Product recall Guarantee and Financial Loss Liability Insurance

POLICY SCHEDULE

<table>
<tr><td>1</td><td>Name of the Insured</td><td colspan="3"></td></tr>
<tr><td>2</td><td>Business of the Insured</td><td colspan="3"></td></tr>
<tr><td>3</td><td>Business Address of the Insured</td><td colspan="3"></td></tr>
<tr><td>4</td><td>Registered office of the Insured</td><td colspan="3"></td></tr>
<tr><td>5</td><td>Territorial Scope Jurisdiction</td><td colspan="3"></td></tr>
<tr><td rowspan="2">6</td><td rowspan="2">Policy period</td><td></td><td></td><td></td></tr>
<tr><td>00.01hrs</td><td>23:59hrs</td><td></td></tr>
<tr><td>7</td><td>Retroactive date</td><td>Date</td><td>Coverage section</td><td>Aggregate Limit of indemnity</td></tr>
<tr><td>8</td><td>Products covered</td><td colspan="3"></td></tr>
<tr><td colspan="5"></td></tr>
<tr><td rowspan="2">9</td><td>Turnover for above insured products</td><td colspan="3"><table><tr><th>Region</th><th>Sales Turnover (on account of sales to OEMs)</th></tr><tr><td>Domestic turnover (within India)</td><td></td></tr><tr><td>Exports to North America</td><td></td></tr><tr><td>Exports to OECD nations (other than USA/Canada)</td><td></td></tr><tr><td>Exports to Non-OECD nations</td><td></td></tr><tr><td>Total Turnover</td><td></td></tr></table></td></tr>
<tr><td>Batch size and total number of units</td><td colspan="3">Batch size (number of units/pieces) –
Maximum production batch size INR and shipment size INR</td></tr>
</table>

10	Limit of Indemnity Aggregate Limit (AOY limit) Any One Accident Limit (AOA limit)	
11	Compulsory Excess/ Deductible Section A Section B, C & D	
12	Premium*	Net Premium Add: Service tax and Education cess @ 14.00% Gross Premium
	**Minimum & deposit premium shall be adjusted on the basis of increment in the declared turnover. Additional adjustment premium to be collected 7days before Policy expiry in case actual achieved turnover for Policy period exceeds the one declared above. Premium adjustment rates would apply on additional turnover.*	
13	Endorsements attached at inception	• Dispute Clause • Arbitration clause • Policy interpretation clause • Local governing authority clause • Defence cost endorsement clause • Retroactive limitation clause • Right of recourse warranty • Conditions precedent to liability of the Insurer • Short term premium scale • Date recognition exclusion • Terrorism exclusion • Asbestos exclusion • Pollution exclusion • Additional exclusions list • North American jurisdiction conditions
14	Special conditions	• Policy shall stand cancelled ab initio in the event of non-realization of the premium

15	Co-insurance (if any)	None
16	Proposal Form Dated	

Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at Delhi on this date July XX, 2015.

Authorised signatory

- Service Tax Reg. No.: GIS/Mumbai - I/1528/2001
- New Stamp duty challan number is 28125 and challan date is October 13, 2010. Effective date of challan is November 25, 2010.

The Insured and Insurer agree:

The proposal shall be deemed to be incorporated in and shall be the basis of the contract.

The Insured will pay the premium

The Insurer will provide the insurance as stated herein in respect of those Sections shown as "Included" on the Schedule and subject to the terms of the Policy.

The business of the Insured shall not include any other than that described in the schedule.

It is a condition precedent to any liability of the Insurer that the existence of this insurance shall not be disclosed in any advertising material, information or data sheets or similar descriptive material or in any guarantee or similar documentation supplied by the Insured, without the express agreement of Insurer. In the event of such express agreement Insurer retain the right to inspect and approve of any such material information or data sheets prior to issue or publication.

"OPERATIVE CLAUSE" (TO SECTIONS A, B, C AND D)

The Insurer will indemnify the Insured against

a) their legal liability, as more fully defined hereafter under Sections

A - Products Liability
B - Products Guarantee
C - Financial Loss

and/or

b) Recall Expenditure as defined under Section

D - Products Recall

In accordance with the law of any country but not in respect of any judgement, award or settlement made within countries which operate under the laws of the USA or Canada (or to any orders made anywhere in the world to enforce such judgement award or settlement) and arising out of claims first made against the Insured during the Period of Insurance and happening in connection with the Business described in the Schedule.

