

TATA AIG POULTRY INSURANCE POLICY

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.

A. 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. "Accidental" means a fortuitous event or circumstance that is sudden, unexpected and unintentional.
- 1.2. "Birds" means Exotic or cross bred birds described in Schedule.
- 1.3. "Claim" means a claim under an Operative Part. All Claims resulting from one and the same event or circumstance shall jointly constitute one Claim under this Policy and as having been made at the time when the first Claim was made in writing.
- 1.4. "Cross-bred" bird for the insurance purpose means one of whose parents is of foreign breed.
- 1.5. "Coccidiosis" is a common protozoan disease in domestic birds and other fowl, characterized by enteritis and bloody diarrhoea.
- 1.6. "Contents" means items specified in the Schedule.
- 1.7. "Epidemic Disease" means a contagious or infectious disease that spreads rapidly among poultry other than those specifically excluded under the policy.
- 1.8. "Excess/Deductible" means the amount stated in the Schedule, which shall be borne by the Insured in respect of each and every Claim made under this Policy. The Company's liability to make any payment under this Policy is in excess of the deductible
- 1.9. "Debeaking" (also known as beak trimming) means the partial removal or trimming of the upper and/or lower beak of a bird, typically performed to reduce injuries caused by pecking, cannibalism, feather pecking, and egg eating within a flock.
- 1.10. "Deworming" means the administration of approved anthelmintic (anti-parasitic) medications to poultry for the prevention or treatment of internal parasitic infestations, such as roundworms, tapeworms, or other gastrointestinal worms.
- 1.11. "Disease" means any disease other than those specifically excluded under the policy.
- 1.12. "Exotic bird" means whose parents are of foreign breed, which includes birds born in India as well as those born abroad.
- 1.13. "Insured" means the person or company/institution named in the policy schedule who is the legal owner of the birds insured under this policy. The definition of insured can also be extended to

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- include company/institution who has an insurable interest of the birds insured under this policy.
- 1.14. "Insured Premises" means the place(s) named in the Schedule.
 - 1.15. "Limit of Indemnity /Sum Insured" means the amount stated in the Schedule, which shall be the Company's maximum liability under this Policy (regardless of the total number of the total number or amount of Claims made) for any one Claim or in the aggregate for all Claims during the Policy Period.
 - 1.16. "Policy" means the proposal, the Schedule, this policy document, and any endorsement attaching to or forming part hereof, either at inception or during the Policy Period.
 - 1.17. "Policy Period" means the period commencing with the start date mentioned in the schedule till the end date mentioned in the schedule.
 - 1.18. "Poultry" The word poultry for the purpose of this insurance refers to (a) Layers (b) Broilers (c) Ducks (d) Turkey (e) Hatchery birds (breeding stock) which are exotic and crossbred.
 - 1.19. "Salvage" means the amount that is assessed which the damaged asset will fetch in the open market. The amount is deducted from the claim amount
 - 1.20. "Schedule" means policy schedule, and any annexure to it, attached to and forming part of this Policy which set out personal details of the insured, type of insurance cover in force and the Sum Insured/ Limit of Indemnity.
 - 1.21. "We, Us, Our, Ours" means the TATA AIG General Insurance Company Limited
 - 1.22. "You, Your, Yourself" named in the schedule means the person or persons that We insure as set out in the Schedule

B. COVERAGE

The company will indemnify the Insured on occurrence of death of birds (described in the schedule and belong to the insured), 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 or limit of indemnity mentioned in the Schedule.

Perils Covered:

1. Accident (including fire, lightning, Flood, cyclone/ storm/ tempest/ earthquake, strike, riot or act of terrorism)
2. All diseases except diseases which are specifically excluded.

The company will indemnify the insured subject to the excess mentioned and subject to salvage provisions and exclusions of the policy.

C. EXCLUSIONS

- I. No indemnity is available hereunder for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following-Improper management (including overcrowding) i.e., when the farm is not run-on scientific Poultry Management Guidelines laid down by Poultry Corporations/Animal Husbandry Department in regard to housekeeping, watering, feeding, vaccinations, deworming, debeaking, lighting / heating, culling etc.
- II. Malicious or wilful injury, intentional killing, intentional poisoning, carelessness, negligence, error, or omission by the insured or his/her family members and/or any of its employees.
- III. Transit by any mode of transport.
- IV. Loss / death due to natural mortality, non-specified or unknown diseases or reasons
- V. For vertical transmission of disease of first three days of life
- VI. Undergrowth, cannibalism, action of predators like preying birds and carnivorous animals
- VII. Theft and clandestine sale or mysterious disappearance of birds.
- VIII. Intentional slaughter of the birds except in cases where destruction is necessary to terminate incurable suffering on humane consideration and to protect remaining healthy flock to reduce additional losses on the basis of certificate issued by qualified veterinary surgeon or in cases where destruction is resorted to by order of lawfully constituted authority under intimation to Insurance Company.
- IX. Consequential loss of any nature.
- X. Permanent and partial disablement of any nature.
- XI. Ranikhet disease/ New Castle Disease, Marek's Disease, Infectious bronchitis, Infectious bursal disease/Gumboro Disease, Fowl Pox Disease, Infectious coryza, R2B / ND killed. However, these diseases can be covered under the policy if agreed by us and subject to the birds being successfully inoculated against these diseases and necessary veterinary certificate along with vaccine's batch no. been submitted to us.
- XII. Coccidiosis unless specifically insured
- XIII. Salmonellosis, unless submission of clean certificate from competent authority immediately after testing
- XIV. Loss of production i.e., the failure due to any reasons whatsoever to lay required number of eggs or small sized eggs in layers or to attain proper weight at a particular age in Broilers.
- XV. Malnutrition/shortage of water, death due to starvation because of non-supply of feed to farm due to any reason whatsoever.
- XVI. Loss due to huddling and/or piling of birds
- XVII. Avian leucosis Complex (A.L.C.), Bird Flu
- XVIII. 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.

