be illegally holding captive one or more **Insured Persons**, by a person or group who demands payment of a **Ransom** from an **Insured's** assets in order to release such **Insured Person**.

Legal Liability Loss means settlements, awards, judgments and defence costs described in Insurance Cover 1.7 (Legal Liability).

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Loss or Expense means:

- (i) **Ransom;**
- (ii) fees and expenses of the **Crisis Consultants;**
- (iii) **Disappearance Investigation Expenses;**
- (iv) **Threat Expenses;**
- (v) **Political Repatriation Expenses;**
- (vi) **Legal Liability Loss;**
- (vii) all fees, expenses, costs and other amounts referred to in Insurance Cover 1.8 (Additional Expenses); and
- (viii) **Death or Disability Benefit.**

Loss of Extremity means the permanent physical separation of all or part of a digit, ear, nose or genital organ or the total and irrevocable loss of use of a digit, ear, nose or genital organ.

Loss of Hearing means loss of hearing of one or both ears which is certified as being entire and irrevocable by a qualified ear, nose and throat specialist.

Loss of Limb means the total and irrevocable loss of use of a hand or foot.

Loss of Sight means loss of sight of one or both eyes which is certified as being entire and irrevocable by a qualified medical practitioner specialising in ophthalmology.

Loss of Speech means loss of speech which is certified as being entire and irrevocable by an appropriately qualified and specialised medical practitioner.

Official Authority means a government ministry or other governmental body with responsibility in its country for issuing recommendations to leave other countries.

Permanent Total Disablement means a serious disability which necessarily and continuously prevents a person from attending to their normal duties as certified by two qualified medical practitioners approved by the **Insurer** who deem the person as beyond hope of improvement.

Policy Period means the period of time from and including the inception date specified in Item 2 of the Schedule to and including the expiry date specified in Item 2 of the Schedule or, if earlier, to and including the date of cancellation of this policy.

Policyholder means the entity or legal person specified in Item 1 of the Schedule.

Political Evacuation Advisory means a formal recommendation issued during the **Policy Period** by an **Official Authority** of the country where the **Policyholder** is domiciled or, for each **Insured Person**, a country of which they are a national or in which they are domiciled or in which their **Company** is domiciled, that a class or

group of persons including an **Insured Person** should for safety or security reasons (other than the threat or occurrence of a nuclear catastrophe or of a natural disaster, including famine, earthquake, volcanic eruption, tsunami, flood, wildfire or windstorm) leave the country in which they are located.

Political Repatriation means the evacuation of one or more **Insured Persons** (or, in the event of death, their remains) from a country where they are employed or visiting, but of which they are not a national, to the nearest safe location or to their country of domicile or nationality as a result of a **Political Repatriation Event**.

Political Repatriation Event means:

- (i) a **Political Evacuation Advisory;**
- (ii) one or more **Insured Persons** being expelled or declared persona non grata by a legal governmental authority in the country where they are employed or are visiting;
- (iii) the wholesale seizure, confiscation, nationalization, expropriation or deprivation of **Property** by a legal governmental authority in the country where one or more **Insured Persons** are employed or are visiting;
- (iv) a direct threat to one or more **Insured Persons'** safety or security due to a material change in circumstances after their arrival in the country where they are employed or are visiting; or
- (v) the **Crisis Consultants** and an **Insured** agreeing that evacuation of one or more **Insured Persons** from a country where they are employed or are visiting is necessary,

but not in any way as a result of:

- a) violation by an **Insured** of the laws or regulations of the country where such **Insured Person** is employed or is visiting;
- b) the failure of an **Insured** properly to procure or maintain immigration, work, residence, or similar, visas, permits or other documentation;
- c) a debt owed by an **Insured**, the insolvency of an **Insured**, an **Insured's** breach of any contract, bond, licence conditions or other financial requirement, or any other financial cause.

Political Repatriation Expenses means:

- (i) **Evacuation Costs;**
- (ii) necessary costs of accommodation and food incurred by an **Insured Person** for the first 14 days of being
- (iii) the subject of a **Political Repatriation;**
- (iv) necessary costs for an **Insured Person** to travel economy class back to the country from which they were evacuated as part of a **Political Repatriation** (provided that such travel is completed within 2 years after the evacuation and when the **Political Evacuation Advisory** is no longer in effect);

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- (v) each repatriated **Insured Person's** salary (including bonuses, commissions, costs of living adjustments, pension or welfare contributions and allowances) paid by and contractually due from a **Company** for the time from when the **Political Repatriation** commences until expiry of 180 days from then or until the date of the **Insured Person's** return to the country from which they were evacuated, whichever is the earlier; and
- (vi) the value of personal effects left behind and irrevocably lost by an **Insured Person** in the country from which they were evacuated as part of a **Political Repatriation**.

