

EVENT INSURANCE POLICY WORDINGS

Whereas the **Insured** has made to Bajaj Allianz General Insurance Company Ltd. (hereinafter called the “**Company**”), a proposal which is hereby agreed to be the basis of this **Policy** and has paid the premium specified in the **Schedule**, now the **Company** agrees, subject always to the following terms, conditions, exclusions, and limitations, to indemnify the **Insured** in excess of the amount of the **Deductible** and subject always to the **Limit of Indemnity** against such loss as is herein provided.

A COVERAGE

COVER 1: EVENT CANCELLATION (APPLICABLE ONLY IF OPTED BY THE INSURED AND SHOWN ON THE SCHEDULE)

The **Company** will cover the non-refundable expenses incurred by the **Insured** in connection with the **Event** if it is cancelled as a result of:

1. Loss or damage to the **Venue** arising out of:
 - a. Fire, excluding destruction or damage caused to the property insured by:
 - i. Its own fermentation, natural heating or spontaneous combustion
 - ii. Its undergoing any heating or drying process
 - iii. Burning of property insured by order of any Public Authority
 - b. Lightning
 - c. Explosion/implosion, excluding loss, destruction of or damage:
 - i. to boilers (other than domestic boilers), economisers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion
 - ii. caused by centrifugal forces
 - d. Aircraft Damage: Loss, destruction or damage caused by aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves
 - e. Impact Damage: Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/ Road vehicle or animal by direct contact not belonging to or owned by:
 - i. the Insured or any occupier of the premises or
 - ii. their employees while acting in the course of their employment
 - f. Subsidence and Landslide including Rock slide: Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Landslide/Rockslide excluding:
 - i. the normal cracking, settlement or bedding down of new structures
 - ii. the settlement or movement of made up ground
 - iii. coastal or river erosion
 - iv. defective design or workmanship or use of defective material
 - v. demolition, construction, structural alterations or repair of any property or ground works or excavations
 - g. Bursting and/or overflowing of water tanks, apparatus and pipes
 - h. Missile testing operations
 - i. Leakage from automatic sprinkler installations, excluding loss, destruction or damage caused by:
 - i. Repairs or alterations to the buildings or premises
 - ii. Repairs, removal or extension of the sprinkler installation
 - iii. Defects in construction known to the **Insured**

- j. Bush Fire, excluding loss, destruction or damage caused by Forest Fire
- k. Earthquake- Fire and Shock

- 2. Death of serving President of India/ serving Prime Minister of India/ serving Chief Minister of the state where the **Event** is being held

Special Exclusions for Cover 1

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.

- 1. **Deductible** as shown on the **Schedule**.
- 2. Any expenses incurred if the **Event** is cancelled due to circumstances that were likely to cause the **Event** to be cancelled and which the **Insured** and/or **Insured's** agent knew at the time when **Insured** applied for this **Policy**.
- 3. Any expense incurred if the **Event** is cancelled due to lack of funds.
- 4. Any expenses incurred due to alterations or variation of the **Event** without prior approval of the **Company**.
- 5. Any expenses incurred if the **Event** is cancelled due to any regulation or law of any local, state or central authority. The **Company** also does not cover if the **Event** is cancelled due to non-granting or withdrawal of permission by any local, state or central authority.
- 6. Any expenses incurred if the **Event** is cancelled due to errors or omissions of a **Vendor**.
- 7. Any expenses incurred if the **Insured** fails to notify (as soon as practicable) any **Vendor** that the **Event** has been cancelled.
- 8. Any expenses incurred if the **Event** is cancelled due to war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
- 9. Any expenses incurred if the **Event** is cancelled, directly or indirectly, arising out of or attributable to ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or nuclear weapons material or from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 10. Any expenses incurred if the **Event** is cancelled because **Insured** and/or **Insured's** agent and/or the **Named Artist** is arrested or imprisoned for any criminal activity.
- 11. Any loss or damage caused wilfully or knowingly by the **Insured**, or any loss or damage in which the **Insured** or any person acting on **Insured's** behalf is involved or implicated.
- 12. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
- 13. Any legal liability of the **Insured**.
- 14. Any expenses incurred if the **Event** is cancelled due to **Accidental** death, **Accidental** injury or illness/sickness of immediate family member of the **Insured** and/or of the **Named Artist**.
- 15. Any expenses incurred if the **Event** is postponed due to any reason whatsoever.
- 16. Any loss or damage arising out of fear, threat or hoax of terrorism.
- 17. Any expenses incurred if the **Event** is cancelled due to riots, strikes or malicious damage (wherever RSMD Cover is given as an add-on cover under this **Policy**, this exclusion shall stand deleted).
- 18. Any expenses incurred if the **Event** is cancelled due to non-appearance of the **Named Artist** (wherever Named Artist Cover is given as an add-on cover under this **Policy**, this exclusion shall stand deleted).

19. Any expenses incurred if the **Event** is cancelled due to adverse weather conditions and/or unseasonal rain (wherever Adverse Weather Conditions and Unseasonal Rain Cover is given as an add-on cover under this **Policy**, this exclusion shall stand deleted).

If the **Company** asserts that by reason of these exclusions any **Claim** is not covered by this **Policy**, the burden of proving that such **Claim** is covered shall be upon the **Insured**.