NOTIFICATION CLAUSE

Should the Insured notify the Insurer during the Period of Insurance in accordance with General Conditions 1 of any specific event or circumstance which Insurer accept as likely to give rise to a claim or claims which form the subject to indemnity by the Policy the acceptance of such notification means that the Insurer will deal with such claim or claims under this insurance even if such claim or claims would otherwise be excluded hereunder by virtue of falling outside the Period of this insurance but subject otherwise to all terms and conditions hereof.

PRINCIPALS CLAUSE

As far as is necessary to meet the requirements of any contract or agreement entered into by the Insured with any principal, the Insurer will at the request of the Insured treat the principal as though he were the Insured in respect of liability arising out of the performance of such contract or agreement provided that the principal shall observe, fulfil and be subject to the terms of this Policy insofar as they can apply.

DEFINITIONS

For the purpose of determining the indemnity granted:-

a) "Injury" means death bodily injury illness or disease of or to any person.

b) "Damage" means loss of possession of or damage to tangible property.

c) "Excess" means the amount stated in the Schedule in respect of the first amount of each claim or series of claims arising out of one originating cause for which Insurer shall not be liable

d) “Retroactive Date” means the date stated in the Schedule from which either products were supplied by or on behalf of the Insured, or on which Contracts undertaken by the Insured commenced.

e) The terms "Product" and or "Works" shall whenever used herein

i) be deemed to mean any property after it has left the custody or control of the Insured which has been designed specified formulated manufactured constructed installed sold supplied distributed treated serviced altered or repaired by or on behalf of the Insured.

ii) be deemed to include any advice, consultancy, design, plan, specification, formula, labelling, packing, instructions for use, or similar, only insofar as provided in connection with or incorporated in any Product and or Works described in (e) i) above.

f) "Recall Expenditure" shall mean:

a) The reasonable and necessary financial outlay incurred by the Insured in arranging for the return of the Product or any part thereof

i) to the premises of the Insured

ii) to the premises of the manufacturer (or manufacturer’s nominated agent)

such financial outlay to include cost of correspondence, newspaper and magazine advertising, radio or television announcements and transportation costs packing and/or temporary storage charges

b) The cost of examination and, where necessary, destruction, replacement or re-working of the Product or any part whether incurred by the Insured and/or his nominated agent arising out of a recall as described above.

g) "Pollution" means pollution or contamination of the atmosphere or of any water or land and or tangible property.

LIMITS OF INDEMNITY

a) Insurer's liability in respect of Section A shall not exceed in all during any one Period of Insurance the Limit of Indemnity shown in the Schedule.

b) Insurers liability in respect of Section B, C and D combined shall not exceed in all during the Period of Insurance the Limit of Indemnity shown in the Schedule.

c) The Limit of Indemnity shall not be reduced by the amount of any excess shown in the Schedule.

Defence Costs will be payable in addition to the Limits of Indemnity unless this Policy is specifically endorsed to the contrary.

DEFENCE COSTS

The Insurer will also pay for all costs fees and expenses incurred with their consent by the Insured in the defence or settlement of any claim under this Policy (hereinafter called "Defence Costs").

Defence Costs include legal expenses:-

a) incurred by or awarded against the Insured arising out of any prosecution of the Insured for breach or alleged breach of Part 1 of the United Kingdom Health & Safety at Work Act 1974 (and or any legislation of similar effect) provided that Insurer shall not be liable for any fines or penalties imposed as a consequence of such prosecution.

b) arising out of representation at any Coroner's inquest or Fatal Accident inquiry.

c) arising out of the defence of any proceedings in a court of Summary Jurisdiction in respect of matters which may form the subject of indemnity by this Policy.

SECTION A - PRODUCTS LIABILITY

The Insured is indemnified by this Section in accordance with the Operative Clause to pay compensation for and arising out of Injury and/or Damage (including claimants costs and expenses) but only against claims arising out of or in connection with any (a) Product or (b) Pollution resulting therefrom provided however the Insured can demonstrate such Pollution

i) was the direct result of a sudden specific and identifiable event occurring during the Period of Insurance.

ii) was not the direct result of the Insured failing to take reasonable precautions to prevent such Pollution.

EXCLUSIONS TO SECTION A

This Section does not cover liability:-

i) for Damage to any Product or part thereof

ii) for cost incurred in the repair reconditioning modification or replacement of any Product or part thereof and/or any financial loss consequent upon the necessity for such repair reconditioning modification or replacement.

iii) arising out of the recall of any Product or part thereof.