Property means all real or personal property (including buildings, fixtures, fittings, works of art and other contents, plant and equipment (fixed or mobile), vehicles, vessels, aircraft, livestock and bloodstock) owned, managed or leased by a **Company** or for which a **Company** is legally responsible. **Property** does not include **Data** or computer software.

Ransom means cash, funds, monetary instruments, cryptocurrency, securities, **Property** or services surrendered or to be surrendered by or on behalf of an Insured to meet a **Kidnapping, Hijacking or Extortion** demand.

Subsidiary means any entity of which the **Policyholder** has or had Control on or before the start date of the **Policy Period** either directly or indirectly through one or more of its other **Subsidiaries**. An entity ceases to be a **Subsidiary** when the **Policyholder** no longer maintains **Control** of such entity directly or indirectly through one or more of its **Subsidiaries**.

Territory means the territory specified in Item 8 of the Schedule.

Threat means the making of illegal threats (other than threats of a **Cyber Attack**) by a person or group, without demanding a ransom, directly or indirectly to an **Insured**:

- (i) to kill, injure, detain, abduct or take or hold captive an **Insured Person**;
- (ii) to cause physical damage or loss of **Property**;
- (iii) to disclose, disseminate or utilise proprietary, personal, private or confidential information of or about an **Insured** (other than to do so by means of a **Cyber Attack**); or
- (iv) to contaminate or pollute, or make harmful, substandard or unfit, a **Product** or to create publicity reporting or implying the occurrence or imminence of such action.

Threat Expenses means:

- (i) the necessary fees and expenses of the **Crisis Consultants** for conducting, during the 60 days from when the **Threat** commences, an initial assessment of the **Threat** and recommending temporary security measures to protect against the **Threat**; and
- (ii) the costs of temporary security measures during the 60 days from when the **Threat** commences which are taken on the specific recommendation of the **Crisis Consultants** solely and directly for protecting against the **Threat**.

Section 3 – Limits of Liability

3.1 Limits of Liability Other Than for Death or Disability Benefit

For each single **Insured Event** (other than an **Express Kidnapping**), the maximum amount the **Insurer** shall pay or reimburse:

- (i) for **Ransom** under Insurance Cover 1.1 is the amount specified in Item 3.1 of the Schedule;
- (ii) for lost **Ransom** under Insurance Cover 1.2 is the amount specified in Item 3.2 of the Schedule;
- (iii) for fees and expenses of the **Crisis Consultants** under Insurance Cover 1.3 is, as specified in Item 3.3 of the Schedule, unlimited (except as otherwise provided by endorsement to this policy);
- (iv) for **Disappearance Investigation Expenses** under Insurance Cover 1.4 is the amount specified in Item 3.4 of the Schedule;
- (v) for **Threat Expenses** under Insurance Cover 1.5 is:
 - (a) for such **Threat Expenses** as are described in (i) of the definition of **Threat Expenses**, the relevant amount specified in Item 3.5 of the Schedule;
 - (b) for such **Threat Expenses** as are described in (ii) of the definition of **Threat Expenses**, the relevant amount specified in Item 3.5 of the Schedule;
- (vi) for **Political Repatriation Expenses** under Insurance Cover 1.6 is the amount specified in Item 5.6(ii) of the Schedule (and, for personal effects described in (v) of the definition of **Political Repatriation Expenses**, is, for each **Insured Person** evacuated, the amount specified in Item 3.6(iii) of the Schedule, which is part of and not in addition to the amounts specified in Items 3.6(i) and 3.6(ii) of the Schedule) (further, the maximum amount the **Insurer** shall pay or reimburse for all **Political Repatriation Expenses** in connection with all **Political Repatriation Events** commencing during the **Policy Period** is the amount specified in Item 3.6(i) of the Schedule);
- (vii) for **Legal Liability Loss** under Insurance Cover 1.7 is the amount specified in item 3.7 of the Schedule;
- (viii) for additional expenses under Insurance Cover 1.8 is the amount specified in Item 3.8 of the Schedule.

For each single **Express Kidnapping**, the maximum amount the **Insurer** shall pay or reimburse under this policy for **Loss or Expense** which is not a **Death or Disability Benefit** is the amount specified in Item 4 of the Schedule.

