CLINICAL TRIALS LIABILITY INSURANCE
(This is a "claims made" Policy)

The **Underwriters** in consideration of the payment of premium by the **Policyholder** and subject to all Terms, Definitions, **Limits of Indemnity,** Exceptions, Conditions and any Endorsements endorsed hereon will indemnify the **Insured** as provided herein.

Important Notice to the Insured

Please read this policy carefully to ensure that it is in accordance with your requirements and that you understand its terms and conditions.

The Underwriters should be contacted immediately if any correction is necessary

CLINICAL TRIALS LIABILITY INSURANCE: SCHEDULE

Policy Number:	
Underwriters:	**ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED**
Policyholder:	XXXXXX
Address:	XXXXXX
Business:	The undertaking of any **Trial** by or on behalf of the **Insured** in connection with the **Insured's** business as Clinical Trial Sponsors
Broker:	XXXXX
Period of Insurance:	**a)** From: XXXXXX To: XXXXX Both days inclusive local standard time **b)** Any subsequent period for which the **Insured** shall pay and the **Underwriters** shall agree to accept a renewal premium
Limits of Indemnity:	The liability of the **Underwriters** shall not exceed INR XXXX in the aggregate for any one **Period of Insurance** The **Limits of Indemnity** are inclusive of **Deductible**
Premium:	INR XXXXXXX + Taxes @ 15%
Policy Territory &	
Jurisdiction:	India
Deductible:	INR XXXXXXX Each and Every Claim
Endorsements applicable	
at inception:	SPECIFIED TRIALS LEGAL LIABILITY EXTENSION EXTENDED INCIDENT REPORTING PERIOD
Retroactive Date:	XXXXXXXXX **:**

CLINICAL TRIALS LIABILITY INSURANCE: POLICY WORDING

The **Underwriters** will indemnify the **Insured** against all sums in excess of the **Deductible** that the **Insured** shall become liable to pay as damages or compensation and claimants costs and expenses in respect of any **Claim** made by **Research Subjects** for **Bodily Injury** caused by an **Occurrence** happening after the **Retroactive Date** within the Policy Territory and arising out of the **Trial(s)** of the **Insured** as stated in the **Schedule**.

Provided that

(i) such **Claim** is first made in writing against the **Insured** during the **Period of Insurance** and is notified to the **Underwriters** during or within 30 days of expiry of the **Period of Insurance.**

and

(ii) all **Bodily Injury** resulting or alleged to have resulted from the same **Trial** shall be considered as resulting from one **Occurrence** and having occurred during that **Period of Insurance** in which the first **Claim** is made against the **Insured** irrespective of the number of claimants or the period over which **Claims** may thereafter be made against the **Insured** arising out of such **Bodily Injury**.

and

(iii) the **Insured** has offered and the **Research Subject** has agreed to abide by the Conditions of Compensation.

The **Underwriters** will also pay **Legal Costs** which shall form part of the **Limits of Indemnity.**

DEFINITIONS

Act of Terrorism shall mean an act (including but not limited to the use of force or violence and/or the threat thereof) of any person or group(s) of persons (whether acting alone or on behalf of or in connection with any organisation(s) or government(s)) committed for political, religious, ideological or similar purposes. This definition shall include acts performed with the intention to influence any government and/or to put the public or any section of the public in fear.

Bodily Injury shall mean accidental physical injury, sickness disease or death and shall include but not by way of limitation mental injury mental anguish shock false arrest or invasion of the right of privacy.

Claim shall mean a written demand made against the **Insured** for money, services, relief or redress in respect of **Bodily Injury** insured by this Policy.

Deductible shall mean the amount specified herein which the **Insured** shall pay in respect of all damages compensation claimant's costs and expenses and **Legal Costs** before the **Underwriters** shall be liable to make any payment.

Employee shall mean a person under a contract of service or apprenticeship with the **Policyholder**.

Independent Lawyer shall mean a judge, retired judge, barrister or solicitor who is selected to adjudicate a **claim** for compensation under the Conditions of Compensation.

Insured shall mean the **Policyholder** and, , shall also include:

(a) any director or business partner of the **Policyholder**, but only whilst acting in their respective capacities for the **Policyholder**;

(b) any **Person Employed**, including **Medical Persons**, but only whilst acting within the scope of their duties for the **Policyholder**;

(c) any sub-contractor doctor consultant physician hospital or contract research organisation or nurse who will be performing work for the **Insured** in respect of a **Trial** covered by this **Policy**

(d) any Ethics Committee or its members that has approved a **Trial** which is the subject of this **Policy**

but, in each case, only in respect of legal liability for which the **Policyholder** would have been entitled to indemnity under this **Policy** if the claim for which indemnity is sought had been made against the **Policyholder**.
In addition the **Insured** shall, at the written request of the **Policyholder**, also include:

(e) the officers, committees and members of the **Policyholder's** canteen, social sports, educational and welfare organisations and first aid, fire, security and ambulance services in their respective capacities as such;

(f) any director, business partner or **Employee** of the **Policyholder** in respect of private work undertaken by any **Person Employed** for such director, business partner or **Employee** with the prior written consent of the **Policyholder**.