SECTION B - PRODUCTS GUARANTEE

The Insured is indemnified by this Section in accordance with the Operative Clause for the costs of removal recovery repair alteration treatment or replacement of any Product (or part thereof) which fails to perform the function for which it was manufactured designed sold supplied installed repaired despatched or delivered by or on behalf of the Insured. The insured is indemnified only when it is absolutely necessary to repair modify or replace such part/s because their usage or consumption (or continued use or consumption) may cause the Insured to incur a legal liability as defined in Section A of this Policy. The Insurer shall not be liable (a) for Injury (b) for Damage other than to the part of the Product and/or Works.

SECTION C - FINANCIAL LOSS

The Insured is indemnified by this Section in accordance with the Operative Clause for damages and costs and expenses arising as a result of any financial loss which is incurred by customers or third parties as a result of any Product (or part thereof) which fails to perform the function for which it was manufactured designed sold supplied installed repaired despatched or delivered by or on behalf of the Insured. The condition precedent to liability of the insurer is that it is established that there is defect in the Insured's Product and it is absolutely necessary to recall such product(s) because their usage or consumption (or continued use or consumption) may cause the Insured to incur a legal liability as defined in Section A of this Policy.

Exceptions to Sections B & C

The Insurer shall not be liable:

a) for Injury

b) for Damage other than to the Product and/or Works

SECTION D - PRODUCTS RECALL INSURANCE

The Insurer will indemnify the Insured in respect of Recall Expenditure incurred by the Insured for the recall of Products (or any part thereof) as a result of a decision taken by the Insured during the Period of Insurance and notified to Insurer during the Period of Insurance that it is necessary to recall such Products because their use or consumption (or continued use or consumption) may cause the Insured to incur a legal liability as defined in Sections A, B and/or C of this Policy.

Exceptions to Section D

The Insurer shall not be liable for any Recall Expenditure arising from the Insured's decision to recall any Products:-

(i) when such decision is forced upon the Insured by any Government or Public Authority and which the Insured would not have made but for the intervention of the said Government or Public Authority.

(ii) which have not been delivered to customers by the Insured and which remain in the care custody and control of the Insured or its parent or subsidiary or associated companies.

(iii) solely as a result of their having been misdelivered or mis-directed by or on behalf of the Insured.

(iv) where recall is brought about solely due to exposure to weather or due to external loss or damage or gradual deterioration. This exclusion shall not apply where a defect in the Product supplied is merely exacerbated by exposure to weather or the passage of time.

(v) as a result of deliberate Product contamination or alleged deliberate Product contamination.

(vi) as a result of the Insured's liability to pay any import duties or Customs or Excise charges or Value Added Tax incurred before the delivery of the Products to the Insured.

EXCEPTIONS APPLICABLE TO ALL SECTIONS

The Insurer shall not be liable for claims:-

1 arising in connection with Products prior to their unqualified acceptance by the Insured's customer, acceptance being deemed to mean:

a) In the case of contracts for the supply only of Products the acceptance of delivery by or on behalf of the Insured's customer; (where delivery to the Insured's customer is in stages and is recognised as such by the issue of delivery notes or the like acceptance of each stage so recognised shall be deemed to have taken place).

b) In the case of any contract which requires Works involving erection construction or installation of Products by or on behalf of the Insured at the customer's premises or site the practical completion of such erection construction or installation to the satisfaction of the customer.

Provided always that where a contract between the Insured and their customer provides for a Period of testing and/or commissioning acceptance shall not be deemed to have occurred until completion of such testing and/or commissioning to the satisfaction of the customer.

2 for liquidated damages and penalties incurred by reason of any contract entered into by the Insured;

3 for awards or damages of a punitive or exemplary nature in any form whatsoever;

4 directly or indirectly caused by or contributed to by or arising from:

a) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,

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

5 directly or indirectly occasioned by happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.

6 arising out of any claim or circumstances which might give rise to a claim of which the Insured is aware or ought reasonably to be aware at the inception of this Policy whether notified under any other insurance or not.

7 in respect of claims made against the Insured or loss or expense incurred by the Insured in respect of Products supplied by or on behalf of the Insured or Works undertaken by the Insured prior to the Retroactive Date stated in the Schedule.

8 arising out of Pollution except to the extent that the Insured can demonstrate that such Pollution

a) was the direct result of a sudden specific and identifiable event occurring during the Period of Insurance

b) was not the direct result of the Insured failing to take reasonable precautions to prevent such Pollution

9 arising out of any Product which with the Insured's knowledge is intended for incorporation into the structure machinery or controls of any aircraft except where specifically stated to be included in the Business

10 in respect of the amount of the Excess specified in the Schedule

11 arising out of financial default and/or insolvency of the Insured.

