

EXCERPTS OF WHISTLE BLOWER POLICY

Introduction and classification of Whistle blower concerns:

ICICI Lombard General Insurance Company Limited (Company) has established its Whistle Blower Policy for Employees so that they can raise concerns/issues, if any, which they have on the following or possibilities/apprehensions of:

- ✓ Breach of any law, statute or regulation;
- ✓ Issues related to accounting policies and procedures adopted for any area or item.
- ✓ Acts resulting in financial loss or loss of reputation.
- ✓ Misuse of office, suspected/actual fraud and criminal offences.

Administration of the Policy:

The employees may send the concerns in writing to the Chairman, Audit committee/the Chief Compliance Officer of the Company/or by way of email marked to whistleblower@icicilombard.com or whistleblower.chairaudit@icicilombard.com. The Chief Compliance officer will get the concerns investigated and brief the audit committee on a quarterly basis. The Chief Compliance Officer shall lay down various guidelines for implementation of the Policy including record keeping, dissemination of information about the Policy.

Protection to employees:

Any employee who makes a disclosure or raises a concern under the Policy will be protected, if the employee discloses his/her identity, discloses the information in good faith, believes it to be substantially true, does not act maliciously nor makes false allegations and does not seek any personal or financial gain.

Any infractions of the Code of Conduct of the Company by the complainant after raising the complaint may invalidate the protection provided under this Policy.