



Pocket loan insurance - Policy Wordings

PREAMBLE

ICICI Lombard General Insurance Company Limited (“the Company”), having received a Proposal and the premium from the Policyholder named in the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Policyholder as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which the benefits become payable under this Policy, the Sum Insured/ appropriate Benefit will be paid by the Company.

PART I OF THE SCHEDULE

Policy No:

Issued at:

1. Policy Holder Details

Name of Policy Holder:

Address:

Contact Number:

Email Id:

PAN Number:

GSTIN:

2. Tenure: ____

3. Policy Period: From __/__/____ Time 00:00 hours to Midnight of __/__/

4. Expected Number of persons to be insured:

5. Coverage offered :

	Category	Sub sections	Conditions, if any	Cover type	Type
Section A	Loss of job	Involuntary unemployment		Benefit	Mandatory
Section B	Cyber frauds	Unauthorised transactions: Bank account, credit/debit cards, e wallets	Min Loss amount: 50k/100k/150k	Benefit	Mandatory
Section C	Home protect	Home building and Household assets	Min. Loss amount: 50k/100k/150k	Benefit	Mandatory



Section D	Business shutdown	Loss of business in case of shutdown	Min no of days of business shutdown: 3/5/7 days	Benefit	Mandatory
Section E	Family emergency	Accidental death	Self/Immediate family members	Benefit	Optional
		Permanent disablement	Self/Immediate family members		
		Illness/Injury resulting in hospitalisation	Self/Immediate family members		
			Min no of days of hospitalisation: 3/5/7/10 days		
Section F	Trip cancellation	Travel booking cancellation cover		Indemnity	Optional
Section G	Event cancellation	Event cancellation cover	Named family members covered would be	Indemnity	Optional

6. Waiting period:

	Category	Waiting period
Section A	Loss of job	
Section B	Cyber frauds	
Section C	Home protect	
Section D	Business shutdown	
Section E	Family emergency	
Section F	Trip cancellation	
Section G	Event cancellation	

7. Sum Insured (for all Sections): No of EMI/Benefit amount i.e INR _____, corresponding to the Loan Account Number as mentioned in the Policy certificate

8. Premium Details

Premium Details	
Net Premium (in Rs.)	
GST (in Rs.)	
Total Premium (in Rs.)	

The stamp duty of Rs.____ has been paid in cash or by demand draft or by pay order, vide Receipt/Challan no._____ dated __/__/____



9. Agent /Broker Details (If any) Agent Details

- Agent/Intermediary Name
- Agent/Intermediary Code
- Agent/Intermediary Contact No

10. SPECIAL CONDITION

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Mumbai on ___/___/___

Policy shall stand cancelled ab initio in the event of non-realization of the premium

For ICICI Lombard General Insurance Company Ltd.

Authorized Signatory

I. GENERAL DEFINITIONS

Certain words are used in this Policy wordings and the Policy Certificate, which have a specific meaning and are shown below. They have this meaning wherever they appear in the Policy, including any subsequent endorsements, Policy Certificate or Schedule. Where the context permits, references to the singular shall also include references to the plural, similarly references to the male gender shall also include references to the female gender, and vice versa in both cases.

1. **Accident** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Admission** means getting admitted to a hospital as an in-patient for the purpose of necessary medical treatment of an injury and/or illness.
3. **Age** means the completed years of the Insured Person on his/her last birthday as per the English calendar as on the Risk Inception Date.
4. **Amortization Chart** means a complete table of periodic loan payments, showing the amount of principal and the amount of interest that comprise each payment or EMI, as the case may be, until the loan is paid off at the end of its term. **Casual Job** means any occupation or job where the employee does not have regular or systematic hours of work, or does not have an expectation of continuing work, or is not on the direct payrolls of his/her employer. Illustration: A person who is employed on a "day to day basis" as and when the need

arises.



5. **Computer system** means desktop, laptop, smartphone, phones, tablet and other smart devices owned and/or operated by You.
6. **Counterfeiting/Skimming of cards** means the act of a Third Party obtaining financial and other confidential information from You by cloning of Your card with electronic equipment such as Skimmers etc .
7. **Congenital Anomaly** Congenital Anomaly means a condition which is present since birth, and which is abnormal with reference to form, structure or position.
 - i. Internal Congenital Anomaly- Congenital anomaly which is not in the visible and accessible parts of the body.
 - ii. External Congenital Anomaly- Congenital anomaly which is in the visible and accessible parts of the body
8. **EMI** means and includes the amount of monthly payment required to repay the Principal Outstanding amount of any Loan, and any applicable interest by the Insured Person, as set forth in the Amortization Chart between the lender and the Insured Person. For the purpose of claim settlement against any cover under this Policy, the Amortization Chart prepared by the lender as on the date of Loan disbursement or Risk Inception Date shall be considered wherever applicable.
9. **Immediate family member** means an Insured Person's legally wedded spouse and children
10. **Home Building** means a building consisting of a residential unit, having an enclosed structure and a roof, basement (if any) and used as a dwelling place. Your Home Building does not include Contents of Your Home
11. **Hospital** means any institution established for in- patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulations) Act 2010 or under enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:
 - Has qualified nursing staff under its employment round the clock Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
 - Has qualified medical practitioner(s) in charge round the clock;
 - Has a fully equipped operation theatre of its own where surgical procedures are carried out;
 - Maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.
12. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive 'in-patient Care' hours
13. **Household asset** means articles or things in Your Home that are not permanently attached or fixed to the structure of Your Home, e.g. furniture, electronic items and goods, antennae, solar

panels, water storage equipment, kitchen equipment, electrical equipment (including those fitted on walls), clothing and apparel and items of similar nature.

14. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- a) Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery
- b) Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
- It needs on going or long-term monitoring through consultations, examinations, check-ups, and /or tests
 - It needs ongoing or long-term control or relief of symptoms
 - It requires rehabilitation for the patient or for the patient to be specially trained to cope with it □ It continues indefinitely
 - It recurs or is likely to recur
15. **Income** means and includes the amount that the Insured Person earns each month from his/her Primary Occupation.
- This would mean salary including regular bonuses, regular commissions, superannuation contributions or any other allowances, any benefits explicitly mentioned in CTC (Cost to Company) or any compensation structure provided to the Insured Person by his/her employer for the financial year, or as declared in the previous ITR (Income Tax Return) filed by the Insured Person.
16. **Injury** means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
17. **Insured Person** means the individual(s) whose name(s) are specifically appearing under the heading "Insured name" in the Policy Certificate to the Policy, and for whom the Insured Events are covered in lieu of the applicable premium received by Us under the Policy.
18. **Insured Event** means any event or occurrence such as wedding ceremonies, seminars, personal events such as birthdays/anniversaries
19. **Insured Expenses** means all costs, including overheads, incurred directly on account of the insured event. Insured Expenses shall specifically exclude the following:
- Any loss of profit or earnings or any cost incurred upon commencement, or after completion, of the insured event unless specifically declared by the Insured and agreed to by the Company.

- The underlying rights and materials including idea, scenes/scenario, music rights, sound rights, royalties;
- Premium paid for this Policy, interest paid on loans taken by the Insured and property taxes;
- Any expenses incurred which were not included in the Insured's budget for the insured event;
- Background sets, wardrobe, props and equipment owned by or belonging to the Insured at the time of proposing for this Policy;
- In determining loss to the Insured due to cancellation of an insured event;
- Any compensation, which the Insured has paid to any of its partner(s), officer(s) or corporate director(s) for services rendered, unless services so rendered are in the capacity of producer, director, participant or of a similar nature, and which are specifically and directly related to the insured event

20. **Involuntary Unemployment** means a termination, lay off or retrenchment dismissal of the Insured Person from his/her Primary Occupation due to merger and acquisition, cost cutting or downsizing as the case may be, taking place during the Policy Period.
21. **Lender** means a public or private financial institution that makes funds available to a person or business with the expectation that the funds will be repaid.
22. **Loan** means the sum of money lent at interest or otherwise to the Insured Person by any lender, as identified by a Loan Account Number. Any benefit payable under this Policy will be restricted to the EMI corresponding to the Loan Account Number specified in the Policy Certificate.
23. **Medical Practitioner** is a person who holds a valid registration from Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license.

For the purpose of this Policy, the term Medical Practitioner would include a physician, specialist, anaesthetist, and surgeon, but exclude the Insured Person, and his/her Family Members.

24. **Natural Calamities/Natural Disaster(s)** means any major adverse event resulting from the natural geological processes of the Earth. Natural calamities/Natural disaster(s) include earthquakes, tsunamis, volcanic eruptions, landslides, hurricanes, floods, wildfires, fog, heat waves and droughts etc
25. **Nominee** means the person(s) nominated by the Insured Person to receive the applicable benefits under this Policy payable in the event of death of the Insured Person specified under the Policy. For the purpose of avoidance of doubt it is clarified that if the Nominee is a minor, the legal guardian appointed by the Insured Person will take care of any relevant proceedings.
26. **Permanent Total Disablement** means any of the following:

- i. Total and irrevocable loss of sight in both eyes, or
- ii. Total and irrevocable physical separation of two entire hands or two entire feet, or
- iii. Total and irrevocable loss of one entire hand and one entire foot, or
- iv. Total and irrevocable loss of sight of one eye and physical separation of one entire hand or physical separation of one entire foot, or Total and irrevocable loss of use of two hands or two feet, or
- v. Total and irrevocable loss of use of one hand and one foot, or
- vi. Total and irrevocable of loss of sight of one eye and loss of use of one hand or one foot.

For the purpose of this definition:

- i. Physical separation of a hand or foot means separation of the hand at or above the wrist, and of the foot at or above the ankle.
- ii. Loss of use or Loss of sight means total paralysis of one or more limb, or loss of vision respectively, which is certified in writing by a Medical Practitioner to be permanent, complete and irreversible and substantiated by physical examination and investigation to be permanent, complete and irreversible.

27 Personal information means Your private details (including any online authentication information) relating to Your identity that will allow You to be identified, such as:

- Full name
- Passport number
- Mailing and/or home address
- Driving license number
- Telephone number(s)
- Online login ID and password
- Credit/Debit Card number
- Bank Account number
- Aadhar Card Number

Personal Information does not include publicly available information that is lawfully made available to the general public from any source including government records

28 Pre-Existing Disease means any condition, ailment or injury or related condition(s) for which there were signs or symptoms, and / or were diagnosed, and / or for which medical advice / treatment was received within previous months prior to the first policy issued by the insurer and renewed continuously thereafter.

29 Policy certificate means the certificate issued to the Insured Person evidencing the Insured Person's cover under the Policy.