COVER 2: SET PROTECTION (APPLICABLE ONLY IF OPTED BY THE INSURED AND SHOWN ON THE SCHEDULE)

Cover 2(a) Fire and Allied Perils: The **Company** will indemnify the **Insured** in respect of loss of or damage to the insured property specified in the **Schedule** against:

1. Fire, excluding destruction or damage caused to the property insured by:
 - a. Its own fermentation, natural heating or spontaneous combustion
 - b. It's undergoing any heating or drying process
 - c. Burning of property insured by order of any Public Authority
2. Lightning
3. Explosion/implosion, excluding loss, destruction of or damage:
 - To boilers (other than domestic boilers), economisers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion
 - Caused by centrifugal forces
4. Aircraft Damage: Loss, destruction or damage caused by aircraft, other aerial or space devices and articles dropped there from excluding those caused by pressure waves
5. Riot, Strike, Malicious Damage: Loss of or visible physical damage or destruction by external violent means directly caused to the property insured but excluding those caused by:
 - Total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind
 - Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority
 - Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same
 - Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act
6. Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation: Loss destruction or damage directly caused by storm, cyclone, typhoon, tempest, hurricane, flood or inundation excluding those resulting from volcanic eruption or other convulsions of nature
7. Impact Damage: Loss of or visible physical damage or destruction caused to the property insured due to impact by any Rail/Road vehicle or animal by direct contact not belonging to or owned by:
 - a. The **Insured** or any occupier of the premises or
 - b. Their employees while acting in the course of their employment
8. Subsidence and Landslide including Rockslide: Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Landslide/ Rockslide excluding:
 - a. The normal cracking, settlement or bedding down of new structures
 - b. The settlement or movement of made up ground
 - c. Coastal or river erosion
 - d. Defective designs or workmanship or use of defective materials
 - e. Demolition, construction, structural alterations or repair of any property or groundwork's or excavations.
9. Bursting and/or overflowing of Water Tanks, Apparatus and Pipes.
10. Missile testing operations.
11. Leakage from automatic sprinkler installations, excluding loss, destruction or damage caused by:
 - a. Repairs or alterations to the buildings or premises

- b. Repairs, Removal or Extension of the Sprinkler Installation
- c. Defects in construction known to the **Insured**
- 12. Bush Fire, excluding loss, destruction or damage caused by forest fire
- 13. Earthquake- Fire and Shock

Special Exclusions Applicable to Cover 2(a)

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.

1. **Deductible** as shown on the **Schedule**.
2. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
3. Loss, destruction or damage directly or indirectly caused to the property insured by:
 - a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b. The radio active toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. Loss, destruction or damage caused to the insured property by pollution or contamination excluding:
 - a. Pollution or contamination which itself results from a peril hereby insured against
 - b. Any peril hereby insured against which itself results from pollution or contamination
5. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art for an amount exceeding Rs. 10000 goods held in trust or on commission, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer system records, explosives unless otherwise expressly stated in the policy.
6. Loss, destruction or damage to the stocks in cold storage premises caused by change of temperature.
7. Loss, destruction or damage to any electrical machine, apparatus, fixture, or fitting arising from or occasioned by over-running, excessive pressure, short circuiting, arcing, self heating or leakage of electricity from whatever cause (lightning included) provided that this exclusion will apply only to the particular electrical machine, apparatus, fixture or fitting so affected and not to other machines, apparatus, fixtures or fittings which may be destroyed or damaged by fire so set up.
8. Expenses necessarily incurred on:
 - a. Architects, Surveyors and Consulting Engineer's Fees and
 - b. Debris Removal
 by the **Insured** following a loss, destruction or damage to the property insured by an insured peril in excess of 3% and 1% of the claim amount respectively.
9. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
10. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operations caused by the operation of any of the perils covered.
11. Loss by theft during or after the occurrence of any insured peril except as provided under riot, strike and malicious damage cover.
12. Any loss or damage occasioned by or through or in consequence directly or indirectly by earthquake, volcanic eruption or other convulsions of nature.

13. Loss or damage to property insured if removed to any building or place other than in which it is herein stated to be insured, except machinery and equipments temporarily removed for repairs, cleaning, renovation or other similar purposes for a period not exceeding 60 days.

If the **Company** asserts that by reason of these exclusions any **Claim** is not covered by this **Policy**, the burden of proving that such **Claim** is covered shall be upon the **Insured**.

Cover 2(b) Burglary and Robbery: The **Company** will indemnify the **Insured** for **Claims** made in respect of loss of or damage to **Contents** or any part thereof whilst contained in the **Insured Premises** caused by actual or attempted **Burglary** and/or **Robbery** during the **Policy Period**.

In the event of an admitted **Claim** under this Cover, then the **Company** will also indemnify the **Insured** in respect of the reasonable costs incurred by the **Insured** immediately after the occurrence of an insured event solely with the intention of minimising the quantum of a **Claim** to be made under this **Policy**.

Special Exclusions Applicable for Cover 2(b)

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:

1. Loss, destruction or damage to **Valuables**, unless specifically covered in the **Schedule**.
2. Loss, destruction or damage in which the **Insured**, any **Employee** or any other person lawfully on or about the **Insured Premises** is or is alleged to be in any way concerned or implicated.
3. Loss, destruction or damage caused due to earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances.
4. Loss, destruction or damage caused by war, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.
5. Loss, destruction or damage caused by ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
6. Loss, destruction or damage caused by radioactive toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
7. Any consequential losses of any kind, be they by way of loss of profit, business interruption, market loss or otherwise, and any other legal liability of any kind.
8. Loss of **Contents** from any safe following the use of a key to gain access to the safe, or any duplicate thereof belonging to the **Insured** unless such key has been obtained by **Robbery**.
9. Loss, destruction or damage to any motorised vehicle or trailer of any type or description.
10. Loss, destruction or damage to livestock.