Each **Insured** shall, as if he were the **Policyholder**, be subject to the terms, conditions, **Limits of Indemnity**, exclusions and any endorsement(s) of this **Policy**.

Legal Costs shall mean:

(a) costs of legal representation at:

(i) any coroner's inquest in respect of any death;

(ii) proceedings in any court arising out of any alleged breach of statutory duty resulting in any **Occurrence**;

(b) all other legal costs and expenses reasonably and necessarily incurred in relation to any **Occurrence** which may form the subject of a claim for indemnity under the **Policy** (including costs of representing the **Insured** in civil proceedings);

provided, in each case, that such costs are incurred with the prior written consent of the **Underwriters**. The term **Legal Costs** shall not include internal expenses of the **Insured** (including salaries, commissions, benefits, remuneration or overheads).

Limits of Indemnity shall mean the monetary limits stated in the **Schedule**

Medical Persons shall mean Licensed Physicians Doctors Medical Nurses and Dentists.

Occurrence shall mean an event (including, but not limited to, continuous or repeated exposures to the same conditions or substance) which results in **Bodily Injury** or **Property Damage**. All such exposure to substantially the same conditions or substance shall be deemed to be one **Occurrence**.

Period of Insurance shall mean the period from the inception to the expiration of this **Policy** as set forth in the **Schedule** or its earlier termination date, if any.

Person Employed shall mean any:

(a) **Employee**;

(b) labour master or person supplied by a labour master;

(c) person employed by labour only sub-contractors;

(d) self-employed person;

(e) person hired or borrowed by the **Policyholder**;

(f) person undertaking study or work experience;

(g) person supplied under any Youth Training or similar government scheme,

in each case, while such person is working for the **Policyholder** in connection with the **Business**.

Policy shall mean collectively: the terms, conditions, limitations, exclusions and all other provisions of this document; the **Schedule**; any endorsement(s); and any proposal and all other information provided by or on behalf of the **Policyholder** in connection with this insurance.

Policyholder shall mean entity identified as such in the **Schedule**.

Property Damage shall mean accidental physical damage to, loss of or destruction of material property. It shall not include loss of computer data.

Retroactive Date shall mean the date specified as such in the **Schedule**.

Research Subject shall mean any person participating in a **Trial** including their dependants heirs executors administrators and legal representatives.

Schedule shall mean the form, labelled as such and attached to this **Policy**, which forms a part thereof and contains contract details referred to in the wording.

Trial shall mean any Clinical Trial or Healthy Volunteer Study which complies with the statutory requirements or guidelines of the relevant person authority department or public or private body in the country in which the **Trial** occurred.

Underwriters shall mean ICICI LOMBARD GENERAL INSURANCE COMPNAY LIMITED, as stated in the **Schedule**.

EXTENSIONS

Unless otherwise stated the following Extensions are subject always to the terms Conditions and Exceptions contained in this Policy

(1) MANSLAUGHTER DEFENCE COSTS (ETHICS COMMITTEE)

The **Underwriters** will indemnify the Ethics Committee or any member thereof in respect of legal costs and expenses incurred with the **Underwriters** written consent in the defence of any criminal proceedings brought (or in an appeal against conviction arising from such proceedings) as a result of manslaughter arising from any event which may be the subject of indemnity under this **Policy**

PROVIDED THAT

1 the proceedings relate to an offence alleged to have been committed during the **Period of Insurance** and in the course of the Business

2 the **Underwriters** will not provide indemnity

(a) for fines or penalties of any kind

(b) in respect of proceedings consequent upon

(i) any deliberate act or omission

(ii) **Bodily Injury** sustained by any **Employee** of the **Insured** arising out of and in the course of employment by the **Insured** in the Business

(iii) the ownership, possession or use by or on behalf of the **Insured** or any person entitled to indemnity of any mechanically propelled vehicle while being used in circumstances where insurance or security is required by law.