30 Primary Occupation means an occupation in which a Salaried Individual works under an employer, and is predominantly engaged in for a salary which constitutes more than 75% of



his/her total Income, and is evidenced as such by his/her ITR (Income Tax Return)/Salary slip/Form 16 for the 2 financial years preceding the Year of loss .

- 31 **Policy Period** means the period commencing from the Policy Start Date and ending at the Policy End Date as specifically appearing in the Policy Certificate or the loan end date whichever is earlier,. It is the duration in which the policy is valid and the Insured Person can make a claim subject to any applicable Waiting Periods and the terms and conditions under this Policy.
- 32 **Risk Inception Date** means the date of commencement of the Policy period, as specified in the Policy Certificate for the Insured Person.
- 33 **Salaried Individuals** means those Insured Persons who work as an employee or a worker, whether confirmed or on probation as on the Risk Inception Date, and earn a fixed amount of compensation at a fixed frequency as salary
- 34 **Shop** means the premises of pucca construction occupied by the insured for the purpose of selling goods.
- 35 **Sum Insured** means the amount specified in the Policy Certificate against a Benefit or set of Benefits that represents Our maximum, total and cumulative liability for any and all claims made in respect of that Insured Person during the Policy period under that Benefit/set of Benefits.
- 36 **Temporary or Seasonal Job** means any occupation or job where the employee is expected to remain employed in a position only for a certain period of time.
- 37 **Third party** means any person or entity who deals at arm's length with You and which neither controls nor is controlled by You Third party shall not be
 - a) Any person covered under this Policy; or
 - b) Any person or entity who is in an employer-employee relationship with You
- 38 **Trip means** and include all journeys undertaken from a port at the City of Residence or Place of Origin of the Insured to the Place of Destination or return to the City of Residence or Place of Origin of the Insured.
- 39 **Unproven/Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.
- 40 **Waiting Period** means a time-bound exclusion period related to condition(s) specified in the Policy Certificate which shall be served before a claim related to such condition becomes admissible.
- 41 **We/Our/Ours/Us/ Company** means the ICICI Lombard General Insurance Company Limited.
- 42 **You/Your/Yours/Yourself** means the person or the entity named as the policyholder in the Policy Certificate and who is responsible for payment of premium.



II. SCOPE OF COVER

The Company hereby agrees, subject to receipt of the premium against each Benefit, the terms, exclusions and conditions herein contained or otherwise expressed hereon, to pay to the Insured Person (or his Nominee/ legal heir, as the case may be) who has availed loan from the lender a sum as benefit as mentioned in the Policy certificate.

The Policy Certificate will specify which of the following Benefits are applicable and in force for the Insured Person. All claims shall be made in accordance with the procedures set out in this Policy. The cover under each Benefit terminates in relation to a Insured Person in the event of one or more claim(s) in respect of that Insured Person becoming admissible and accepted by Us to the extent of the Sum Insured specified against such Benefit in the Policy Certificate

Section A: Loss of job

Sub section 1: Involuntary unemployment on account of merger & acquisition, cost cutting and down sizing

If an Insured Person suffers an Involuntary Unemployment during the Policy period resulting in loss of Income, then We will pay the amount specified in the Policy Certificate against this Benefit for each continuous and completed month.

This Benefit shall be payable subject to the following:

1. Only Salaried individuals are eligible for cover under this Benefit.
2. The Insured Person is employed on the direct payroll of an organization or entity having a registered office in India for a minimum of six continuous months before the Risk Inception Date, or of an Indian branch of such organization or entity.
3. The benefit amount will be payable subject to waiting period as defined in the policy certificate

Illustration 1

Mr. X gets terminated from his job with effect from 19th Feb 2018. However Mr. X gets re – employed with another employer on 4th March 2018. There is a deductible of say 30 days in the policy.

In this case Mr X will not be eligible for any monthly payout under the Benefit as there is a 30 day Deductible applicable to this Benefit, which means the Insured Person has to remain unemployed for minimum period of 30 days.

Illustration 2

Mr. X gets terminated from his job with effect from 19th Feb 2018. However Mr. X gets re – employed with another employer on 28th March 2018. There is a deductible of say 30 days in the policy.

In this case Mr. X remains unemployed for 37 days. In this case although Mr. X has been unemployed for only 7

days after the lapse of the 30 days i.e. Deductible period, he will still be eligible for payout of one monthly amount as specified against this Benefit in the Policy Certificate.



In case of any involuntary unemployment from his/her Primary Occupation where in lieu of such involuntary unemployment the Insured Person receives a severance pay or any other kind of remuneration, Our liability will commence only after a period of 60 days of continuous unemployment in excess of deductible as mentioned in policy certificate

1. In the event of the death of the Insured Person at any point in time after a claim has been registered with Us under this policy and is deemed payable, We will be liable to pay the monthly amounts specified in the Policy Certificate, up to the maximum number of months specified in the Policy Certificate, after which the Policy shall cease to operate in relation to the Insured Person.
2. The onus of establishing that the loss of Income was due to an involuntary reason, and providing proof of such reason where required by Us, shall lie on the Insured Person/claimant.
3. Any claim amounts being paid under an admitted claim under this Section will be discontinued if We reasonably believe that the Insured Person is demonstrably not taking any measures, deemed reasonable and necessary, that can assist in gaining employment in his/her Primary Occupation, or any occupation of similar nature.