If the **Company** asserts that by reason of these exclusions any **Claim** is not covered by this **Policy**, the burden of proving that such **Claim** is covered shall be upon the **Insured**.

Basis of Claim Payment for Cover 2

1. Where a damaged item can reasonably be repaired or reinstated at a cost less than the replacement cost, then the **Company** will indemnify the **Insured** in respect of the expenses necessarily incurred to restore such item to its state immediately prior to the happening of the insured event

2. In the case of a total loss, the **Company** shall indemnify the **Insured** in respect of the restoration or replacement costs. The **Company** shall not be bound to reinstate or restore exactly or completely, but only as permitted by the circumstances and in a reasonably sufficient manner and to the state that existed immediately prior to the happening of the insured event
3. If the value of the property hereby insured shall at the time of any insured event be collectively of greater value than the **Sum Insured** thereon, then the **Insured** shall be considered his own insurer of the difference and shall bear a rateable proportion of the loss or damage. Every item, if more than one, shall be separately subject to this Special Condition

COVER 3: PUBLIC LIABILITY (APPLICABLE ONLY IF OPTED BY THE INSURED AND SHOWN ON THE SCHEDULE)

The **Company** will indemnify the **Insured** against its legal liability (including **Defence Costs**) to pay **Damages** for third party civil **Claims** arising out of **Bodily Injury** or **Property Damage** caused in the course of the **Event** by an **Accident** in the **Insured Premises** and during the **Policy Period** if notified during the **Policy Period** in accordance with the terms of this **Policy**. The **Company** will, subject to the **Limit of Indemnity**, pay all costs, fees and expenses incurred with their prior written consent in the investigation, defence or settlement of any **Claim** and the **Insured's** costs of representation at any civil inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated **Claim** against the **Insured** falling within the terms of this **Policy**. All amounts expended by the **Company** in the payment of any **Claim** or in **Defence Costs** will reduce the **Limit of Indemnity**.

Special Conditions Applicable to Cover 3

1. It is a condition precedent to the **Company's** liability hereunder that the **Insured** shall immediately and in any event within 14 days give the **Company** written notice, to the address specified in the **Schedule** for this purpose, of:
 - a. any **Claim** made against the **Insured** during the **Policy Period**; and/or
 - b. any circumstance occurring during the **Policy Period** which might reasonably be expected to give rise to a **Claim** and any circumstance notified under this clause and any subsequent **Claim** arising out of the circumstance so notified shall be deemed to have been made during the **Policy Period**, and shall not admit liability for or settle or compromise or make or promise any payment in respect of any **Claim** which may be the subject of an indemnity hereunder or incur any costs or expenses in connection therewith without the prior written consent of the **Company**, which shall be entitled (but in no case obliged) to take over and conduct in the name of the **Insured** the investigation, defence and/or settlement of any **Claim**, for which purpose the **Insured** shall give all the information, documentation, records and other assistance that the **Company** and/or its representatives may reasonably require. Having taken over the defence of any **Claim**, the **Company** may in its sole and absolute discretion relinquish the same.
2. The **Company** will not settle any **Claim** without the consent of the **Insured**. If, however, the **Insured** refuses to consent to any settlement recommended by the **Company** and elects to contest or continue any legal proceedings then the liability of the **Company** shall not exceed the amount for which the **Claim** could have been so settled plus the costs and expenses incurred with its consent up to the date of such refusal.
3. In respect of any **Claim**, the **Company** may in its sole and absolute discretion make a payment to the **Insured** (inclusive of **Defence Costs**) of the amount available under the **Limit of Indemnity** or of any lesser amount for which the **Claim** may in fact be settled (whichever is the lesser) in full and final settlement of all liability of the **Company** to the **Insured** under this **Policy** in respect of that **Claim**.
4. The **Insured** shall keep accurate records of its annual turnover, including all taxes and duties paid by it, and will provide the **Company** with access to such records as requested. The **Company** may at any reasonable time inspect any property of the **Insured**.
5. If, in the case of continual and continuous inhalation, ingestion or application of any substance resulting from an insured event, the **Insured** and the **Company** should disagree as to when the **Bodily Injury** or the **Property Damage** happened, then:
 - a) the **Bodily Injury** shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of the same, and

- b) the **Property Damage** shall be deemed to have occurred when it first became physically evident to the claimant, even if the cause itself was unknown