3.2 Sums Payable for Death or Disability Benefit

The amounts the **Insurer** shall pay as **Death or Disability Benefit** are the fixed amounts provided for by Insurance Cover

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1.9 and by Item 5 of the Schedule.

Section 4 – Conditions

4.1 Notifications

In the event of an **Insured Event** commencing during the **Policy Period**, and (in the case of **Kidnapping, Hijacking or Extortion**) prior to the payment of **Ransom**, the **Insured** will make every reasonable effort immediately to notify the **Crisis Consultants** by calling the Crisis Hotline number set out in Appendix 1 and provide all relevant information as soon as possible. The **Crisis Consultants** will advise on whether law enforcement authorities should be informed.

4.2 Notice

Except as indicated in Appendix 1, all notices, applications, demands and requests provided for in this policy will be in writing and will be given to or made upon either party at its address shown in the Schedule (but if no address is shown for the **Policyholder**, then the **Policyholder's** address held on the **Insurer's** file).

4.3 Assistance and Cooperation

The **Insureds** will cooperate with the **Insurer** in all matters relating to this insurance, including in the conduct of litigation or arbitration and assisting in achieving settlements.

4.4 Statement of Loss

Unless otherwise deemed unnecessary by the **Insurer**, the **Insured** will file a detailed, written and sworn statement of loss with the **Insurer** as soon as possible after the date of loss.

4.5 Fraudulent Claims

If any **Insured** makes a fraudulent claim under this policy, the **Insurer**:

- (i) is not liable to pay any part of the claim;
- (ii) may recover from that **Insured** any sums already paid to or on behalf of that **Insured** in respect of the claim; and
- (iii) may, by notice to that **Insured**, treat this policy as having been terminated as against that **Insured** with effect from the date of the fraudulent act, in which case the **Insurer** is not liable to that **Insured** for any relevant event occurring after that date and is entitled to receive and retain the full premium.

4.6 Currency for Claims Payments

The payment of **Loss or Expense** by **Insurers** will be made in INR. In the event that any **Loss or Expense** is incurred or paid by an **Insured** in a currency other than INR, and will apply the relevant exchange rate published by the Reserve Bank of India on the date(s) the **Loss or Expense** was incurred or paid by the **Insured**.

4.7 Subrogation

In the event of any payment under this policy, the **Insurer** will be subrogated to the **Insured's** rights of recovery. The **Insured** will do everything necessary to secure and preserve such rights including the execution of any documents necessary to enable the **Insurer** effectively to bring suit in the name of the **Insured** and will do nothing to prejudice such rights.

4.8 Other Insurance

The **Insurer** will not be liable to pay any **Loss or Expense** which is, or but for this policy would be, covered under any other insurance, including management liability cover, save to pay such **Loss or Expense** in excess of such other insurance.

4.9 Cover for Subsidiaries and Their Insured Persons

For each **Subsidiary** and its **Insured Persons**, cover under this policy shall be only for **Insured Events** commencing while that **Subsidiary** is a **Subsidiary**.

4.10 New Subsidiaries

The definition of **Subsidiary** shall automatically include any entity of which the **Policyholder** acquires **Control** during the **Policy Period** unless such entity has gross annual revenue at the time **Control** is acquired of more than 30% of the **Policyholder's** gross annual revenue.

For any such entity that does have gross annual revenue greater than that 30%, cover shall apply automatically for a period of either 90 days from the date the **Policyholder** acquires **Control** or to the end of the **Policy Period**, whichever is earlier, provided the **Policyholder** submits in writing to the **Insurer** the particulars of such entity prior to the end of the **Policy Period**. At the **Policyholder's** request, cover may be extended for a longer period of time provided that the **Policyholder** provides the **Insurer** with sufficient details during such 90 day period to permit the **Insurer** to assess and evaluate its exposure with respect to such entity and the **Policyholder** accepts any consequent amendments to the policy terms and conditions, including payment of any reasonable additional premium required by the **Insurer**.

4.11 Insurer's Contribution to Security Advice Costs

For the first year of this policy and for each subsequent year that it is renewed, the **Insurer** will contribute to the **Policyholder's** costs of security advice services from the **Crisis Consultants** on reducing the risk of **Insured Events**, subject to the **Insurer's** prior written approval of the services to be provided and to the **Policyholder** agreeing them in writing with the **Crisis Consultants** before they begin. The **Insurer's** contribution will be, for the first year, 20% of the total annual premium and, for each subsequent year, 10%. Each contribution must be used in the year to which it applies. If the policy is cancelled during any year, the return premium will be reduced by the amount of costs the **Insurer** has contributed in that year.