Exclusions: Section A

We shall not be liable to make any payment for any claim under Section A of this Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. The Insured Event occurring prior to the Risk Inception Date or arising within waiting period as mentioned in the policy certificate.
2. Any Involuntary Unemployment of the Insured Person that is attributed to any act of criminal nature and/or disciplinary action
3. Unemployment from any occupation or job which is Casual, Temporary, Seasonal or contractual in nature, or where the Insured Person is not on the direct payroll of the employer.
4. Any voluntary unemployment, self-resignation, or voluntary retirement.
5. Any unemployment arising out of closure/shut down/insolvency of the organization or entity where the insured person is employed
6. Any Involuntary Unemployment or suspension of the Insured Person at his/her Primary Occupation, which is temporary in nature.
7. Any unemployment from any occupation or job in which no salary or remuneration was ever provided to the Insured Person.
8. Any unemployment occurring while the Insured Person, who is a Salaried Individual, is still under his/her probation, including any unemployment resulting from non- confirmation of his/her employment by the employer during or after the period on probation.
9. Any suspension of the Insured Person from his/her Primary Occupation on account of any pending enquiry being conducted by the employer or a Public Authority.
10. Any unemployment due to non-extension of a maternity/paternity leave, either as per the Maternity Benefit Act 1961, as amended from time to time, or as per the employer's internal regulation/policy in force at the time of the Insured Event.



11. Any unemployment due to any strike or labour disturbance in which the Insured Person is directly or indirectly involved.
12. Any reasonable belief that the Insured Person was aware that such loss of Income was likely to happen, whether or not any official communication was provided, at the time of Risk Inception Date.
13. Withdrawal of offer of employment by an employer.
14. Any consequential or indirect loss.

Sub section 2:

Involuntary unemployment due to injury sustained or illness contracted by the insured during the policy period

In consideration of the payment of an additional premium, it is hereby agreed and declared that, notwithstanding anything written in policy contained to the contrary, the Policy shall extend to include Involuntary Unemployment of the Insured Person from his/her Primary Occupation due to Injury sustained due to an accident or Illness contracted during the policy period. For the purpose of this extension, Involuntary Unemployment does not include any unemployment caused due to or arising from any pre-existing disease or condition.

Any claim amounts being paid under an admitted claim under this extension will be discontinued if We reasonably believe that the Insured Person is demonstrably not undergoing the prescribed medical treatment as advised by the consulting Medical Practitioner, or, which We believe can assist in timely and permanent recovery of the Insured Person and reinstatement of/employment in his/her Primary Occupation, or any occupation of similar nature.

Section B: Cyber frauds

We shall pay You the Sum Insured specified against this benefit, if the loss amount exceeds the value as defined in the policy certificate and as per the waiting period defined, for Your direct financial loss resulting from an unauthorized and fraudulent use of your

- Bank Account with banks operating in India and/or
- Credit/Debit Cards issued by Banks operating in India and/or
- UPI, Mobile wallets operating in India
- Travel Cards issued by Banks operating in India

by a Third Party for transfers, purchases or withdrawals made over the internet including counterfeiting or skimming of cards, provided they are unrecoverable from any other sources as per banking regulations.

Provided that:

- Specified event has occurred during the Policy Period
- You report to Us and Bank / debit or credit card issuer or UPI/mobile wallet issuer or Travel/gift card issuer, within 7 days upon discovery of such transaction.
- It should directly result from Your use of Your computer systems or Your use of the internet during the Policy Period



Exclusions: Applicable to Section B

This policy does not cover claims directly or indirectly caused by or arising from:

- Your failure to take precautions to safeguard Your Personal Information, Bank Accounts and/or Credit/Debit Cards and or mobile wallets information and internet communication.
- Facts or circumstances, known to You or which You could have reasonably foreseen, which existed prior to the inception of this Policy, and which might be expected to be the basis of a claim.
- Any loss amount that is reimbursed/reimbursable by bank / credit organization for fraudulent transaction □ Any legal proceedings which commenced prior to inception of this Policy.
- Your business activities (including but not limited to e-trading and blogging where You receive remuneration or benefits in any form), Occupation or political affiliations.
- Any unexplained loss or mysterious disappearance.
- Losses arising out of phishing, vishing, email-spoofing.
- Consequential loss or damage of any kind including loss suffered by any Third Party.
- Losses arising from the theft, disappearance, loss of value or inaccessibility of any crypto currency.
- Any damage to or destruction of any tangible property including, any loss of use thereof.
- Any loss or damage directly or indirectly resulting from physical loss or theft of your computer system or mobile device any loss of use thereof, including any unauthorized / fraudulent use of insured's bank accounts, credit/debit cards and mobile wallets.
- Any losses or liabilities connected with any inherent product defect/wear and tear or any types of purchase or sale transactions or other dealing in securities, commodities, derivatives, foreign or Federal Funds, currencies, foreign exchange, and the like.
- War, Terrorism and looting

Section C: Home protect

Coverage for Home Building and Household asset:

We will payout the Sum Insured as mentioned in the policy certificate for physical loss or damage, or destruction caused to Insured's Home building and Household asset by the following unforeseen events occurring during the Policy Period and the loss amount exceeds the value mentioned in the policy certificate. The perils covered with respect to the cover would be:

- Fire
- Lightning
- Explosion/Implosion
- Riot, Strike and Malicious damage
- Earthquake
- Storm, Cyclone, Typhoon, Flood and Inundation
- Subsidence and landslide including rockslide



We will pay only if Insured's Home building is used for the purpose of residence of themselves and their family We will not pay if

- Insured's Home building is used as a holiday home, or for lodging and boarding, or
- Insured's Home building or any part of the Insured's property is used for purposes other than residential purpose

The Sum Insured will be payable as per the waiting period defined in the policy certificate.