Special Exclusions Applicable to Cover 3

The **Company** is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. Any agreed assumption of risk by the **Insured**, save to the extent that liability would have attached in the absence of such agreement.
2. Any **Accident** arising out of the deliberate, wilful or intentional non-compliance with any statutory provision.
3. Any **Bodily Injury** of any person under a contract of employment or apprenticeship with the **Insured**, or the **Insured's** contractors or sub-contractors, if such bodily injury was contracted and/ or arose out of and in the course of his employment.
4. The **Insured's** consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill.
5. The infringement of plans, copyrights, patents, trade names, trade marks or registered designs.
6. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting therefrom.
7. The ownership possession or use by or on behalf of the **Insured** of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following:
 - a) accidents caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer
 - b) accidents occurring beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer
 - c) claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein
 - d) claims arising out of any motor vehicle or trailer temporarily in the **Insured's** custody or control for the purpose of parking
8. The ownership, possession or use by or on behalf of the **Insured** of any watercraft, hovercraft or air or spacecraft.
9. The transportation of materials and/or hazardous or dangerous substances outside the **Insured's Premises**.
10. Damage to property belonging to third parties that is rented, leased or hired or under hire-purchase or on loan to the **Insured**. An indemnity shall however be provided for claims arising out of accidental damage to the **Insured Premises** or the **Contents** thereof, that are temporarily occupied by the **Insured** for working thereon, but only to the extent the **Insured** is held legally liable for the same independently of any specific agreement relating to the use of the same.
11. Damage to property belonging to third parties handled by the **Insured** by way of his trade or worked upon by or in the care, custody or control of the **Insured** or any person employed by or working for the **Insured**. An indemnity shall however be provided for claims arising out of damage to employees' and visitors clothing or personal effects brought onto the **Insured's Premises** with the **Insured's** consent.
12. The deliberate, conscious or intentional disregard by the **Insured's** management of the need to take all reasonable steps to prevent **Bodily Injury** and/ or **Property Damage**.
13. **Bodily Injury** and/or **Property Damage** occurring prior to the **Retroactive Date**.
14. Any liability under the Public Liability Insurance Act 1991, any amendment thereto, or any other statute or law which attaches liability on a no fault basis.

15. **Pollution** of any kind.
16. Any **Product**.
17. Any **Claim** made, threatened or intimated against the **Insured** prior to the **Policy Period**.
18. Any **Claim** directly or indirectly arising out of, or in any way involving any fact or circumstance of which written notice has been given, or ought reasonably to have been given, under any previous policy (whether insured by the **Company** or not); or of which the **Insured** first became aware prior to the **Policy Period** and which the **Insured** knew or ought reasonably to have known had the potential to give rise to a **Claim**.
19. Liability more specifically insured elsewhere.
20. Any **Claim** made where the circumstances that exist are materially different to the circumstances represented by the **Insured** in the proposal.
21. Any **Claim** directly or indirectly made or arising in any respect from or in any manner connected to earthquake, tornado, typhoon, cyclone, flood or other convulsions of nature or atmospheric disturbance.

If the **Company** asserts that by reason of these exclusions any **Claim** is not covered by this **Policy**, the burden of proving that such **Claim** is covered shall be upon the **Insured**.

COVER 4: PERSONAL ACCIDENT (APPLICABLE ONLY IF OPTED BY THE INSURED AND SHOWN ON THE SCHEDULE)

In the event of any **Accidental Bodily Injury** sustained by the **Named Insured** anywhere in the **Venue** during the **Policy Period**, the **Company** will make payment as provided for below.

Coverage Part A: Death

1. The **Company** will pay the **Sum Insured** in the event of **Accidental Bodily Injury** causing the **Named Insured** death within 12 months of the **Accidental Bodily Injury** being sustained, whereupon this Coverage Part 4 insofar as it relates to that **Named Insured** shall expire.
2. The **Company** will also, in addition to the **Sum Insured**, pay up to 2% of the **Sum Insured** or Rs.5,000/- (whichever is lower) towards the cost of transporting the **Named Insured** s remains from the place of death to the hospital/ residence and/or cremation and/or burial ground.

Coverage Part B: Permanent Total Disability (Applicable only if opted by the Insured and shown on the Schedule)

1. In the event of **Accidental Bodily Injury** causing the **Named Insured's Permanent Total Disability** within 12 months of the **Accidental Bodily Injury** being sustained, the **Company** will pay 125% of the **Sum Insured**, whereupon this Coverage Part 4 insofar as it relates to that **Named Insured** shall expire.
2. If the **Named Insured** was suffering from any permanent disability prior to the date upon which **Accidental Bodily Injury** was sustained, then the **Company's** liability to make payment hereunder shall be reduced by the extent of the same, as advised by the **Company's** medical advisors.

Coverage Part C: Permanent Partial Disability (Applicable only if opted by the Insured and shown on the Schedule)

1. In the event of **Accidental Bodily Injury** causing the **Named Insured** permanent partial disability as mentioned in the PPD Table below within 12 months of the **Accidental Bodily Injury** being sustained, the **Company** will pay the percentage of the **Sum Insured** specified for each and every form of impairment mentioned in the PPD table:

PPD Table

an arm at the shoulder joint	70 %
an arm above the elbow joint	65 %
an arm beneath the elbow joint	60 %
A hand at the wrist	55 %
A thumb	20 %
an index finger	10 %
any other finger	5 %
a leg above mid-thigh	70 %
A leg up to mid-thigh	60 %
A leg up to beneath the knee	50 %
A leg up to mid-calf	45 %
A foot at the ankle	40 %
A large toe	5 %

any other toe	2 %
an eye	50 %
hearing of one ear	30 %
hearing of both ears	75 %
Sense of smell	10 %
Sense of taste	5 %

2. If the **Accidental Bodily Injury** causes the **Named Insured** permanent partial disability within 12 months of the **Accidental Bodily Injury** being sustained other than as specified in the PPD Table above, the **Company's** liability to make payment shall be as follows:
3. In the case of the **Named Insured** suffering partial loss or functional impairment of one of the body parts or sensory organs mentioned in the PPD Table, the **Company** will pay a corresponding proportion of the percentages specified in the PPD Table, as advised by the **Company's** medical advisors.
4. In the case of the **Named Insured** permanent partial disability of a nature not detailed in the PPD Table, the **Company** will pay a proportion of the **Sum Insured** by reference to the degree to which the **Named Insured** normal functional physical capacity has been impaired, as advised by the **Company's** medical advisors.
5. If the **Named Insured** was suffering from any permanent partial disability prior to the date upon which **Accidental Bodily Injury** was sustained, then the **Company's** liability to make payment hereunder shall be reduced by the extent of the same as advised by the **Company's** medical advisors.
6. If the **Accidental Bodily Injury** sustained by the **Named Insured** causes a subsequent claim by the **Named Insured** under Coverage Parts A or B, then this Coverage Part shall not be operative and the amounts payable under either Coverage Parts A or B shall be reduced by the amount of any payment made under this Coverage Part.