12 loss purely because of failure of insured product to meet specifications (including but not limited to quality specifications) and claims for failure of the goods or products to fulfill the purpose for which they were intended

13 loss of a purely financial nature such as loss of goodwill, loss of market etc.

GENERAL CONDITIONS

1) Immediately upon becoming aware of any circumstance which may give rise to a claim under this Policy, irrespective of whether or not such claim is expected to be less than any self-insured excess specified in the Schedule hereto, the Insured shall forthwith give written notice to the Insurer, in the terms set out in Condition 15 below with full particulars. Every letter, claim, writ, summons and process shall be forwarded to the Insurer on receipt. Written notice shall also be given to the Insurer immediately the Insured shall have knowledge of any prosecution or inquest in connection with any event for which there may be liability under this Policy. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Insurer who shall be entitled to take over and conduct in the name of the Insured for their own benefit any claim and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. The Insured shall give all such assistance as the Insurer may reasonably require.

2) In connection with claims hereunder arising out of one occurrence or series of occurrences consequent upon or attributable to one source or original cause, the Insurer may at any time pay to the Insured, the Limit of Indemnity (after deduction of any sums already paid) or any less amount for which such claims can be settled and thereupon the Insurer shall relinquish the control of such claims and be under no further liability under this Policy except for costs and expenses for which the Insurer may be responsible under this Policy in respect of matters prior to the date of such payment.

   Provided that if Insurer exercise the above option and the Limits of Indemnity are not inclusive of Defence Costs and the amount required to dispose of any claim or series of claims exceeds the Limits of Indemnity herein and such excess amount is insured either in whole or in part, then the Insurer only contribute such proportion of Defence Costs as the Limits of Indemnity bear to the amount paid to dispose of a claim.

3) If any part of the premium or renewal premium is based on estimates furnished by the Insured, the Insured shall keep a record containing all relative particulars and shall allow the Insurer to inspect such record. The Insured shall after the expiry of each period of insurance furnish such information as the Insurer may require. The premium or renewal premium shall thereupon be adjusted and the difference paid by or allowed to the Insured, subject to the retention by the Insurer of any minimum premium indicated in the Schedule.

4) Where there is more than one Insured, the Insurer agree that this Policy shall be considered as applying to each Insured as though a separate Policy had been issued to each, provided always that the Insurers total liability shall not exceed the Limits of Indemnity.

5) The insured can cancel the policy at any time during the term, by informing the company.

   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.

6) In the event of cancellation or non-renewal of this Policy, the liability of the Insurer shall cease outright on the date upon which the notice takes effect or upon the date of expiry except in respect of any circumstances or claims notified to Insurer during the currency of the Policy which remain unsettled at that date.

7) 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)*

8) The Insured shall do and concur in doing all things reasonably practicable to avoid or diminish any claim hereunder.

9) Regardless of the number of years this Policy or any succeeding Policy of like nature with the Insurer shall continue in force and the number of premiums which shall be paid or payable, the liability of the Insurer as specified in this Policy shall not be cumulative in amounts from year to year or from period to period and a loss shall deemed to attach to the Policy current at the first date of discovery of that loss, or part thereof, and the Policy limit in effect at that time shall prevail.

10) The Insured shall as soon as is reasonable give to the Insurer full particulars in writing of any material increase in the risk and shall pay such reasonable additional premium, if any, as may be required by Insurer.

11) This insurance does not cover any loss or damage which at the time of the happening of such loss or damage is insured by or would, but for the existence of this Policy, be insured by any other existing policy or policies except in respect of any excess beyond the amount which would have been payable under such other policy or policies had this insurance not been effected.

12) Any phrase or word in this Policy and the Schedule will be interpreted in accordance with the law of England. The Policy and Schedule shall be read together as one Contract and word or expression to which specific meaning has been attached in any part of this Policy to the Schedule shall bear such specific meaning wherever it may appear.

13) Except where otherwise provided in this Policy any dispute concerning coverage under this Policy and/or the interpretation of the terms Conditions limitations and/or Exclusions contained therein is understood and agreed by both the Insured and the Insurer to be subject to English Law

Each party agrees to submit to the jurisdiction of any Court of competent jurisdiction within England and to comply with all requirements necessary to give such Court jurisdiction

All matters arising hereunder shall be deemed in accordance with the law and practice of such Court which shall have exclusive jurisdiction

14) The Insured shall at all times in addition to their obligations set out in 1) above provide such information to and co-operate with the Insurer or their appointed agents to allow the Insurer to be able to comply with such relevant Practice Directions and Pre-Action Protocols as may be issued and approved from time to time by the Head of Civil Justice.

