Title Insurance for Developers

Indicative Policy Wordings

Contract of Insurance

The Insurer will indemnify the Insured from the Commencement Date against Loss and Expenses sustained by the Insured as a result of the Insured Risks subject to the terms of this Policy including the Conditions and Exclusions. This Policy is a contract between the Insurer and the Insured and is conditional on payment of the Premium.

Loss

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

1. at the date of an Order or Settlement, the adverse difference between the Market Value assuming that there is no Insured Risk and the Market Value subject to an Order or Settlement

2. the cost of any alteration, demolition and re-instatement of the Property (which includes any part of a building or construction on or forming part of the Property) required by an Order or Settlement

3. the cost of works to the Property (including planning costs, architects' and surveyors' fees) for the purpose of the Insured Use begun or contracted for before the commencement of proceedings relating to the Insured Risk to the extent that such /cost is rendered abortive by an Order or Settlement and in so far as it is not reflected in the value of the Property with the Insured Use so far as it had progressed

4. sums payable pursuant to a Settlement

5. compensation or damages awarded against the Insured in respect of the Insured Risks including Expenses

6. any other costs and expenses incurred with the prior written consent of the Insurer including costs and expenses incurred in taking or defending any action at law or otherwise in connection with an Insured Risk.

Insured Risk

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

1. The Title or claim of title to the Property belonging to someone other than the Insured
2. Descriptions and plans in historic deeds to the Property are inadequate and/or due to the number of historic deeds in the chain of title to the Property it is impossible to confirm that the occupational extent of the Property matches the legal extent.

3. There are missing deeds or errors in the drafting and/or execution of links in the chain of the Title to the Property.

4. The Property or part of the Property has unintentionally encroached upon an adjoining owner’s property.

5. A previous owner or the vendor of the Property sold or disposed of the Property
   
   (i) Where the Title to the Property has been transferred by way of a gift registered in India; or
   (ii) Where a payment for the transfer of the Title to the Property has been made and that payment was at less than the market value of the Property as stated in the ready reckoner (as published by the respective State governments each year) at the date of the transfer;

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

6. An Adverse Entry that would have been identified in the Searches.

7. If the Property is leasehold and the Insured’s lease is inconsistent with the ownership of the Property or any superior lease and a head lessor establishes or attempts to establish an adverse interest after the Commencement Date provided that:

   7.1. There has been no breach of the headleases by the Insured’s predecessors other than non-payment of rent where the Landlord is absent, and
   7.2. That the Insured has not communicated without the Insurer’s written consent with any party considered to be entitled to enforce an adverse interest or applied to the Lands Tribunal or to a Court in respect of an adverse interest.

8. If the property is leasehold and the lease is defective and as a result the Insured does not have a good and marketable title.

9. A right of occupation pursuant to an inferior interest in the Property.

1. There are errors or omissions in the drafting and/or registration of the title interest pursuant to which the Property is held which results in the unenforceability of provisions.
which benefit the **Insured** or adversely impacts on the **Insured’s** obligations pursuant to the title document and / or registration of the title document

1. The local authority takes enforcement action because of a failure on part of a predecessor in title to comply with the terms and conditions of the building permissions, local development control regulations and local town planning laws including where the developer is required to make certain non-monetary contributions and perform certain acts towards social services due to the new development and due to such failure on part of a predecessor in title, the property insured by the **Insurer** is adversely affected

10. Where an occupancy certificate, issued by the local town planning authority certifying that a building is constructed as per the sanctioned plans and is fit for occupancy, is not available, in a situation where the **Property**, which includes land and structure constructed on it. Provided that both the land and structure are owned by the **Insured**

11. The **Property** does not benefit from necessary legally constituted **Rights** required in connection with the **Insured Use**

12. A **Right** is incapable of being exercised because the title to the route thereof is burdened by rights, restrictions, covenants and reservations in favour of third parties

13. Where there is no organisation of flat owners and there is a challenge by third parties to common parts of the **Property**

14. The **Insured Use** constitutes a breach of **Burdens**

15. The title to the **Property** may be subject to unknown **Burdens** or variations or discharge of burdens which may have been imposed in historic deeds executed prior to the **Commencement Date**

16. A third party has the benefit of legally constituted rights, exceptions, reservations, and conditions over the **Property** which prevents the **Property** being used for the **Insured Use**

17. A historic transaction is subject to an act of forgery or fraud by a third party that adversely affects the **Insured’s Rights** and/or the **Title** to the **Property**.