Coverage Part D: Medical Expenses Reimbursement (Applicable only if opted by the Insured and shown on the Schedule)

If the **Company** has accepted a **Claim** under Coverage Part A to C, then the **Company** will reimburse the costs of necessary medical treatment which the **Named Insured** had to obtain from a **Doctor** because of the **Accidental Bodily Injury** which the **Named Insured** had met with. However, **Company's** payment will be limited to 40% of the value of the **Claim** accepted under Coverage Part A to C or Rs. 500000, whichever is lower.

Special Conditions Applicable to Cover 4

It is a condition precedent to the **Company's** liability under this **Policy** that in the event of any **Accidental Bodily Injury** that may give rise to a claim:

1. the **Named Insured** and/or the **Insured** shall immediately and in any event within 14 days provide the **Company** with written notification of a claim, and
2. the **Named Insured** shall immediately and without any delay, consult a **Physician** and follow such advice and treatment that the **Physician** might recommend, and
3. the **Named Insured** shall take every other reasonable step and/or measure to minimise the consequences of the **Bodily Injury**, and
4. the **Named Insured** and/or the **Insured** shall immediately and in any event within 14 days provide the **Company** with written notification of any other claim that may

- be made under any operative Coverage Part caused by the **Accidental Bodily Injury**, and
5. in the event of the **Named Insured's** death, written notice accompanied by a copy of the post mortem report (if any) is given to the **Company** within 14 days (regardless of whether any other notice might already have been given to the **Company**), and
 6. the **Named Insured** and/or the **Insured** shall expeditiously provide the **Company** with or arrange for the **Company** to be provided with any and all information and documentation in respect of the Claim and/or the **Company's** liability hereunder that may be requested, and submit himself for examination by the **Company's** medical advisors as often as may be considered necessary by the **Company**.

Special Exclusions Applicable to Cover 4

The **Company** is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. suicide, attempted suicide or self inflicted injury or illness.
2. any mental dysfunction or disorder, or psychosomatic dysfunction or disorder.
3. the use or misuse of any drugs, alcohol or hallucinogens.
4. stroke, epileptic fit or other cramp like attacks or convulsions unless caused by an insured event under this Cover.
5. deliberate or intentional criminal act of the **Named Insured**.
6. any accident resulting from war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority.
7. any consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain or potential gain, business interruption, market loss or otherwise, and any other legal liability of any kind.
8. whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
9. any accident suffered by the **Named Insured** on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
10. any accident caused either directly or indirectly by nuclear energy, radiation.
11. curative treatments or interventions that the **Named Insured** performs or has had performed on his body.
12. venereal or sexually transmitted disease.
13. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
14. pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing.
15. the **Named Insured's** participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.

If the **Company** asserts that by reason of these exclusions any **Claim** is not covered by this **Policy**, the burden of proving that such **Claim** is covered shall be upon the **Named Insured**.

COVER 5: MONEY INSURANCE (APPLICABLE ONLY IF OPTED BY THE INSURED AND SHOWN ON THE SCHEDULE)

The **Company** will indemnify the **Insured** for the loss **In Transit** of **Money** whilst carried by the **Insured** or its **Authorized Employee**, caused during the **Policy Period** by **Robbery**, theft or any other fortuitous event.

The coverage provided hereunder includes the loss of **Money** caused by:

1. actual or attempted **Burglary** during the **Policy Period** but only if the **Money** is contained in a **Safe** or **Strong Room** whilst the **Insured Premises** are unoccupied
2. **Robbery** during the **Policy Period** from the cashier's till and/or counter in the **Insured Premises** during business hours

Special Conditions Applicable to Cover 5

1. It is a condition precedent to the **Company's** liability hereunder that the **Insured** shall:
 - a) immediately and in any event within 24 hours of the happening of any insured event giving rise to or likely to give rise to any claim under this **Policy** give written notice to the **Company** to the address shown in the **Schedule**, and in the case of the notification of an event likely to give rise to a claim, the **Insured** shall specify in writing the grounds for holding such belief
 - b) immediately and in any event within 24 hours lodge a complaint with the police detailing the **Money** lost in respect of which the **Insured** intends to submit a claim or the circumstances which might reasonably be expected to give rise to a claim, and within the same period provide a copy of that written complaint and the First Information Report to the **Company**
 - c) within 14 days deliver to the **Company** a detailed written statement of the **Money** lost and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount sought from the **Company**
 - d) expeditiously provide the **Company** and its representatives and appointees with all the information, assistance and documentation that they might reasonably require
 - e) take all reasonable steps to identify the perpetrators of the **Robbery** and/or theft and discover and recover any **Money** lost
2. The **Insured** shall:
 - a) take all reasonable steps to safeguard the **Money** and any means by which the **Money** is **In Transit** against any insured event
 - b) ensure that any security system or aid specified in the proposal is maintained in accordance with any maintenance schedule or recommendations of the manufacturer or, if none, then as may be required, and kept in good and effective working condition
 - c) ensure that when the **Insured Premises** are unoccupied all safety installations and aids (including, but not limited to, any burglar alarm system) have been properly deployed
 - d) The **Insured** shall maintain a contemporaneous daily written record of the **Money In Transit** and such record shall be produced to the **Company** in the event of any **Claim**

Special Exclusions Applicable to Cover 5

The **Company** is not liable for and no indemnity or payment will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

- a) any consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain or potential gain, business interruption, market loss or otherwise and any other legal liability of any kind.
- b) loss of **Money** carried by anyone other than the **Insured** or an **Authorized Employee**.