15) Where these General Conditions require notice to be given to the Insurer that notice shall be given in writing to:-

ICICI Lombard General Insurance Company Limited	
Mailing address:	ICICI Lombard House, 414, Veer Savarkar Marg,
	Near Siddhi Vinayak Temple, Prabhadevi, Mumbai- 400 025

16) CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 CLARIFICATION CLAUSE

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

17) The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, misdescription 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 or any one acting on his behalf to obtain any benefit under this policy.

18) The Insured shall immediately notify the Insurer by fax and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim and the Insurer may adjust the scope of cover and / or premium, if necessary, accordingly.

19) Duties of the Insured on occurrence of loss: On the occurrence of any loss within the scope of cover under the policy, the Insured shall:

(i) Forthwith file/submit a Claim Form

(ii) Allow the Surveyor or any agent of the Insurer to inspect the lost/damaged properties/premises/goods or any other material items, as per the Right to Inspect Clause as provided in this Part.

(iii) Assist and not hinder or prevent the Insurer or any of its agents in pursuance of their duties under Rights of the Insurer On Happening Of Loss Or Damage Clause as provided in this Part.

(iv) Not abandon the Insured property/item/premises, nor take any steps to rectify/remedy the damage before the same has been approved by the Insurer or any of its agents or the Surveyor.

If the Insured does not comply with the provisions of this Clause or other obligations cast upon the Insured under this policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the policy documents, all benefits under the policy shall be forfeited, at the option of the Insurer.

20) Rights of the Insurer on happening of loss or damage:

On the happening of loss or damage, or circumstances that have given rise to a claim under this policy, the Insurer may:

(i) enter and/or take possession of the property, where the loss or damage has happened

(ii) take possession of or require to be delivered to it any property of the Insured in the building or on the premises at the time of the loss or damage

(iii) keep possession of any such property and examine, sort, arrange, remove or other wise deal with the same; and,

(iv) sell any such property or dispose of the same for account of whom it may concern.

The powers conferred by this condition shall be exercisable by the Insurer at any time until notice in writing is given by the Insured that he makes no claim under the policy, or if any claim is made, until such claim is finally determined or withdrawn. The Insurer shall not by any act done in the exercise or purported exercise of its powers hereunder, incur any liability to the Insured or diminish its rights to rely upon any of the conditions of this policy in answer to any claim.

If the Insured or any person on his behalf shall not comply with the requirement of the Insurer, or shall hinder or obstruct the Insurer in the exercise of the powers hereunder, all benefits under the policy shall be forfeited at the option of the Insurer.

21) Right to inspect: If required by the Insurer, an agent/representative of the Insurer including a loss assessor or a Surveyor appointed in that behalf shall, in case of any loss or any circumstances that have given rise to the claim to the Insured, be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Insurer produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Insurer so far as they relate to such claims or will assist in any way the Insurer to ascertain in the correctness thereof or the liability of the Insurer under the policy.

22) No Claim shall be payable under this policy unless the cause of action arises in India, unless otherwise specifically provided in the Schedule to this policy. All claims shall be payable in India in Indian Rupees only.

23) Subrogation: In the event of payment under this policy, the Insurer shall be subrogated to all the Insured's rights or recovery thereof against any person or organisation, and the Insured shall execute and deliver instruments and papers necessary to secure such rights.

The Insured and any claimant under this policy shall at the expense of the Insurer do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Insurer, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Insurer shall be or would become entitled or subrogated.

24) 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 or anyone acting on his 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 or Arbitrators have made their award, all benefits under this policy shall be forfeited.

25) Notices: Any notice, direction or instruction given under this policy shall be in writing and delivered by hand, post, or facsimile to

In case of the Insured, at the address specified in the Policy schedule.
In case of the Insurer:

ICICI Lombard General Insurance Company Limited
3rd floor, ICICI Lombard House, 414, Old Tata Press Lane, Veer Savarkar Marg,
Near Sidhi Vinayak temple, Prabhadevi, Mumbai, India-400025

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

26) Customer Service: If at any time the Insured requires any clarification or assistance, the Insured may contact the offices of the Insurer at the address specified, during normal business hours.

27) 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.

28) 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, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
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.	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.

	Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	
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 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Puducherry.
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 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).
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.