**Exclusions:**

1. Changes in the **Insured Use** of the **Property**.

2. Defects in the **Title**, charges, encumbrances, adverse claims or other such matters affecting the **Property** that would fall within the **Insured Risks** but which:
2.1.1. The **Insured** agreed to or allowed to happen before, on or after the **Commencement Date**;
2.1.2. The **Insured** was aware of but omitted to take steps/actions to safeguard its rights in the **Property**;
2.1.3. The **Insured** knew about on the **Commencement Date** and which the **Insured** did not tell the **Insurer** about prior to the **Commencement Date**;
2.1.4. are created or are attached to the **Property** after the **Commencement Date** that do not form part of the **Insured Use**; and/or
2.1.5. would not have happened or been created had the **Title** or any interest in the mortgage been acquired for value in good faith by the **Insured**

3. Any statutory rights relating to precious metals, coal, petroleum and other substances which may be on or under the **Property** and any rights to use the **Property** for any purpose in connection with those substances including but without limitation extraction.

4. Public utility undertakers (or a private corporation which is a successor public utility) having statutory rights to carry out works affecting the **Property**.

5. Any one or more of the following:
   5.1.1. Environmental contaminants or hazardous waste or any pollution or contamination of the **Property** or part of the **Property**;
   5.1.2. the **Property** or any part of the **Property** being situated within a flood plain as determined by reference to the information from time to time published by the Environment Ministry or a government body appointed for the same purpose;

6. Any defects in the **Title**, charges, encumbrances, adverse claims or other such matters affecting the **Property** or any losses not directly attributable to any matter covered by this Policy.

7. Any physical damage to the **Property**.

8. Any defects in the **Title**, charges, encumbrances, adverse claims or other such matters affecting the **Property** or any losses that would normally be covered by a householder’s buildings insurance policy.

9. Any claim arising from the insolvency of the **Insured** or the directors of a limited company, that is the **Insured** provided however that this exclusion will not apply to Insured Risk 6 of this policy.

10. Any claim arising from the lack of any operating licence, certificates or statutory consents for the use of the **Property**.

11. Any claim arising from any rights which were being exercised on, under or over the **Property** at the **Commencement Date**
12. Any claim arising out of the failure to pay the reasonable proportion of the costs of maintaining or repairing the accessways, pipes, cables and/or conduits

13. Any claim arising due to a misrepresentation by the Insured during the title due diligence conducted by the Insured’s lawyers

14. Claims arising out of known or unknown missing government records or known or unknown incorrect recording of data maintained by the government or other authorities in charge of maintaining records where Searches are conducted on behalf of the Insured and where this information is disclosed in a report on title which is relied upon by the Insurer

15. Any claims affecting the title which are derived from political matters and/or fraud, duress, undue influence and changes in law (including but not limited to planning law) and regulations by governmental agencies or third parties acting as agents of any such agencies or in such matters on behalf of such agencies

16. Any claims relating to tribal rights over agricultural lands.

1. Definitions:

Throughout this Policy certain words and expressions are printed in bold type and they have the meanings set out below:

1.1 Insurer means ICICI Lombard General Insurance Company Limited

1.2 Insured means the party referred to in the Policy Schedule

1.3 Adverse Entry means any inaccuracy or omission in the Searches which reduces the Market Value of the Property.

1.4 Burden means a restrictive covenant, exception, reservations or condition as constituted under a statute, which is valid and subsisting and which restricts or adversely impacts on the Insured Use of the Property

1.5 Expenses means costs and expenses incurred:

   a) by the Insurer to defend, minimise, mitigate or defeat a claim, or to reduce or eradicate the Insured Risks or the effect or potential effect of the Insured Risks, or to negotiate a Settlement with a third party
b) by the **Insured** and payable to third parties in order to pursue defend or settle a claim which has been accepted by the **Insurer** provided that these amounts are approved by the **Insurer** in writing

1.6 **Sum Insured** means the amount stated in the **Policy Schedule** as may be reduced in accordance with clause 3.8 of the How to Claim section of this **Policy**. This is the total amount of money that the **Insured** is insured for under this **Policy** and the maximum amount (including **Expenses**)

1.7 **Order** means a final order, judgement or injunction or interdict or decree from a Court of competent jurisdiction made in respect of the **Insured Risks** or the date on which the **Insurer** consents to a **Settlement** in writing.