Basis of Loss assessment: Home Building

If You make a claim under the policy for damage to Your Home Building due to any of the insured perils, We assess the claim cost to repair it to a condition substantially the same as its condition at the time of damage. You must spend for repairs and provide us the proof, post which we will provide the Sum Insured mentioned in the policy certificate, if claim cost exceeds the amount mentioned in policy certificate

Basis of Loss assessment: Household asset

If the Household asset of Your Home are physically damaged due to any of the insured perils, We will assess the claim cost to Repair it to a condition substantially the same as its condition at the time of damage. . You must spend for repairs and provide us the proof, post which we will provide the Sum Insured mentioned in the policy certificate, if claim cost exceeds the amount mentioned in policy certificate

Age of the asset insured	Applicable depreciation%
Upto 3 months	20%
More than 3 months & upto 6 months	25%
More than 6 months & upto 9 months	30%
More than 9 months & upto 12 months	35%
More than 12 months & upto 24 months	50%
More than 24 months & upto 36 months	70%
More than 36 months	75%

The above depreciation will be applicable for Total loss claims and claim amount will be assessed accordingly.

Section D: Business shutdown cover

We will payout the Sum Insured as mentioned in the policy certificate for physical loss or damage, or destruction caused to **Insured's shops** by the following unforeseen events resulting in interruption of business of the Insured for minimum number of days occurring during the Policy Period as mentioned in the policy certificate . The perils covered under this Section would include:



- Earthquake
- Storm, Cyclone, Typhoon, Flood and Inundation
- Subsidence and landslide including rockslide
- Fire
- Lightning
- Riot, Strike and Malicious damage

The Sum Insured will be payable as per the waiting period defined in the policy certificate.

Exclusions applicable: Section C & D

- 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
- Loss, destruction or damage directly or indirectly caused to the property insured by
 - a) ionizing 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, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component
- 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
- Loss, destruction or damage to bullion or unset precious stones, any curios or works of art , manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the policy
- Loss, destruction or damage to the stocks in Cold Storage premises caused by change of temperature.
- Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever
- Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.

Section E: Family emergency

Our maximum, total and cumulative liability for claims arising in respect of the Insured Person during the Policy period under **Benefit I, Benefit II, and Benefit III** under Section E, shall be the Sum Insured as specified against this set of Benefits in the Policy Certificate.

Benefit I: Accidental Death Benefit

We will pay the Sum Insured specified against this Benefit in the Policy Certificate in the manner specified in the Policy Certificate if an Insured Person or their immediate family member (as defined in the policy certificate) suffers an Injury due to an Accident that occurs during the Policy



period and that Injury solely and directly results in the Insured Person's death or their immediate family member_ within 365 days from the date of the Accident.

Benefit II: Permanent Total Disablement (PTD) Benefit

We will pay the Sum Insured specified against this Benefit in the Policy Certificate in the manner specified in the Policy Certificate if an Insured Person or their immediate family member (as defined in the policy certificate) suffers an Injury due to an Accident that occurs during the Policy period and that Injury solely and directly results in the Permanent Total Disablement of the Insured Person or their immediate family member within 365 days from the date of the Accident.

This Benefit shall be payable subject to the following:

- i. If the Insured Person or their immediate family member dies before a claim has been admitted under this Benefit, then no amount will be payable under this Benefit, but a claim will be considered under Benefit I, if in force for the Insured Person.
- ii. If the Insured Person or their immediate family member suffers Injuries resulting in more than one of the Permanent Total Disablements, then Our maximum, total and cumulative liability under this Benefit shall be limited to the Sum Insured.
- iii. If We have admitted a claim for Permanent Total Disablement in accordance with this Benefit, then We shall not be liable to make any payment under the Policy under Benefit I on the death of the Insured Person or their immediate family member, if the Insured Person or their immediate family member subsequently dies. However, any other applicable Benefits which may get triggered will be considered in accordance with the terms and conditions of the applicable Benefits.

Benefit III: Illness or injury resulting in hospitalization of Insured person or immediate family members for a minimum number of days as specified in the policy certificate

If the Insured Person or their immediate family member is Hospitalized for a minimum number of days as specified in the policy certificate, on the written advice of the treating Medical Practitioner due to an Illness contracted or any Injury sustained during the Policy period, then We will pay the amount specified against such section as a lumpsum amount.

The Sum Insured will be payable as per the waiting period defined in the policy certificate.

Exclusions: Section E

We shall not be liable to make any payment for any claim under Section E of this Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Any Injury / Illness arising from full-time involvement in professional sports for livelihood and remuneration, except to the extent it is expressly covered under any Benefit.
2. Any hospitalisation procedure arising out of an Illness/Accidental injury diagnosed/contracted prior to Risk Inception Date or within the waiting period.
3. Any Pre-Existing Disease(s).
4. Any hospitalisation arising out of any Congenital Anomaly of the Insured Person/ immediate family member.