- XIX. Accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons/material.
- XX. 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.

D. GENERAL CONDITIONS

1. 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.

2. 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 Farming for efficient management and loss prevention of covered poultry.

- i It is essential for the Insured to always show due care to poultry activities.
- ii All birds must be sound and in perfect health at the time of the proposal or insurance or at any renewal. Additions or substitutions of birds must also remain sound and in the perfect health at the time of payment of the premium.
- iii Farm should have pucca feed storage to avoid feed contamination and damage.
- iv Proper balanced standard food, water and light should be supplied to birds.
- v Debeaking and deworming should be carried out regularly and record to that effect should be maintained.
- vi The farms should not resort to replacement of chicks in the affected sheds i.e. after claim is reported due to diseases or any other reason.
- vii Any change of bird should be informed immediately to the concerned office and new birds being added into the batch should pass through the Vet. Examination.
- viii In the event of outbreak of any disease, all healthy birds should be segregated and all precautions should be taken to arrest the spreading of the disease, under advice to the insurance Company immediately. Birds in the affected flock may be sold out to restrict further mortality and amount realized towards sale proceeds will be deducted from claim amount
- ix The insured must take suitable measures against predators.
- x Suitable biosecurity measures need to be taken by Insured.
- xi The cages must be maintained properly and of normal standard.

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xii The farm should be closed for 2 months if epidemic disease occurs

xiii The Insured must keep the essential records of the following:

- a. Flock record on day-to-day basis – daily stock register.
- b. Mortality record
- c. Culling
- d. Vaccination and Inoculation particulars (maintain stickers)
- e. Feed consumption
- f. Production
- g. Debeaking
- h. Incidence of diseases (PM records)
- i. Purchase and sales.

All birds in the farm / shed should be insured. After issuing policy, if additional birds are introduced in the farm, immediate notice to be given to insurer otherwise claim will be repudiated.

3. Alteration of Risk

- a. The cover afforded under this Policy shall be suspended and no payment shall be made hereunder if:
 - i. the Insured carries on any business at the Insured Premises other than the poultry farming business, and/or
 - ii. the ownership of the Contents and/or the Insured Premises passes from the Insured to any other person or entity otherwise than by the operation of the law of succession as applicable, and/or
 - iii. if the Insured Premises are Unused,And such suspension shall continue until such time as the Company has agreed to lift the suspension and the Insured has paid any additional premium that may be requested by the Company.

4. Sum Insured

Sum Insured will be as mentioned in Policy Schedule.

5. Salvage

During the outbreak of epidemic/natural calamities in the farm, insured should arrange emergency sale of live birds in the presence of the representative of the insurance company in order to avert or minimise the loss. In case the insured realises the value less than the valuation table agreed upon for the corresponding week then the difference will be paid to the insured in addition to the cost of dead birds as per terms and conditions of the policy.

6. Inspection

The Company reserves the right to monitor conditions of the Insured's poultry farm 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 poultry 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.

7. Maintenance

The insured should have proper adequate veterinary facilities and they must ensure good housekeeping of the farm. Birds should be got only from approved standard hatcheries. Proper record of daily stock positions, feed consumption, and egg production must be maintained by the insured. Debeaking should be carried out by proper trained person and periodical deworming also be carried out and records for these should be maintained by the insured.

The Veterinary Surgeon's Certificate in the prescribed form should be submitted for the birds replaced/added during the currency of this policy.

8. 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.

9. 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.

10. Deductible

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

11. 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.

12. Subrogation

The Insured and any claimant under this Policy shall at the expenses of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or Subrogated upon the Company paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the insured's indemnification by the Company.

13. 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.

14. Notifications & Declarations

Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be sent to the address specified in the Schedule.

15. Chance of Hazard

Before each renewal of the insurance, the Insured shall give written notice to the Company of disease, injury, illness or physical defect with which the birds had been or are affected.

16. Entire Contract

This Policy constitutes the complete contract of insurance. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, whose approval shall be evidenced by an endorsement on the Policy.

17. Policy Dispute

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.