1.8 **Market Value** means the value at which the **Property** determined as per the Ready Reckoner of property issued by the state government at the date of acceptance of a claim.

1.9 **Notification** means a notice to the **Insurer** by the **Insured** under this **Policy** relating to any matter covered or which the **Insured** believes to be covered by this **Policy** that may result in a claim

1.10 **Policy** means this policy for the provision of title insurance the **Policy Schedule**, any substituted schedule and any endorsement, which shall be read as one **Policy**

1.11 **Person** means any person, firm, company, association, partnership, limited liability partnership, government, state or agency of a state cooperative society

1.12 **Rights** means a right to connect to from within the **Property**, renew, maintain, repair or use access routes, services for gas, water, sewerage, telecommunication services and/or electricity required by the **Property** over third party lands in connection with the **Insured Use**

1.13 **Searches** means any one or more of the following searches in respect of the **Property**

1.13.1 Searches at the local Sub-registrar of Assurances to see if documents creating encumbrance in respect of the **Property** are registered in terms of the Registration Act;
1.13.2 Searches at the **Office of Talathi** i.e. the village officer in charge of maintaining land records, or any equivalent body in the concerned state;
1.13.3 In case the property is a land, enquiry with the local Town Planning Authority to check whether there are any reservations / restrictions on use of the land;
1.13.4 Searches at the Registrar of Companies, wherever applicable
relating to the Property that would have been carried out by a prudent solicitor/lawyer acting for the Insured in connection with the granting of a deed and/or mortgage in the location in which the Property is situated.

1.14 Settlement means a settlement of the claim entered into by the Insurer with the Insured or on behalf of the Insured.

1.15 Title means all rights recorded in writing and the legal documents by which a Person owns the Property.

2. Conditions:

2.1 The Insurers liability to make payments under this Policy will be strictly conditional upon compliance with the terms and conditions of this Policy. Failure by the Insured to disclose all material circumstances and to ensure that all representations of fact (including the assumptions on which this Policy is issued) are correct may invalidate the Policy or lead to additional terms or conditions being applied to the Policy or to any payment due under the Policy being reduced.

2.2 Where any Loss covered under this Policy is also covered by another policy (or would be but for the existence of this Policy) the Insured must submit a claim under that insurance policy before claiming from the Insurer. The Insurer will only be liable to pay a rateable proportion of any Loss.

2.3 The existence of this Policy or any related information shall not be disclosed to any third party other than bona fide purchasers and tenants, their lenders and respective advisors without the prior written consent of the Insurer.

2.4 The Insured must take all reasonable care to prevent any matters occurring which might give rise to a claim and if a claim is made then the Insured must not do or fail to do anything which will increase the amount of the claim. If the Insured does or fails to do anything which may adversely affect the right to recover any sum from Person for any matter covered by this Policy the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the Insurer may recover that amount from the Insured if the Insurer has previously made a payment in respect of that matter.

2.5 The Insurers shall have the right, but not the duty, to take over and conduct in the name of the Insured the investigation, defence and/or settlement of any claim against the Insured seeking damages. If the Insurer agrees to indemnify or defend the Insured under this Policy in respect of any claim it will immediately be subrogated to any rights contractual or otherwise which the Insured may have in connection with that claim, regardless of whether or not actual payment to the Insured or a third party has been made by the Insurer. If the Insurer asks, the Insured must transfer all of the Insured's rights and...
remedies against any person or property that might, in the Insurer’s opinion, be necessary to perfect this right of subrogation.

2.6 The Insured shall at its own expense provide information and assistance to the Insurer in relation to the defence of a claim or conduct of any proceedings which the Insurer considers necessary or desirable to prevent or reduce loss or damage to the Insured or to obtain relief, indemnity or contribution from any other party to which the Insurer is or may be entitled to by subrogated rights or otherwise.