5. Any Unproven/Experimental treatment/hospitalisation
6. Any hospitalisation due to cosmetic or aesthetic reasons.
7. Any claim made without a medical certificate from the treating Medical Practitioner evidencing the diagnosis of such Illness or Injury or the undergoing of the hospitalisation
8. Any Injury / Illness arising from intentional self- Injury, suicide or attempted suicide.
9. Any Injury / Illness arising from a failure to take reasonable precautions to avoid a claim under the Policy.
10. Any Injury / Illness arising whilst under the influence of alcohol or intoxicating drugs or substance abuse of any kind.
11. Any Injury / Illness occurring whilst working in underground mines or explosives magazines, or involving electrical installation with high tension supply, or as jockeys or circus personnel or any other high risk occupations.
12. Any Injury / Illness directly or indirectly caused by venereal disease or insanity or mental, nervous or emotional disorder
13. Any Injury that has occurred prior to the commencement of Policy of Cover whether or not the same has been treated, or medical advice, diagnosis, care or treatment has been sought.
14. Payment of compensation in respect of death, disablement (whether of a permanent nature or of a temporary nature), Injury, Illness or Hospitalization of the Insured Person resulting directly from, or indirectly caused by, or contributed to or aggravated or prolonged by, childbirth or pregnancy or in consequence thereof.
15. Death, disablement (whether of a permanent nature or of a temporary nature), Injury, Illness or Hospitalization arising from or caused by ionizing radiation or contamination by radioactivity from any nuclear fuel (explosive or hazardous form) or resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense from any nuclear waste from the combustion of nuclear fuel, nuclear, chemical or biological attack.

Section F: Trip cancellation

The Company shall indemnify the Insured for the financial loss incurred by the insured arising out of cancellation of the trip for which loan is availed by the Insured following unexpected events, upto before the departure of the Trip solely attributable to and/or arising out of:

- Sickness or injury of the Insured or immediate family member which requires medical attention /consultation resulting in hospitalization for minimum of 48 hours
- Death or imminent death from an unforeseen illness or injury of your immediate family member
- Natural Calamities of which you were not aware at the time of purchase of the policy at your place of residence or your departure city or one of Your destination(s) as per your itinerary
- A Terrorist attack which occurs in your place of residence or your departure city, or in a city which is a scheduled destination for your Covered Trip provided that the act of Terrorism occurs within 15 days prior to your departure ;
- In case of loss of passport due to theft/robbery/burglary etc. and reissue of new passport has not happened prior to travel date (Applicable only to international travel)

Subject to the maximum liability of the Company as stated in Part I of the Policy Schedule, the Company shall pay to the Insured:



- The payments made for accommodation and travel in advance by You which are non-recoverable after initiation of cancellation of the same.
- Official cancellation charges of accommodation and travel tickets paid in advance of a proposed journey, if any

The Sum Insured will be payable as per the waiting period defined in the policy certificate.

Exclusions: Applicable to Section F

- Any change of plans or dis-inclination on your part or that of any other passenger to travel.
- Lack in the number of persons required to commence any tour, conference, accommodation or travel arrangement or the negligence of the wholesaler or the operator
- The failure of your travel agent to pass on the monies to operators or to deliver promised services
- Any claim for a medical condition if any of the following applied when you purchased or renewed your

Policy or when you booked your trip (whichever is later)- o You, your immediate family or travelling companion had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us

- Any cancellation due to Hospitalization resulting from pre-existing disease, Childbirth, Pregnancy or related medical complications to You, Your immediate family or travelling companion.
- Any claim where you were aware of the fact that the perils listed in the above section existed prior to the purchase of the policy
- Failure to start the journey due to rejection of VISA in case of international travel only.
- If your trip is cancelled due to Natural Calamity not declared by the appropriate government authority.
- Cancellation of the trip either wholly or in part done at the instance of the common carrier/ Public Carrier or by the travel agent, Air transport Authority or any government body
- Strike, Civil unrest, labour disputes and other similar events which existed or of which advance warning had been given prior to the date on which Trip was booked.

Section G: Event cancellation

The Company shall indemnify the Insured against Insured Expenses irrevocably incurred by the Insured as a result of cancellation/postponement of the Insured event for which loan is availed by the Insured due to:

- Death of Insured or their named person(s) ;
- Personal injury, either temporary or permanent, which renders the Insured or their named person(s) incapable of appearing at the insured event;
- Illness which shall necessarily prevent the insured event from occurring due to hospitalization of the Insured or their named person(s)
- Fire, lightning, riots, strike & malicious damage, storm, cyclone, flood & inundation, earthquake



The Sum Insured will be payable as per the waiting period defined in the policy certificate.

Exclusions: Applicable to Section G:

- The non-appearance of any Named Person(s) due to such Named Person(s) taking part in any hazardous stunt acts without the knowledge and consent of the Company.
- Non availability of a female Named Person(s) on account of pregnancy, menstruation or conditions related thereto.
- Any consequential loss due to cancellation of the insured event.
- Non-appearance of any Named Person(s) due to such Named Person(s) committing self-injury, suicide or attempting suicide.

III. SPECIAL CONDITIONS APPLICABLE UNDER ALL SECTIONS

1. If the Sum Insured under this Policy is in the form of EMI, for the purpose of claim settlement the EMI declared at the time of Loan (against which the premium has been charged) will be deemed the EMI payable. In no condition the EMI payable at the time of claim will be more than the EMI specified in the Policy Certificate.
2. Wherever a top up loan has been taken by the Insured Person, a separate Policy Certificate will be issued.
In no condition the EMI payable at the time of claim will be more than the EMI specified in the Policy Certificate
3. In the event of Loan foreclosure and transfer of Loan to any other lender, for the purpose of claim settlement, We shall only be liable to pay any claim as per the original Loan amount against which policy was taken, subject to Policy terms and conditions.
4. For the purpose of claim settlement, it is clarified that any monthly payments with respect to the Loan, such as EMI(s) that are overdue to the lender and unpaid/missed or bounced by the Insured Person prior to the occurrence of the Insured Event under the Policy, will not be considered for the purpose of this Policy and shall be payable by the Insured Person only.