- c) loss of **Money** where the **Insured** or an **Employee** is or is alleged to be involved as a principal or accessory or is alleged to be in anyway concerned or implicated.
- d) **Money** carried under contract of affreightment.
- e) loss of **Money** from an unattended vehicle.
- f) loss due to or in any way contributed to by the **Insured** having knowingly permitted or caused or suffered anything to be done or not done whereby the risks hereby insured against were increased.
- g) any loss of or damage to any property, whether belonging to the **Insured**, an employee or any third party.
- h) any personal or bodily or mental injury or suffering of any description.
- i) any loss not discovered within a period of 72 hours after its occurrence

DEFINITIONS APPLICABLE TO ALL COVERS

Words or terms in **Bold** have the meaning ascribed to them wherever they appear in this **Policy**, and references to the singular or to the masculine include references to the plural or to the female wherever the context permits:

1. **Accidental** means a fortuitous event or circumstance that is sudden, unexpected and unintentional.
2. **Authorised Employee** means an **Employee** as named in the **Schedule** who is specifically entrusted with **Money In Transit**.
3. **Bodily Injury** means physical bodily harm or injury, sustained because of an **Accident** occurring during the **Policy Period** for which immediate treatment by a **Doctor** is necessary, but does not include any mental disease or illness or sickness.
4. **Burglary** means the unforeseen and unauthorised entry to or exit from the **Insured Premises** by aggressive and detectable means with the intent to steal **Contents** therefrom.
5. **Cancel** means an inability to proceed with the **Event** due to any contingency mentioned under Cover 1.
6. **Claim** means a claim under a Cover in respect of an insured event that has taken place or is likely to take place. 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 and only one **Deductible** shall be applicable in respect of such **Claim**.
7. **Contents** means the items specified in the **Schedule**.
8. **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**. **Company's** liability to make any payment under this **Policy** is in excess of the **Deductible**.
9. **Defence Costs** means the expenses incurred by or on behalf of the **Insured** or the **Company** in the investigation or settlement or defence of a **Claim** and shall include legal costs and disbursements.
10. **Doctor** means a person who holds a recognized qualification in allopathic medicine, is registered by the medical council of the respective State of India in which he operates and is practicing within the scope of such license.
11. **Employee** means any person with whom the **Insured** has entered into a contract of service.
12. **Event** means the program mentioned in the **Schedule**.
13. **In Transit** means any mode of transportation of **Money** in the personal custody of the **Insured** or an **Authorised Employee** directly between the **Insured Premise** and a point in transit (if specified) from the time **Money** is received at the **Insured Premise** or a point in transit by the **Insured** or an **Authorised Employee** until delivered to the point in transit or the **Insured Premise** by the **Insured** or an **Authorised Employee** within 72 hours of the time of collection.
14. **Insured Premise/Venue** means the place named in the **Schedule** where the **Event** is scheduled to take place.
15. **Limit of Indemnity** means the amount stated in the **Schedule**, which shall be **Company's** maximum liability under this **Policy** (regardless of the total number or amount of Claims made) for any one **Claim** and in the aggregate for all **Claims** during the **Policy Period**.
16. **Money** means cash, bank drafts, currency notes, treasury notes, cheques, postal orders, money orders and current postage stamps belonging to the **Insured**.
17. **Named Insured** means the person or persons insured under Cover 4 and named in the **Schedule**.
18. **Period of Insurance** means the period between the **Retroactive Date** and the expiry date specified in the **Schedule** and, if no **Retroactive Date** is specified, then the **Policy Period**.
19. **Policy** means the proposal, the Schedule (and any endorsements attaching to or forming part thereof) and the policy document.

20. **Policy Period** means the period between the commencement date and the expiry date shown in the **Schedule**.
21. **Pollution** means and includes pollution or contamination by solids, liquids, gaseous or thermal irritants, contaminants, smoke, vapour, soot, fumes, acids, alkalis, radioactive and/ or nuclear material, chemical or waste materials (including but not limited to any materials to be recycled, reconditioned or reclaimed) or otherwise of atmosphere, water, soil or other tangible material property.
22. **Product** means any tangible material property which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by or on behalf of the **Insured** and which has left his possession, custody or control. This shall not apply to food and beverages supplied by or on behalf of the **Insured** to his employees as a staff benefit.
23. **Retroactive Date** means the date specified in the **Schedule**.
24. **Robbery** means the theft of Contents at the Insured Premises using unforeseen, aggressive and violent means against the **Insured** and/or **Insured's Employees**.
25. **Schedule** means the schedule attached to and forming part of this **Policy**.
26. **Sum Insured** for the purpose of Cover 4 means the amount stated in the **Schedule**, which is the maximum amount (regardless of the number of amount of **Claims** made or the number of **Insured** who make a **Claim**) for any one **Claim** and in the aggregate for all **Claims** for which the **Company** will make payment in relation to Cover 4 during the **Policy Period**.
27. **Valuables** means:
- a) gold or silver or any precious metals or articles made from any precious metals
 - b) watches or jewellery or precious stones or models or coins or curios, sculptures, manuscripts, stamps, collections of stamps, rare books, medals, moulds, designs or any other collectibles
 - c) deeds, ATM cards, credit cards, charge cards, bonds, bills of exchange, bank, treasury or promissory notes, cheques, money, securities, or any other negotiable instrument
28. **Vendor** means a person or a company with whom the **Insured** has entered in a contract for the purpose of providing goods or services for the **Event**.