2.7 The Policy and Schedule and any endorsements to it given in writing by the Insurer shall be the entire contract between the Insured and the Insurer with respect to all matters referred to in it. Any claim that the Insured makes against the Insurer must be made under this Policy and will be subject to its terms.

2.8 In the event that any provision of the Policy is held to be invalid or unenforceable, such provision may be severed from and will not be taken to have affected the remaining provisions of the Policy.

2.9 If the Insurer grants the Insured any time or indulgence or if the Insurer fails to enforce any provision of the Policy or any of its rights under it, the Insurer will not be taken to have waived its right to enforce the provisions of the Policy or its rights under it.

2.10 No variation to this Policy shall be effective unless made in writing and signed by or on behalf of the parties

2.11 If, by virtue of any law or regulation which is applicable to the Insurer at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an embargo or sanction (including sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America), the Insurer shall provide no coverage or benefit and have no liability whatsoever nor provide any defence to the Insured or make any payment of defence costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such law or regulation

2.12 In circumstances where it is lawful for the Insurer to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then the Insurer will take all reasonable measures to obtain the necessary authorisation to make such payment

2.13 In the event of any law or regulation becoming applicable during the Policy period which will restrict the ability of the Insurer to provide coverage as specified in paragraph 2.11 then both the Insured and the Insurer shall have the right to cancel this Policy in accordance with the laws and
regulations applicable to the Policy provided that in respect of cancellation by the Insurer a minimum of 30 days’ notice in writing be given. In the event of cancellation by either the Insured or the Insurer, the Insurer shall retain the pro rata proportion of the premium during the first 12 months that the Policy has been in force and thereafter the Insurer shall retain the whole premium. However, in the event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to the Insurer, and in the absence of a more specific provision in the Policy relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by the Insurer shall be effective even though the Insurer makes no payment or tender of return premium.

2.17 No delay or failure on the part of the Insured in enforcing any provision in this Policy shall be deemed to be a waiver or create a precedent or in any way prejudice the rights of the Insured under this Policy

2.18 In case of a change in developer, the Insured must intimate to the Insurer, within 30 days of the change, of the name of the new developer along with adequate documentation to substantiate this changee.

3 How to Claim

3.1 The Insured must submit Notifications and claims by post to:

ICICI Lombard General Insurance Company Limited
ICICI Lombard House, 414, Veer Savarkar Marg,
Prabhadevi, Mumbai 400 025

3.2 The Insured must submit a Notification to the Insurer about any matter which may lead to a loss liability or claim under this Policy within 45 days of it first coming to the Insured’s attention

3.3 The Insured must submit the claim with all necessary supporting documents within 90 days after the Insured has submitted a Notification to the Insurer

3.4 No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the prior written consent of the Insurer

3.5 In the event of a claim or Loss or any occurrence for which there may be liability under this Policy the Insurer may at its discretion and at its own cost pursue or defend any action at law or otherwise or make an application to a court of competent jurisdiction in default of which the Insurer will indemnify the Insured in the terms of the Policy
3.6 The **Insurer** shall have full discretion in the conduct of any proceedings and may cease any said action or application or defence at any time by:

- 3.6.1 paying to the **Insured** an amount up to the **Sum Insured** (after deduction of any sum already paid under this **Policy**) or any lesser amount for which a claim can be settled
- 3.6.2 making a **Settlement** out of court in the name of or on behalf of the **Insured**
- 3.6.3 paying or otherwise settling with the **Insured** the amount of **Loss** provided for under this **Policy**

Whereupon the **Insurer** shall relinquish control of such claim and shall be under no further liability to the **Insured** in connection therewith except for costs and expenses relating to matters arising prior to the date of such payment or settlement and for which the **Insurer** is responsible in accordance with this **Policy**

3.7 The **Insurer** may at its discretion and at its own cost make **Settlement**, keeping the **Insured** informed of the same, with parties other than the **Insured** and may take any other action which the **Insurer** considers necessary to prevent or minimise its loss whether or not it is liable in the terms of this **Policy** and by so doing the **Insurer** will not be taken to have conceded any liability or waived any of the terms or conditions of this **Policy**

3.8 Irrespective of the number of claims made under this **Policy**, the total liability of the **Insurer** including **Expenses** shall not exceed in the aggregate the **Sum Insured**. Any payments the **Insurer** makes to the **Insured** or on behalf of the **Insured** under this **Policy** will reduce the **Sum Insured** by an equivalent amount.