(3) BREACH OF CONFIDENTIALITY EXTENSION

The **Underwriters** shall indemnify the **Insured** against legal liability for damages and claimants' costs and expenses in respect of an unintentional breach of confidentiality committed in connection with a **Trial**, provided that the **Claim** in respect of such liability is first made against the **Insured** during the **Period of Insurance** and is notified to the **Underwriters** during the **Period of Insurance.**

EXCEPTIONS

The **Underwriters** shall not be liable to indemnify the **Insured** against:

(1) any loss damage or injury cost or expense of whatsoever nature directly or indirectly caused by or resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

(1) war invasion acts of foreign enemies hostilities or warlike operations (whether war be declared or not) civil war rebellion revolution insurrection civil commotion assuming the proportions of or amounting to an uprising military or usurped power or

(2) any act of terrorism

For the purpose of this Memorandum an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

This also excludes loss damage bodily injury cost or expense of whatsoever nature directly or indirectly caused by or resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to **(1)** and/or **(2)** above

If the **Underwriters** allege that by reason of this exclusion any loss damage injury 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 exclusion is found to be invalid or unenforceable the remainder shall remain in full force and effect

(2) any:

(a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

(b) radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

(3) any **Trial** performed, without the informed written consent of each **Research Subject** obtained prior to the participation of such **Research Subject** in such **Trial.**

(4) any **Claim** arising from Hepatitis or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus Type iii (HTLV iii) or Lymphadenopathy Associated Virus (LAV) or the mutants derivatives or variations thereof or in any way related to Acquired Immune Deficiency Syndrome or any syndrome or condition of a similar kind howsoever it may be named.

(5) any **Claim** arising from any condition directly or indirectly caused by or associated with Transmissible Spongiform Encephalopathy (TSE) Creutzfeldt-Jakob Disease (CJD) variant Creutzfeldt-Jakob Disease (vCJD) or new variant Creutzfeldt-Jakob Disease (nvCJD).

(6) liability arising from any **Occurrence** happening prior to the **Retroactive Date.**

(7) any **Claim** arising out of an **Occurrence** the circumstances of which the **Insured** were aware prior to the inception of this Policy.

(8) any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **Underwriter** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

(9) any claim judgement award or settlement made within any country or territory which operates under the laws of the United States of America or Canada or to any order made anywhere in the world to enforce such judgement award or settlement either in whole or in part.

CONDITIONS OF COMPENSATION

(1) At any time prior to the settlement or other determination of any **claim** of a **Research Subject**, the **Insured** may, subject to the prior written agreement of the **Underwriters**, offer the **Research Subject** the option of having the **claim** determined in accordance with these Conditions of Compensation. If the **Research Subject** agrees to that proposal, then the **Insured**, having obtained the prior written agreement of the **Underwriters** as to the sum to be offered, shall make an offer of compensation to the **Research Subject**. The **Research Subject** shall then have three months to consider that offer.

(2) In the event the **Insured** and the **Research Subject** agree to the **claim** being determined in accordance with these Conditions of Compensation, but there is no agreement between the **Insured** and the **Research Subject** as to the amount of compensation within the three month period referred to above, an **Independent Lawyer** experienced in medical litigation shall be appointed to adjudicate on the amount of compensation due. The choice of **Independent Lawyer** shall be by written agreement between the **Insured**, the **Underwriters** and the **Research Subject**. In the absence of such agreement the appointment shall be made by the President for the time being of the Law Society of England and Wales or any equivalent body in India.

(3) In the event of the appointment of an **Independent Lawyer** such person:-

- **(a)** Shall allow the parties a reasonable opportunity to present their cases with both oral and written evidence
- **(b)** Shall be entitled to obtain independent expert advice
- **(c)** Shall exercise any power conferred upon an arbitrator by any other mediation law applicable in the country in which the **Claim** is made
- **(d)** Shall otherwise determine the procedure in order to arrive at a just settlement.

(4) In the event that the **Insured** and the **Research Subject** agree to be bound by the decision of the **Independent Lawyer** and the **Research Subject** accept the amount of compensation (if any) in full and final settlement of all causes of action against the **Insured** or any other person in connection with the **Trial** the **Underwriters** will pay the reasonable costs of the **Research Subject** including the **Legal Costs** and expenses.

(5) If the **Research Subject** does not accept the decision and award of the **Independent Lawyer** within three months the **Research Subject** shall have no further entitlement pursuant to these Conditions of Compensation but shall be able to pursue such rights as the **Research Subject** may otherwise have.