4.12 Insured's Duty of Fair Presentation

Prior to the inception of or any variation to this policy, the **Insured** must make a fair presentation of the risk to be insured under this policy. A fair presentation of the risk is one:

- (i) which discloses every material circumstance that the Information Holders know or ought to know or, failing that, which gives the **Insurer** sufficient information to put a prudent insurer on notice that it needs to make further enquiries for the purpose of revealing those material circumstances (for the purposes of this Section 4.12, the Information Holders ought to know what should reasonably have been revealed by a reasonable search of information available to the **Insured**, including

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information held by the **Insured's** agents or by those for whom cover is provided by this policy; and an Information Holder is deemed to know any circumstance which they suspected and would have known but for deliberately refraining from confirming it or enquiring about it);

- (ii) which makes that disclosure in a manner which would be reasonably clear and accessible to a prudent insurer; and
- (iii) in which every material representation as to a matter of fact is substantially correct and every material representation as to a matter of expectation or belief is made in good faith.

For the purposes of this Section 4.12, the "Information Holders" consist of those who participate on behalf of the **Insured** in the process of procuring the **Insured's** insurance together with the individuals who play significant roles in the making of decisions about how a **Company's** activities are to be managed or supervised.

If the **Insured** breaches its duty of fair presentation of risk, whether prior to entering into this policy or prior to a variation to this policy, and, but for the breach, the **Insurer**:

- (i) would not have entered into this policy; or
- (ii) would have done so only on different terms,

the **Insurer** will have remedies as against the **Insured** as follows:

- (a) the **Insurer** may avoid this policy and refuse all claims if:
 - the breach is deliberate or reckless, in which event the Insurer may retain the premium paid; or
 - but for the breach the **Insurer** would not have entered into this policy on any terms, in which event the **Insurer** shall return the premium;
- (b) in all other cases:
 - where the **Insurer** would have charged more premium, any amounts payable by the Insurer will be scaled down to the ratio that the premium actually charged (the "Actual Premium") bears to the premium that it would have charged to assume that risk (the "Reference Premium"); and in addition
 - where the and would have written the risk on different terms (other than in relation to premium) this policy is to be treated as if it had been entered into on those terms.

4.13 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 Policyholder 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.

Period (Not exceeding)	Rate
1 Month	25% of the Annual Premium
2 Months	35% of the Annual Premium
3 Months	50% of the Annual Premium
4 Months	60% of the Annual Premium
6 Months	75% of the Annual Premium
8 Months	85% of the Annual Premium
Exceeding 8 Months	Full Annual Premium

- (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.

4.14 Non-Assignment

This policy may not be assigned or transferred without the written consent of the **Insurer**.

4.15 Rights of Third Parties

No person other than the **Insured** shall have directly enforceable rights under this policy, whether pursuant to the Indian Contract Act, 1872 or otherwise.

4.16 Waiver

Failure by the **Insurer** to exercise or enforce any rights hereunder will not be deemed to be a waiver or a change in any part of this insurance, or prevent the Insurer from asserting any right under this policy, nor shall the terms of this policy be waived or changed except by endorsement to form part of this policy.

4.17 Policy Provision Invalidity

If any provision contained in this policy is, for any reason, held to be invalid, illegal or unenforceable, it will be construed by limiting it so as to be valid, legal and enforceable to the extent compatible with applicable law or if that is not possible, severed without invalidating the remainder of the policy.

4.18 Governing Law

This policy and any dispute or claim arising out of or in connection with it or its subject matter or formation (including non-contractual disputes or claims) shall be governed by and construed in accordance with the law of India

4.19 ARBITRATION

- a) The term of the **Policy** shall be governed by Indian law. If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted), such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to the dispute 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 two arbitrators one to be appointed by each of the parties to the dispute/difference, and a third arbitrator to be appointed by

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such two arbitrators who shall act as the presiding arbitrator and the arbitration shall be conducted in accordance with the provisions of the Arbitration & Conciliation Act, 1996

- b) In case either party shall refuse or fail to appoint an arbitrator within the aforesaid 30 days after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator who shall thereafter be empowered to conduct the arbitration and determine the disputes or differences referred to him as if he had been appointed a sole arbitrator with the consent of both parties.
- c) It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.
- d) The parties shall share the expenses of the arbitrator or arbitral tribunal equally and such expenses, along with the reasonable costs of the parties in the arbitration, shall be awarded by the arbitrator or arbitral tribunal in favour of the successful party in the arbitration or, where no party can be said to have been wholly successful, to the party who has substantially succeeded.
- e) The venue of the arbitration and hearings shall be India, the language of the arbitration shall be English, the law applicable to and in the arbitration shall be Indian law and the arbitration process will be in accordance with the provisions of the Arbitration & Conciliation Act 1996, as amended from time to time.
- f) It is a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator or arbitrators shall be first obtained.