3.9 The **Insured** must at the expense of the **Insurer** do and concur in doing and permit to be done all things reasonably practicable to minimise **Loss** to the **Insurer** and will permit the **Insurer** at its discretion to use the **Insured**’s name for the purposes of any action or proceedings in connection with a claim under this **Policy** provided that the **Insurer** will keep the **Insured** informed of such actions or proceedings and will ensure that in doing so it complies with the **Insurer**’s regulatory obligations any policies and procedures of the **Insured** of which it is informed

2.1 The **Insurer** has the right to select the legal representative to act in any matter in connection with this **Policy**. Once such legal representative appointed the **Insurer** will not be liable for costs expenses or fees associated with any other legal representative appointed by the **Insured**.

3.10 The **Insurer** may at its discretion pursue any litigation (including appeals) to final determination by a court of competent jurisdiction and the **Insurer** shall not be liable to indemnify the **Insured** in respect of such **Loss** prior to such final determination.
3.11 If the Insured shall make any claim knowing the same to be false or fraudulent as regards amount or otherwise this Policy shall become void and all claims hereunder shall be forfeited.

3.12 If any Person makes a claim against the Insured that the Insured thinks is covered by this Policy the Insured must not make any admissions or pay any money to the Person making the claim. The Insured must not spend any money in connection with that claim prior to taking consent of the Insurer.

3.13 If the Insured does or fails to do anything which may adversely affect the right to recover any sum from any Person for any matter covered by this Policy the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the Insurer may recover that amount from the Insured if the Insurer has previously made a payment in respect of that matter.

2.1 After the Insurer has made a payment to the Insured under this Policy, if the Insurer is able to recover any money from any third party the Insurer can keep this money. The Insurer will repay to the Insured any amount received in excess of the Loss paid and Expenses incurred by the Insurer, but only to the extent that the Insurer is required to repay to the Insured in order to comply with regulatory or statutory obligations. If the Insured receives from any other Person any payment in respect of the same matter the Insured must immediately pay to the Insurer the sum received from that other Person.

4. Non Invalidation

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

5. Applicable Law

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

6. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration,
the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Indian Arbitration and Conciliation Act, 1996, as amended from time to time. The place of Arbitration shall be Mumbai.

It is clearly agreed and understood that no dispute or difference shall be referable to arbitration as herein before provided, if the Insurers have disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.

7. Cancellation:

This policy is written on a Multi-Year Pre-Paid basis and may not be cancelled by Insured or by Insurer except as mentioned in clause 2.13 and except that Insurer may cancel the policy for:

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

Insurer will give 30 day notice to Insured before effective date of cancellation, if the Policy has to be cancelled for above reasons and no premiums shall be refunded.

8. Premium Payment

1) It is understood and agreed that the premium due at the inception of this Policy shall be payable in the following instalments:
   (quarterly basis – to be fully paid within one year of policy inception)

2) In the event of a claim hereunder which exceeds the instalments of premium paid on this Policy, the instalments of premium then outstanding shall become payable forthwith.

3) Notwithstanding any cancellation provision contained within the Policy, in the event that an instalment of premium is not paid by its due date Insurers shall have the right to terminate the cover afforded by the Policy to the Insured and any other party(ies) protected thereby, whether by endorsement or otherwise.

4) Transfer of the Policy can be only done after full payment of the premium by the Insured.

9. Grievances

In case you are aggrieved in any way, the Insured should do the following
i. For resolution of any query or grievance, Insured may contact the respective branch office of the Insurer or may call us at toll free no. 1800 2666 or email us at customersupport@icicilombard.com or write to us at

Grievance Redressal Officer
ICICI Lombard General Insurance Company Ltd.
ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400025.

ii. If you are not satisfied with the resolution provided, Insured may approach us at the sub section “Grievance Redressal” on our website www.icicilombard.com (Customer Support section).

iii. In case the Insured’s complaint is not fully addressed by the Insurer, they may use the Integrated Grievance Management System (IGMS) for escalating the complaint to Insurance Regulatory and Development Authority of India (IRDAI). Through IGMS you can register your complaint online and track its status. For registration please visit IRDAI website www.irdai.gov.in. If the issue still remains unresolved, the Insured may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