19. Claims Procedure

A. Claim Intimation:

The insured must give immediate intimation within 12 hours of any mortality event through:

- Toll Free Number: 1800-209-3536
- Email: Rural.claims@tataaig.com
- While notifying your claim, please share your:
 - i. Policy number
 - ii. Date of loss
 - iii. Place of loss,
 - iv. Cause of loss
 - v. Estimate of your loss.
 - vi. Details of contact person - Mobile no & E-mail ID.

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B. Assessment of Loss:

- I. In the event of any circumstances likely to give rise to a claim insured must follow the following:
 - a. Reporting and lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act.
 - b. Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.
 - c. Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed.
 - d. Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.

- II. Followed by notification of a claim, insured is expected to follow the following procedures.
 - a. Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.
 - b. Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.
 - c. Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.
 - d. Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.
 - e. After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.
 - f. Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.
 - g. Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to respond for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established".

C. Documents required

- a. Duly filled claim form
- b. Weekly mortality report

- c. Daily mortality register
- d. Time-stamped & geo-tagged photos and videos
- e. Disposal video
- f. Post-mortem report and video (if applicable)
- g. Disease diagnostic report (if applicable)
- h. Purchase invoices (birds, feed, medicines, vaccines)
- i. Vaccination, feeding and farm records
- j. CCTV footage of entry/exit points (as required)
- k. Cancelled cheque
- l. Revenue authority certificate for AOG events
- m. Any additional documents required by the Company

Non-submission of required documents may lead to claim forfeiture.

D. Additional requirements

- a) In case of alarming death/outbreak of epidemic nature immediate notice within 12 hours should be given to the Company and all birds should be segregated and produced to the representative of the Company or to any person authorized by the Company for inspection
- b) Daily mortality details should be sent to the Company on weekly basis failing which report will be treated as nil for that particular week.
- c) Delay in reporting of the claim should be avoided and if there is delay for more than three days the claim would be treated as non-standard.
- d) In case of doubtful claims/ farms for which claim ratio is adverse, Technical Report from an expert may be insisted for settlement of claim.

E. Admissibility of Claims:

Claim under the policy would be admissible only if the mortality in the flock exceeds beyond the excess limit given here -

Bird type	Mortality
1. Commercial Broilers	
1 day old to 8 weeks (49th day)	5% of population in each batch

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2. Commercial Layers	
1 day old to 8 weeks	5% of population in each batch at the inception of the policy.
9th week to 20th week	3% of total population at the beginning of 9th week
21st week to 72 weeks	1% of total population at the beginning of 21st week and then every month.
3. parent stock (Hatchery)	
a. Broiler Parents	
1 day old to 8 weeks	5% of population in each batch
9th Week to 24 Weeks	3% of total population at the beginning of 9th week
25th Week to 64 Weeks	1% of total population at the beginning of 25th week and then every month.
b. Layer Parents	
1 day old to 8 weeks	5% of population in each batch
9th Week to 21 Weeks	3% of total population at the beginning of 9th week
22nd Week to 72 Weeks	1% of total population at the beginning of 22nd week and then every month.

- I. The amount for Excess would be calculated on the basis of average valuation of the dead birds per batch in case of broilers and during policy period in case of Layer or Hatchery birds. Average valuation shall be based on the weekly mortality data provided by insured.
- II. If any part of the claim is repudiated, written communication with reasons will be provided.

F. Settlement Timelines

Upon receiving all relevant and necessary documents, the company will decide on claim acceptance or rejection within the timelines specified as issued by IRDAI guidelines.

20. 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 022 6489 8282 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,

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Maharashtra 400063

Visit the Servicing Branch mentioned in the policy Schedule.

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: oio.ahmedabad@cioins.co.in	Gujarat, Dadra and Nagar Haveli, Daman and Diu

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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: oio.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: oio.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh
BHUBANESWAR	Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: oio.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: oio.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: oio.chennai@cioins.co.in	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).
DELHI	Insurance Ombudsman Office of the Insurance Ombudsman,	Delhi & following Districts of Haryana - Gurugram,

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	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 46013992/23213504/23232481 Email: oio.delhi@cioins.co.in	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: oio.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: oio.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. Tel.: 0141- 2740363 Email: oio.jaipur@cioins.co.in	Rajasthan
KOCHI	Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: oio.ernakulam@cioins.co.in	Kerala, Lakshadweep, Made a part of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman,	West Bengal, Sikkim, Andaman & Nicobar Islands.

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	<p>Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: oio.kolkata@cioins.co.in</p>	
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: oio.lucknow@cioins.co.in</p>	<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.</p>
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: oio.mumbai@cioins.co.in</p>	<p>List of wards under Mumbai Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai.</p>

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NOIDA	<p>Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P- 201301. Tel.: 0120-4027589 Email: oiio.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 Buddha 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: oiio.patna@cioins.co.in</p>	<p>Bihar, Jharkhand</p>
<p>PUNE</p> <p>THANE</p>	<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: oiio.pune@cioins.co.in</p> <p>Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantnao Naik Mahamarg, Thane</p>	<p>State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region</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>

TATA AIG GENERAL INSURANCE COMPANY LIMITED



	(West) Thane – 400604 Tel.: 022-20812868/69 Email: oio.thane@cioins.co.in	
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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.

TATA AIG GENERAL INSURANCE COMPANY LIMITED