IV. GENERAL EXCLUSIONS

We shall not be liable to make any payment for any claim under this Policy in respect of an Insured Person, directly or indirectly for, caused by, arising from or in any way attributable to any of the following:

1. Any breach of the law by the Insured Person with a criminal intent.
2. War, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detainment of citizens of whatever nation, riots or civil commotion.



3. Any Injury sustained while performing duty in army, navy, air force, paramilitary force, police or any other such institution , except to the extent it is expressly covered under any Benefit.
4. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from nuclear weapon materials or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission.
5. Usage, consumption or abuse of alcohol and/or drugs.
6. Participation (aggravation) in any kind of strike, processions, riots etc.
7. Any act of self-destruction or self-inflicted injury, attempted suicide or suicide.
8. Any Injury / Illness occurring whilst working in underground mines or explosives magazines, or involving electrical installation with high tension supply, or as jockeys or circus personnel
9. Any sexually transmitted diseases. Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by and/ or related to the HIV.
10. Any consequential or indirect losses or expenses related to any Insured Event.
11. Any tests and treatment relating to infertility and in vitro fertilization.
12. Any Injury / Illness occurring whilst engaging in any Adventure Sports, either as an instructor/ trainer, or as a participant.

GENERAL POLICY TERMS AND CONDITIONS

PAYMENTS

We shall make payment of an admissible claim to the Insured Person's assignee/partial assignee/conditional assignee, as the case may be, or in the absence of an assignee, to the Insured Person or the Insured Person's nominee. If there is no assignee or Nominee and the Insured Person is incapacitated or deceased, We will pay to the Insured Person's heir, executor or validly appointed legal representative.

Any payment We make in this manner will be a complete and final discharge of Our obligations under this Policy and Our liability towards the claim.

CLAIM SETTLEMENT/PROCEDURE

The fulfillment of the terms and conditions of this Policy insofar as they relate to anything to be done or complied with by You or any Insured Person, including complying with the procedures and requirements in relation to claims, shall be Conditions Precedent to Our liability under this Policy.

On occurrence of any event that may give rise to a Claim under this Policy, You shall-

- Notify Us immediately on toll free number 1800 2666 or on our website www.icicilombard.com or also in writing at Our address specified in the Policy Certificate.
- Along with the completed and signed Claim form, provide all the relevant documents, specified in the Policy within 30 days of the insured event.

Wherever details pertaining to happening of Claim are conveyed by you to Us after reasonable period, You shall provide the reasons of such delay to Us.

If any Claim is not made within 30 days of the Insured Event, then We will condone such delay on merits only where the delay has been proved to be for reasons beyond the claimant's control.



We shall make the payment of claim that has been admitted as payable by Us under the Policy within 30 days of receipt of investigation report and/or the last necessary documents and information required for the settlement of the claim, and any rejections if done, would be provided with proper reasons by Us.

All claims will be investigated (as required) and settled in accordance with the applicable regulatory guidelines, including the IRDAI (Protection of Policyholders Interests) Regulations, 2017.

The admissible Claim amount will be calculated post applicability of waiting period, Deductible, , Sub-limits, if any, and as specifically defined in Policy certificate.

Insured person will extend his support to any surveyor or agency appointed by us for assessing claim

OTHER RELATED TERMS AND CONDITIONS

- Please inform Us immediately of any change in the address, occupation, state of health, or of any other changes affecting the Insured Person (or his Nominee/ legal heir, as the case may be).
- Any change in the policy terms and conditions including but not limited to Sum Insured and/or coverage shall not be permitted within the Policy Period.
- The scope of cover shall be within the geographical boundaries of India unless specified otherwise.

STANDARD POLICY TERMS AND CONDITIONS

Incontestability and Duty of Disclosure

The Policy shall be null and void and no Benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured Person or any one acting on his/her behalf to obtain any benefit under this Policy.

Observance of terms and conditions

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

Records to be maintained

The Insured Person shall keep an accurate record containing all relevant particulars and shall allow Us to inspect such record.

No constructive Notice

Any knowledge or information of any circumstances or condition in relation to the Insured Person, or in connection with which a claim may be made under this Policy coming to the knowledge or



possession of any of Our officials shall not be construed as notice to or be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

Notice of Charge

We shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by Us to the Insured Person, Nominee, assignee or his legal heirs of any amount under the Policy shall in all cases be an effectual discharge to Us.

Special Provisions

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy, Policy Certificate or in any separate instrument or Endorsement shall be deemed to be part of this Policy and shall have effect accordingly.

Overriding effect of the Policy Certificate and Schedule

The terms and conditions contained herein and in the Policy Certificate and Schedule shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in the Policy Certificate and Schedule, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in the Policy Certificate and Schedule to this Policy and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.