The details of Insurance Ombudsmans are available below:-

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<tr>
<th>Sr. No</th>
<th>Name of office of insurance Ombudsman</th>
<th>Territorial Area of jurisdiction</th>
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<tbody>
<tr>
<td>1</td>
<td>Ahmedabad: 2nd Floor, Ambika House,</td>
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<tr>
<td></td>
<td>near C.U. Shah college, Ashram road,</td>
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<td></td>
<td>Ahmedabad-380014 Tel No. 079-27546840,</td>
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<td>27545441 Fax No..079-27546412.</td>
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<td><a href="mailto:Email-bimalokpal.ahmedabad@gbic.co.in">Email-bimalokpal.ahmedabad@gbic.co.in</a></td>
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<td></td>
<td>State of Gujarat and Union Territories of Dadra &amp; Nagar Haveli and Daman and Diu.</td>
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<td>Bengaluru: 19/19, Jeevan Soudha</td>
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<td></td>
<td>Building, Ground Floor, 24th Main Road,</td>
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<td>JP Nagar, 1st Phase, Bengaluru-560 078.</td>
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<td></td>
<td>Tel.:- 080-26652048 / 26652049 Email:- <a href="mailto:bimalokpal.bengaluru@gbic.co.in">bimalokpal.bengaluru@gbic.co.in</a></td>
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<td>State of Karnataka.</td>
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<td>BHOPAL: Janak Vihar Complex, 2nd Floor,</td>
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<tr>
<td></td>
<td>6, Malviya Nagar, Opp.Airtel Office,</td>
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<td></td>
<td>Near New Market, Bhopal – 462 033.</td>
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<td>Tel.: 0755-2769200/201/202 Fax:- 0755-2769203 Email:- <a href="mailto:bimalokpalbhopal@gbic.co.in">bimalokpalbhopal@gbic.co.in</a></td>
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<td>States of Madhya Pradesh and Chattisgarh.</td>
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<td>BHUBANESHWAR:</td>
<td>62, Forest park, Bhubaneswar – 751 009. Tel.: 0674-2596461 / 2596455 Fax: 0674-2596429 Email: <a href="mailto:bimalokpal.bhubaneswar@gbic.co.in">bimalokpal.bhubaneswar@gbic.co.in</a></td>
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<td>5</td>
<td>CHANDIGARH:</td>
<td>S.C.O. No. 101, 102 &amp; 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172-2706196/5861 / 2706468 Fax: 0172-2708274 Email: <a href="mailto:bimalokpal.chandigarh@gbic.co.in">bimalokpal.chandigarh@gbic.co.in</a></td>
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<td>6</td>
<td>CHENNAI:</td>
<td>Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044-24333668 / 24335284 Fax: 044-24333664 Email: <a href="mailto:bimalokpal.chennai@gbic.co.in">bimalokpal.chennai@gbic.co.in</a></td>
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<td>7</td>
<td>DELHI:</td>
<td>2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011-23239611/7539/7532 Fax: 011-23230858 Email: <a href="mailto:bimalokpal.delhi@gbic.co.in">bimalokpal.delhi@gbic.co.in</a></td>
</tr>
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<td>8</td>
<td>ERNAKULAM:</td>
<td>2nd floor, Pullinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam - 682 015. Tel.: 0484-2358759/2359338 Fax: 0484-2359336 Email: <a href="mailto:bimalokpal.ernakulam@gbic.co.in">bimalokpal.ernakulam@gbic.co.in</a></td>
</tr>
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<td>9</td>
<td>GUWAHATI:</td>