GENERAL EXCLUSIONS APPLICABLE TO ALL COVERS

Save as expressly stated to the contrary, and in addition to the Special Exclusions stated for any individual section, no cover is available hereunder and no payment will be made by the **Company** for any **Claim** directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. The **Insured's** consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill
2. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
3. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
4. Asbestosis or in any manner related to or arising out of the sale, manufacture, production, distribution or the like of asbestos
5. Any circumstance, fact or matter of which the **Insured** was or ought reasonably to have been aware prior to the commencement of the **Policy Period**
6. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority
7. Liability more specifically insured elsewhere
8. Earthquake, flood, storm, cyclone or other convulsions of nature or atmospheric disturbances unless specifically covered
9. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, anguish or shock resulting there from

10. Terrorism Damage Exclusion Warranty

Notwithstanding any provision to the contrary within this insurance, it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion, act of terrorism shall mean an act or thing by any person or group(s) of persons, whether acting alone or on behalf of or in connection with or in connivance with or at the instance or instigation of any person or group(s) or organization(s) or association(s), who are committed or proclaimed to be committed for political, religious or ideological purposes, whether such person or group(s) of persons or organization(s) or association(s) are or are not banned by any law, in such a manner or with intent to threaten the unity, integrity, security or sovereignty of India or to strike terror in the people or any section of the people by using bombs, dynamite or other explosive substances or inflammable substances or fire arms or other lethal weapons or by any other means whatsoever, with intent to cause, or likely to cause, death of, or injuries to any person or persons or loss of, or damage to, or destruction of, property or disruption of any supplies or services essential to the life of the community or causes damage or destruction of any property or equipment used or intended to be used for the defense of India or in connection with any other purposes of the Government of India, any State Government or any of their agencies, or detains any person and threatens to kill or injure such person in order to compel the Government or any other person to do or abstain from doing any act. Provided further that for the above acts appropriate criminal prosecution has been initiated by police and charge sheet has been filed in competent court of criminal jurisdiction, either under special law or under general law.

Also excluded is loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to above.

If the **Company** alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Insured**.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. **Due Observance**

The due observance of and compliance with the terms, provisions, warranties and conditions of this **Policy** insofar 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** under this **Policy**.

2. **Reasonable Care**

The **Insured** shall:

- a) take all reasonable steps to safeguard the contents and the **Insured Premises** against any insured event
- b) take all reasonable steps to prevent a **Claim** from arising under this **Policy**
- c) ensure that any security system or aid is maintained in accordance with any maintenance schedule or recommendations of the manufacturer or if none then as may be required, and kept in good and effective working condition
- d) when the **Insured Premises** are left unattended or unoccupied, ensure that all means of entry to or exit from the **Insured Premises** have been properly and safely secured and any security system or aid has been properly deployed

3. **Duties and Obligation after occurrence of an Insured Event**

Save as more specifically provided for in the Special Conditions applicable to a particular Cover, it is a condition precedent to the **Company's** liability under this **Policy** that, upon the happening of any event giving rise to or likely to give rise to a **Claim** under this **Policy**:

- a) the **Insured** shall immediately and in any event within 14 days give written notice of the same to the address shown in the **Schedule** for this purpose, and in case of notification of an event likely to give rise to a **Claim** to specify the grounds for such belief, and
- b) the **Insured** shall, if advised to do so by the **Company**, immediately lodge a complaint with the police detailing the items lost and/or damaged and in respect of which the **Insured** intends to **Claim**, and provide a copy of that written complaint, the First Information Report and/or Final Report to the **Company**, and
- c) the **Insured** shall within 28 days deliver to the **Company** its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any **Claim** along with all documentation required to support and substantiate the amount sought from the **Company**, and
- d) the **Insured** shall expeditiously provide the **Company** and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- e) the **Insured** shall not admit liability or settle or make or promise any payment in respect of any **Claim** which may be the subject of indemnity hereunder, or incur any costs or expenses in connection therewith, without the written consent of the **Company** which shall be entitled to take over and conduct in the name of the **Insured** the defence and/or settlement of any such **Claim**, for which purpose the **Insured** shall give all the information and assistance that the **Company** may reasonably require. **Defence Costs** incurred by the **Company** or on behalf of the **Insured** shall reduce the **Sum Insured**

4. **Assessment of Payment**

The **Company** shall make payment after being fully satisfied on the amount of loss sustained by the **Insured** and the **Insured** shall provide all bills and documentary evidence to

substantiate the loss. The **Company's** maximum liability to make payment shall be up to the **Limit of Indemnity** and/or **Sum Insured** as specified in the **Schedule**.

5. **Contribution**

If, at the time of the happening of any loss or damage covered by this **Policy** there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the **Insured** or not, then the **Company** shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

6. **Subrogation**

The **Insured** shall at expense of the **Company** do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the **Company** for the purpose of enforcing any rights and remedies or 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**.

7. **Fraud**

If the **Insured** shall make or advance any **Claim** knowing the same to be false or fraudulent as regards amount or otherwise, this **Policy** shall be void and all **Claims** or payments hereunder shall be forfeited.