Subject to compliance with the provisions above, such disputes shall be referred to the exclusive jurisdiction of the Indian courts.

4.20 Sanctions

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **Insurer**, its parent company or its ultimate controlling entity to any sanction, prohibition, restriction or any applicable anti-terrorism legislation or regulation under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, or the United States of America or the United Kingdom.

Section 5 – Exclusions

The **Insurer** will not be liable for:

- (i) Prior Events – **Loss or Expense** resulting from, or a **Death or Disability Benefit** in respect of, a series of connected **Insured Events** the first of which commenced before the **Policy Period**;
- (ii) Fraud – **Loss or Expense** resulting from, or a **Death or Disability Benefit** in respect of, an **Insured Event** involving a fraudulent, dishonest, illegal or criminal act or attempt of by any **Insured**;

- (iii) Robbery (face to face) – **Ransom** surrendered in any face to face encounter, unless surrendered by a person (other than an **Insured Person** as a victim of a **Kidnapping, Hijacking or Extortion**) who is in possession of such Ransom at the time of such surrender for the sole purpose of conveying it to pay a previously communicated **Ransom** demand (this exclusion does not apply to an **Express Kidnapping**);
- (iv) Robbery (at event location) – **Ransom** surrendered either at the location where the **Kidnapping or Hijacking** of one or more **Insured Persons** occurs or where the **Extortion** demand is first made, unless brought to such location after receipt of the **Ransom** demand for the sole purpose of paying such **Ransom** demand;
- (v) Property Loss or Damage – loss of or damage to any **Property**.

Section 6 –

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.*

“Insurance is the subject matter of solicitation”. For more details on benefits, exclusions, limitations, terms & conditions, please read the policy wordings carefully, before concluding a sale.

S. 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”.

Grievance Redressal Procedure:

As per Regulation 17 of IRDAI (Protection of Policyholder’s Interests) Regulation, 2017.

We are committed to extend the best possible services to our customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24x7 Toll free number 1800-266-7780/022-66939500 (toll free) or you may email to the customer service desk at customersupport@tataaig.com.

Nodal Officer

Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

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Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt at this email id.

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 final response within a period of 7 days from the date of receipt of your complaint on this email id 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 IRDAI under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

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 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh Chhattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa.

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Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
CHANDIGARH	S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan

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Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane

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Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

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Appendix 1 - Notification Procedures & Consultants

What to Do in a Crisis

Crisis Hotline

+ 1 817 826 7000

As soon as an **Insured Event** occurs or it is thought an **Insured Event** is about to occur or may have occurred, an Insured should urgently telephone the Crisis Hotline on the number above. The number operates 24 hours a day, every day of the year. Callers will speak directly to or receive an immediate call back from the experienced **Crisis Consultants**.

This is a dedicated crisis response hotline and should only be used for the purposes above.

In the event of a situation which is or which may give rise to an **Insured Event**, then as part of the policy coverage and under a special arrangement between the **Crisis Consultants** and the Insurer:

- (i) the **Crisis Consultants** will be available to advise, inform and assist the **Insureds**; and
- (ii) the **Insurer** will pay the necessary fees and expenses of the **Crisis Consultants** (without any limit on how much the **Insurer** will pay except in the case of an **Express Kidnapping** – see last paragraph of Section 3.1 (Limits of Liability Other than for Death or Disability Benefit) – and except as otherwise provided in any endorsement to this policy).

It is understood and agreed that:

- (i) the **Crisis Consultants** have no authority on the Insurers' behalf to make any admissions which may prejudice the **Insurers'** rights or to deal with matters concerning policy coverage; and
- (ii) the provision and the use of these services are not, are not intended to be and shall not be regarded as an admission of or an acceptance by the **Insurer** of any liability to indemnify an **Insured** under the policy and are without prejudice to any rights of the **Insurer**.

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In the event of an incident that may be covered under this policy, and whether or not Crisis24 have been contacted; the Insured shall intimate to TATA AIG via

Email - Crisis.claims@tataaig.com

Website - www.tataaig.com

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