<td>‘Jeevan Nivesh’, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361-2132204 / 2132205 Fax: 0361-2732937 Email: <a href="mailto:bimalokpal.guwahati@gbic.co.in">bimalokpal.guwahati@gbic.co.in</a></td>
</tr>
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<td>10</td>
<td>HYDERABAD:</td>
<td>States of Andhra Pradesh, Telangana and Union</td>
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</table>
| 11 | **JAIPUR:**  
Jeevan Nidhi-II Bldg.,  
Ground Floor,  
Bhawani Singh Marg,  
Jaipur - 302005.  
Tel.: 0141-2740363  
Email: bimalokpal.jaipur@gbic.co.in  
**Territory of Yanam - a part of the Union Territory of Pondicherry.**  
**State of Rajasthan.** |
| 12 | **KOLKATA:**  
Hindustan Building Annexe,  
4th floor, 4, CR Avenue,  
Kolkata - 700 072.  
Tel.: 033-22124339 / 22124340  
Fax.: 033-22124341  
Email: bimalokpal.kolkata@gbic.co.in  
**States of West Bengal, Bihar, Sikkim and Union Territories of Andaman and Nicobar Islands.** |
| 13 | **LUCKNOW:**  
6th Floor, Jeevan Bhawan,  
Phase-II, Nawal Kishore Road,  
Hazratganj,  
Lucknow-226 001.  
Tel.: 0522-2231330 / 2231331  
Fax.: 0522-2231310.  
Email: bimalokpal.lucknow@gbic.co.in  
**District of Uttar Pradesh:**  
Lalitpur, Jhansi, Mahoba, Hamirpur, Banda,  
Chitrakoot, Allahabad, Mirzapur, Sonbhadra,  
Fatehpur, Pratapgarh, Jaunpur, Varansi, Gazipur,  
Jalaun, Kanpur, Lucknow, Unnao, Sitapur,  
Lakhimpur, Bahraich, Barabanki, Raebareli,  
Sravasti, Gonda, Faizabad, Amethi, Kaushambi,  
Balmampur, Basti, Ambedkarnagar, Sulanpur,  
Maharajganj, Santkabirnagar, Azamgarh,  
Kaushinagar, Gorkhpur, Deoria, Mau, Chandauli,  
Ballia, Sidharthnagar.  
**States of Uttar Pradesh:** |
| 14 | **MUMBAI:**  
3rd Floor, Jeevan Seva Annexe,  
S. V. Road, Santacruz (W),  
Mumbai - 400 054.  
Tel.: 022-26106928/360/889  
Fax.: 022-26106052  
Email: bimalokpal.mumbai@gbic.co.in  
**States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.** |
| 15 | **NOIDA:**  
Bhagwan Sahai Palace,  
4th Floor, Main Road,  
Naya Bans, Sector-15,  
Gautam Budh Nagar, Noida  
**States of Uttaranchal and the following Districts of Uttar Pradesh:**  
Agra, Aligarh, Bagpat, Bareilly,  
Bijnor, Budaun, Bulandshhehar, Etah, Kanooj,  
Mainpuri, Mathura, Meerut, Moradabad,  
Muzaffarnagar, Oraiyya, Pilibhit, Etawah,  
**States of Uttar Pradesh:** |
<table>
<thead>
<tr>
<th>Email</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="mailto:bimalokpal.noida@gbic.co.in">bimalokpal.noida@gbic.co.in</a></td>
<td>Farrukhabad, Firozabad, Gautam Budh Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</td>
</tr>
<tr>
<td><a href="mailto:bimalokpal.patna@gbic.co.in">bimalokpal.patna@gbic.co.in</a></td>
<td>States of Bihar and Jharkhand.</td>
</tr>
<tr>
<td><a href="mailto:bimalokpal.pune@gbic.co.in">bimalokpal.pune@gbic.co.in</a></td>
<td>States of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</td>
</tr>
</tbody>
</table>

The updated details of Insurance Ombudsman are available on IRDA website: [www.irdaindia.org](http://www.irdaindia.org), on the website of General Insurance Council: [www.generalinsurancecouncil.org.in](http://www.generalinsurancecouncil.org.in), website of the Company [www.icicilombard.com](http://www.icicilombard.com) or from any of the offices of the **Insurer**.

10. Notices

Any notice, direction or instruction given under this policy shall be in writing and delivered post to:

a. In case of the Insured, at the address specified in Policy Schedule
b. In Our case: at the address specified in Policy Declaration.

ICICI Lombard General Insurance Company Limited
ICICI LOMBARD HOUSE, 414, VEER SAVARKAR MARG, NEAR SIDDHI VINAYAK TEMPLE, OLD TATA PRESS LANE, PRABHADEVI, MUMBAI, INDIA-40025