(6) If the **Research Subject** accepts by agreement with the **Insured** or the award (if any) of an **Independent Lawyer** then the **Research Subject** is bound by the following:-

- **(a)** the **Research Subject** waives all rights of action against the **Insured** other than under these Conditions of Compensation and
- **(b)** In the event of any payment under this Policy the **Insured** (and thus the **Underwriters**) shall be subrogated to all the rights of recovery thereof which the **Research Subject** may have against any third party and shall receive all help and assistance as the **Insured** (or the **Underwriters**) may reasonably require from the **Research Subject** in exercising and enforcing these rights provided that any recovery over and above any compensation paid or payable to the **Research Subject** (after deduction of all costs incurred in effecting such recovery) shall accrue to the **Research Subject**
- **(c)** the **Research Subject** shall sign such release or other documents as the **Insured** may reasonably require to give effect to (a) and (b) of Condition 6 above.

(7) Compensation will only be paid if on the balance of probabilities the **Bodily Injury** (including exacerbation of an existing condition) was caused by the administration to or use by or on, the **Research Subject** of any drug or product involved in the **Trial** or was directly attributable to participation in the **Trial.**

(8) Subject to Condition (11) below, compensation will not be refused solely on the basis that the injury arose from a foreseeable adverse reaction or that the **Research Subject** was warned of the risk but still signed a consent form agreeing to participate in the **Trial.**

(9) Compensation will not be paid for the failure of a drug or product under **Trial** to perform its intended purpose.

(10) Compensation will not be unreasonably with-held from a **Research Subject** not receiving the drug or product under **Trial** if treatment or other drugs normally used in relieving any conditions for which the **Research Subject** was undergoing treatment were with-held or caused by the administration of a placebo.

(11) The amount of compensation payable shall be determined with reference to the amount of compensatory damages awarded in similar cases by the courts of the country where the **Trial** took place and commensurate with the nature, severity, persistence and effects of the injury

The amount of compensation may be reduced denied or affected by the following circumstances:-

(a) negligence of the **Research Subject** or (where the **Research Subject** is under the age of majority) the **Research Subject's** parents or legal guardian

(b) the seriousness of the injury treated in the **Trial** and the degree of probability that adverse reactions would occur and any warning the **Research Subject** received

(c) the comparison of risk between established treatments and those that are used or researched in a **Trial**

(d) the availability and efficacy of alternative treatments which would have been available to a **Research Subject** had that person not agreed to participate in the **Trial.**

(12) The amount of compensation shall be paid as a lump sum notwithstanding any legal principles or rules of court which might or would apply if settlement were not reached under these Conditions of Compensation.

CONDITIONS

(1) Basis of the Contract

This **Policy** and the **Schedule** shall be read together as one document and any work or expression to which a specific meaning has been attached in any part of the **Policy** or of the **Schedule** shall bear such specific meaning wherever it may appear.

Upon receipt of this **Policy** the **Insured** agrees that it has been issued upon the truth of his declarations and representations made to the **Underwriters** or any of its agents relating to this **Insurance**

The terms of this Policy shall not be waived altered or changed in any way except by Endorsement issued by the **Underwriters** to form a part of this Policy.

(2) Basis of Premium

If any part of the premium is based on estimates furnished by the **Insured**, the **Insured** shall keep an accurate record containing all relevant particulars and shall allow the **Underwriters** to inspect such record. Within one month of the expiry of the **Period of Insurance**, the **Insured** shall furnish such information as the **Underwriters** may require. The deposit premium shall thereupon be adjusted and the difference paid by or allowed to the **Insured**, subject to the retention by the **Underwriters** of any minimum premium.

(3) Notice of Claim

The **Insured** shall, as a condition precedent to the right to be indemnified under this **Policy**:

(a) as soon as possible, give notice in writing to the **Underwriters** of any **Occurrence** which may give rise to a **Claim**, providing all information available to the **Insured**;

(b) immediately on receipt by them or their servants or agents, forward to the **Underwriters** any **Claim** or notice of proceedings for which the **Underwriters** may be required to indemnify the **Insured**;

(c) immediately on receipt by them or their servants or agents, forward to the **Underwriters** any other correspondence or information regarding any **Claim** or proceedings for which the **Underwriters** may be required to indemnify the **Insured**.

(4) Reasonable Precautions

The **Insured** shall take reasonable precautions to prevent any event or occurrence which may give rise to liability under this **Policy** and shall maintain all buildings, furnishings, ways, works, machinery, plant and vehicles in sound condition. As soon as possible after discovery, the **Insured** shall cause any defect or danger to be made good or remedied and, in the meantime, shall cause such additional precautions to be taken as the circumstances may require. Prior to the commencement of any Human Clinical **Trial**, the **Insured** shall ensure that all applicable statutory and regulatory requirements and professional guidelines and standards have been complied with in respect of that **Human Clinical Trial**.