Electronic Transactions

The Insured Person agrees to adhere to and comply with all such terms and conditions as We may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the internet, the world wide web, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on Our behalf, for and in respect of the Policy or its terms, or Our other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with Our terms and conditions for such facilities, as may be prescribed from time to time. The Insured Person agrees that We may exchange, share or part with any information with any government institution or statutory body, as may be determined by Us and shall not hold Us liable for such use/application.

Right to inspect

In case of any loss or occurrence to the Insured Person that has given or may give rise to a claim under the Policy, If required by Us, Our agent/representative, including any loss assessor or surveyor/investigator or any individual or entity appointed on Our behalf shall be permitted at all reasonable times to examine the circumstances of such loss or occurrence.

The Insured Person shall on being required to do so by Us produce all necessary documents and such circumstance in his/her possession and furnish copies of or extracts from such of them as may be required by Us so far as they relate to such claim(s), or may in any way assist Us to ascertain the correctness thereof or Our liability under the Policy.



Fraudulent claims

If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person, or anyone acting on his/her behalf to obtain any Benefit under this Policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the arbitrator(s) have made their award, all Benefits under this Policy shall be forfeited.

Policy Disputes

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured Person and Us to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of Indian Courts

Arbitration clause

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy. Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996. (Applicable to commercial entities only)

Cancellation/ Termination

Disclosure to information norm- The Policy shall be void and all premium paid hereon shall be forfeited to Us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

You/the Insured Person may also cancel this policy by giving 15 day notice in writing to Us, for the cancellation of this Policy, in which case We shall from the date of receipt of the notice cancel the Policy, retain the premium for the period this Policy has been in force, and refund at Our short period scales as per the Refund Grid provided below.

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of the Insured Person where any Claim has been admitted by Us or has been lodged with Us or any Benefit has been availed by the Insured Person under the Policy.

Refund Grid: Rate of premium refund

Tenure of policy	Expired					
	0-7 days	7 – 15 days	15 – 30 days	1 - 3 months	3 - 6 months	6 – 12 months
1 Month	100%	50%	0%			
1 - 3 Months	100%	100%	75%	0%		
3 - 6 Months	100%	100%	75%	50%	0%	
6 - 12 Months	100%	100%	75%	50%	0%	0%



For any cancellation initiated by Us, refund of premium shall be done on a pro rata basis.

Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, to: In case of You, at the address specified in Policy Certificate, and in case of the Insured Person, at the Insured Person's address specified in the Policy Certificate. In case of Us:

ICICI Lombard General Insurance Company Limited, ICICI Lombard House,

414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025, Toll-free number: 1800-2666

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, or e mail. **Customer Service**

If at any time the Insured Person (or his Nominee/ legal heir, as the case may be) requires any clarification or assistance, they may contact Our offices at the address specified below, during normal business hours.

ICICI Lombard General Insurance Company
Limited ICICI Lombard House 414, Veer Savarkar
Marg,
Siddhi Vinayak Temple, Prabhadevi, Mumbai 400025.

Claim Clause/ Settlement of Claim

1) Claim Intimation: Connect with us via: Toll-free no.: 1800 2666,

Email ID: customersupport@icicilombard.com, on our website:

<https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx>.

Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence.

2) File an FIR: In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions.

3) Surveyor Appointment: Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim

4) Documents: submit documents to the assigned CSM/Surveyor.

List of documents which are necessary and relevant to the claim are as below:

1. Claim bill / Claim Form duly filled up
2. Photographs / Video of damaged property/item under claim
3. Document/s in support of admissibility of the claim, for instance, Service Engineer's Report, Fire Brigade Report, etc.
4. FIR / Final Police investigation report wherever applicable
5. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.

6. For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum & value of the items under claim
7. Offer for retention of salvage, if any
8. KYC / NEFT Details as per AML guidelines
9. Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate
10. Any other document which may be specified by the surveyor post completion of initial survey

5) Assessment Approval: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor

6) Salvage: The amount that is assessed which the damaged asset will fetch in the open market (wherever applicable).

7) Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report (This condition will not apply in case of policies issued on the property/building on reinstatement value basis) (Applicable to Retail policyholder).

Redressal of grievances

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal - <https://bimabharosa.irdai.gov.in/> or IRDAI Grievance Call Centre (IGCC) at their toll free no. 1800 4254 732 / 155255.

You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com.

The details of Insurance Ombudsman are available below:

S no.	Name of office of insurance Ombudsman	Territorial Area of jurisdiction
1	AHMEDABAD Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road,	Karnataka

	JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	
3	BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
4	BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha.
5	CHANDIGARH Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
7	DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonapat and Bahadurgarh
8	ERNAKULAM Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Puducherry.

9	<p>GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
10	<p>HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.</p>
11	<p>JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: Bimalokpal.jaipur@cioins.co.in</p>	<p>Rajasthan.</p>
12	<p>KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
13	<p>LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
14	<p>MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.</p>	<p>Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).</p>



	Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	
15	NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur
16	PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
17	PUNE Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).
18	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasanttrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai M/East, M/West, N, S and T

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, website of the Company www.icicilombard.com or from any of the offices of the Company

ICICI Lombard General Insurance Company Limited

Mailing Address: Interface Building No.16, 601/602, 6th Floor, New Link Road Malad (W), Mumbai - 400 064.

Registered Office Address: ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025.

Visit us at www.icicilombard.com • Mail us at customersupport@icicilombard.com

Toll Free No.: 1800 2666 • Chargeable No.: +91 86552 22666 • Insurance is the subject matter of solicitation.

IRDA Reg. No. 115. • CIN: L67200MH2000PLC129408