8. **Cancellation**

- The **Insured** may cancel this **Policy** at any time by giving a written notice to the **Company**. Provided there has been no **Claim** under this **Policy**, the **Company** will refund premium as per the below mentioned provisions:
 - a) If the **Policy** is cancelled prior to commencement of the **Policy Period**, the **Company** will refund 100% of the premium to the **Insured** subject to retention of minimum premium of Rs. 1000
 - b) If the **Policy** is cancelled after the commencement of the **Policy Period** but prior to commencement of the actual **Event**, the **Company** will refund 65% of the premium to the **Insured**

However, no refund of premium shall be due on cancellation if the **Insured** has made a **Claim** under this **Policy** and/or the **Policy** is cancelled after the commencement of the actual **Event**.

- This **Policy** may be cancelled by the **Company** or on **Company's** behalf by giving the **Insured** at least 7 days written notice and in such event, the **Company** shall refund to the **Insured** a pro-rata premium for the unexpired **Policy Period**. For the avoidance of doubt, the **Company** shall remain liable for any **Claim** that was made prior to the date upon which this **Policy** is cancelled.

9. **Arbitration**

- a) 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 question be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

- b) It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the **Company** has disputed or not accepted liability under or in respect of this **Policy**. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this **Policy** that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
- c) The applicable law in and of the arbitration shall be Indian law.
- d) It is agreed condition precedent to any right of action or suit upon this **Policy** that an award by such arbitrator or arbitrators shall be first obtained.
- e) In the event that these arbitration provisions shall be held to be invalid then all such disputes shall be referred to the exclusive jurisdiction of the Indian Courts.

10. Notifications & Declarations

- a) Any and all notices and declarations to the **Company** shall be submitted in writing and shall be sent to the address specified in the **Schedule**
- b) Any and all notices and declarations for **Insured's** attention shall be posted to **Insured's** address stated in the **Schedule**

11. Governing Law

The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with the law of India. The section headings of this **Policy** are included for descriptive purposes only and do not form part of this **Policy** for the purpose of its construction or interpretation. The terms of this **Policy** shall not be waived or changed except by endorsement issued by **Us**.

12. 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**, which approval shall be evidenced by an endorsement on the **Policy**.

13. Territorial Limits

The indemnity provided under this **Policy** is restricted to **Claims** occurring in India and determined according to Indian law, and **Company's** obligation to make payment shall be to make payment in Indian Rupees only.

14. Resolving Issues

We do our best to ensure that our customers are delighted with the service they receive from Bajaj Allianz. If you are dissatisfied we would like to inform you that we have a procedure for resolving issues. Please include your policy number in any communication. This will help us deal with the issue more efficiently. If you don't have it, please call your Branch office.

First Step

Initially, we suggest you contact the Branch Manager / Regional Manager of the local office which has issued the policy. The address and telephone number will be available in the policy.

Second Step

Naturally, we hope the issue can be resolved to your satisfaction at the earlier stage itself. But if you feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to: Customer Care Cell

Bajaj Allianz General Insurance Co. Ltd
GE Plaza, Airport Road, Yerawada, Pune 411 006

E-mail: customercare@bajajallianz.co.in

If you are still not satisfied, you can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

Areas of Jurisdiction	Office of the Ombudsman
Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu	2nd Flr., Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 (O) 079-27546150, 27546139, Fax:079-27546142
Madhya Pradesh & Chhattisgarh	1st Floor, 117, Zone-II, (Above D.M. Motors Pvt. Ltd.) Maharana Pratap Nagar, BHOPAL - 462 011 (O) 0755-2769200, 2769202, 2769201, Fax:0755-2769203
Orissa	62, Forest Park, BHUBANESWAR - 751 009 (O) 0674-2535220, 2533798, Fax:0674-2531607
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh	S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017 (O) 0172-2706196, 2705861, EPBX: 0172-2706468, Fax: 0172-2708274
Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)	Fatima Akhtar Court, 4th Flr., 453(old 312), Anna Salai, Teynampet, CHENNAI - 600 018 (O) 044-24333678, 24333668, Fax: 044-24333664
Delhi & Rajasthan	2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI – 110 002 (O) 011-23239611,23237539, 23237532, Fax: 011-23230858
Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	Aquarius, Bhaskar Nagar, R.G. Baruah Rd., GUWAHATI - 781 021 (O) 0361-2413525, EPBX: 0361-2415430, Fax: 0361-2414051
Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry	6-2-46, 1st Floor, Moin Court, Lane Opp.Saleem Function Palace, A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004. (O) 040-23325325, 23312122, 65504123, Fax:040-23376599
Kerala, UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry	2nd Flr., CC 27/ 2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 (O) 0484-2358734, 2359338, 2358759, Fax:0484-2359336
West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim	North British Bldg. 29, N. S. Road, 3rd Flr., KOLKATA -700 001. (O) 033-22134869, 22134867, 22134866, Fax: 033-22134868
Uttar Pradesh and Uttaranchal	Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, LUCKNOW - 226 001 (O) 0522-2201188, 2231330, 2231331, Fax:0522-2231310
Maharashtra, Goa	3rd Flr., Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), MUMBAI - 400 054 (O) 022-26106928, 26106360, EPBX: 022-6106889, Fax: 022-26106052

Note: Address and contact number of Governing Body of Insurance Council:

Secretary General - Governing Body of Insurance Council

Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054

Tel. No.: 022 - 2610 6889, 26106245, Fax No.: 022 - 26106949, 2610 6052,

E-mail ID: inscoun@vsnl.net