(5) Assumption of Liability

No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the **Insured** without the prior written consent of the **Underwriters**.

(6) Claims Co-operation and Conduct of Proceedings

The **Insured** shall, as a condition precedent to the right to be indemnified under this **Policy**, co-operate fully with the **Underwriters** and shall provide such assistance, documents and access to premises as the **Underwriters** shall request. In particular, the **Insured** shall give all such assistance to deal with claims and conduct of legal proceedings as the **Underwriters** and/or their legal advisers and consultants may require.

The **Underwriters** shall be entitled to conduct in the name of the **Insured** the defence or settlement of any **claim** or to prosecute in the name of the **Insured** for its own benefit any claim. In any such matter, the **Underwriters** shall have sole discretion in the conduct of any proceedings and in the settlement of any claim.

(7) Policyholder

The **Policyholder** shall be deemed to be the sole and irrevocable agent of each and every **Insured** under this **Policy** for the purpose of:

(a) giving to or receiving from the **Underwriters** notice of cancellation and other notices;

(b) giving instructions to or agreeing with the **Underwriters** for amendments or variations of the Policy; or

(c) making or receiving payments of premiums or adjustments of premium.

(8) Discharge by Payment

In connection with any **Claim** against the **Insured**, the **Underwriters** may, at any time, pay to the **Insured** a sum equal to the **Limit of Liability**, or any lesser amount for which, at the absolute discretion of the **Underwriters**, such **Claim** can be settled. Upon payment of such sums, the **Underwriters** shall be entitled to relinquish the control of such **Claim** and be under no further liability in connection therewith.

(9) Other Insurance

If the **Insured** has other insurance that is applicable to the **Occurrence**, **Claim** or liability (or which would be applicable if this **Policy** did not exist), such insurance shall be primary to the cover afforded by this **Policy** and the **Underwriters** shall not be liable to indemnify the **Insured** in respect of any **Occurrence**, **Claim** or liability until such other insurance is exhausted.

(10) Cancellation

(a) **The Insured** can cancel the policy at any time during the term, by informing the company.

(b) **The Company** can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the policyholder.
The Company shall –
i) refund proportion premium for unexpired policy period, if the term of the policy is upto one year and there is no claim(s) made during the policy period.
ii) refund premium for the unexpired policy period, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced.

(11) Subrogation

In the event of any payment under this **Policy**, the **Underwriters** shall be subrogated to all the **Insured's** rights of recovery against any person or entity for the purpose of recovering the sum paid. The **Insured** shall execute and deliver all instruments and papers and do whatever else is necessary to secure such rights. The **Insured** shall do nothing to prejudice such rights.

(12) Contract Act

Any person or entity who is not a party to this contract has no right under the Contracts to enforce any term of this **Policy**. This condition does not affect any right or remedy which exists or would be available but for the operation of contract act of 1872 and its amendments

(13) Law and Jurisdiction

This **Policy** shall be governed by and construed in accordance with Indian Law and any disputes arising out of or concerning this **Policy** shall be resolved in accordance with that system of law and shall be subject to the exclusive jurisdiction of the Courts of India.

(14) **Notification of Event**

If, during the **Period of Insurance,** the **Insured** shall give written notice to the **Underwriters** in accordance with Condition (3) of any specific event which the **Underwriters** accepts may give rise to a **Claim,** any **Claim** subsequently made against the **Insured,** arising out of that event shall be deemed to have been first made against the **Insured** during the said **Period of Insurance** regardless of when such **Claim** is actually made.

(15) **Notice of Occurrence or Claim**

Notice of **Occurrence** or **Claim** shall be given to the **Insurers** at :
Registered Address
ICICI Lombard House
414, P.Balu Marg,
Off Veer Sawarkar Marg,
near Siddhivinayak Temple, Prabhadevi Mumbai-400025
customersupport@icicilombard.com

(16) **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)*

(17) 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, all proceedings filed before the courts, communications exchanged with the insured, invoices, payment proofs, internal /external investigation report of the insured, Insureds counsel opinion on merits and demerits of the case, insured counsel engagement letter 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, as applicable.

(18) Grievance Redressal

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	Karnataka

	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist 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, Sonepat 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, Sonepat 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	Kerala, Lakshadweep, Mahe-a part of Puducherry.

	Email: bimalokpal.ernakulam@cioins.co.in	
9	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	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	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	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.
11	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	Rajasthan.
12	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	West Bengal, Sikkim, Andaman & Nicobar Islands.
13	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	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, 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.
14	MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33	Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).

	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, Kanooj, 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, Vasantrao 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, Insurer's website www.icicilombard.com or from any of the Insurer's offices.