

TEA CROP INSURANCE CLAUSES

1. DURATION OF COVER:

This insurance attaches from the time the Green Leaf is plucked at the Assured's Estate named herein and whilst being processed at the Factory and further continues whilst in transit by approved conveyance(s) and or vessel(s) (as specified in the Schedule to the relative Policy) until:

- (i) Sold at Auction Centres in India but not exceeding 30 days from the date of arrival at an approved Tea Warehouse at the place of Auction, unless the period of Storage is extended by payment of Additional Premium at the inception of cover, always provided that the teas remain at the risk of the Assured, but in any event, cover is not to extend beyond 15 days from the date of Auction.
- (ii) Delivered to Agents Buyers anywhere in India, but not exceeding 7 days from the date of arrival at the destination Road Railway Station.
- (iii) Sold at the Auctions in Overseas Country (shipped via a named Indian Port) but not exceeding 30 days period of Storage either at the Port of Shipment or any recognized Tea Warehouses at destination, (subject in any case to the provisions of Transit Clause No.8 of the Institute Cargo Clauses), unless the periods of Storage in Warehouses at Ports of Shipment and in the Tea Warehouses located in the Overseas Country are extended by payment of Additional Premium at the inception of cover.
- (iv) Delivered to the Buyers' or Consignees' Warehouse (shipped via a named Indian Port against firm C.I.F. Sale Contracts) in the overseas country but not exceeding 30 days period of storage at the port of shipment (subject in any case to the provisions of Transit Clause No.8 of the Institute Cargo Clauses), unless the period of storage at the Port of Shipment is extended by payment of additional premium at the inception of cover.
- (v) Placed on board the overseas vessel at a named Indian Port when sold on F.O.B. terms, but not exceeding a total period of 30 days from the date of arrival at a Tea Warehouse/Warehouses at the Port of Shipment, unless the period of storage in such Warehouse(s) is extended by payment of additional premium at the inception of cover.

Shipments via Indian Ports or to overseas Ports final destinations other than those declared at inception will be covered at the specific request of the Assured on payment of additional premium.

This insurance may be extended to cover Tea which is manufactured at any Neighbouring Estate including the risk of transit, to and fro, on payment of Additional Premium before inception of cover.

This insurance is only to cover despatches effected from the concerned Tea Garden within the policy period and any Tea Held Back on the Estate beyond the policy period will be completely outside the scope of the said Policy.

2. TERMS OF COVER

This insurance is against All Risks of physical loss of or damage to the subject-matter insured but shall in no case be deemed to cover loss, damage or expense proximately caused by inherent vice or nature of the subject-matter insured or delay even if delay is caused by the operation of an insured peril.

Transits/Shipments will be subject to the following Clauses:

Inland Transits: Subject to current

- (i) Inland Transit (Rail or Road) Clause-A (All Risks) attached hereto
- (ii) Inland Transit (Inland Vessels) Clause attached hereto
- (iii) Strikes, Riots and Civil Commotions Clause.

Overseas Shipments:

- I. Institute Cargo Clauses (A) attached hereto
- II. Institute Cargo Clauses (Air) (Excluding sendings by Post) attached hereto
- III. Institute Classification Clause attached hereto
- IV. Institute War Clauses (Cargo) attached hereto subject to 7 days' Notice of Cancellation
- V. Institute War Clauses (Air Cargo) (Excluding sendings by Post) attached hereto subject to 7 days' Notice of Cancellation
- VI. Institute Strikes Clauses (Cargo) attached hereto subject to 48 hours' Notice of Cancellation
- VII. Institute Strikes Clauses (Air Cargo) attached hereto subject to 48 hours' Notice of Cancellation
- VIII. Institute Radioactive Contamination Exclusion Clause

15% ON GARDEN CLAUSE:

This insurance covers Made Tea of the period of insurance whilst at the Assured's Estate and / or Neighbouring Estate (when sent for manufacture) for any purpose whatsoever, but insurance against the risk of Fire, Earthquake and other convulsions of nature and also the risks of Strikes, Riots and Civil Commotion, when covered as per Institute Strike Clauses, shall be limited to 15% of the estimated annual total weight of Made Tea of the Garden insured, valued in accordance with the Agreed Value provision of this Clause. For the purpose of this Clause, the value declared at the inception of cover (either on Agreed Value basis or Provisional Value basis) in respect of tea to be disposed of in India shall be deemed to be the Agreed Value. The Assured is to bear a rateable proportion of the loss, if the total amount of the tea lying at the Estate and any Neighbouring Estates when sent for manufacture, is more than 15% or as may be declared to the insurers. The risk of Explosion, Aircraft Damage and Impact Damage are also covered.

Teas in excess of 15%, as stated above, which may be lying cumulatively at the Garden and the Neighbouring Estates for reasons beyond the control of the Assured will be covered at the specific request of the Assured, subject to payment of Additional Premium.

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

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

UIN: IRDAN115CP0009V01201920

CIN: L67200MH2000PLC12940

Registered Office Address:

ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE

Alternate no : 86552 22666 (Chargeable)

Toll Free No. : 1800 2666

Website : www.icicilombard.com

E-mail : customersupport@icicilombard.com

3. EXCLUSIONS:

- (i) Notwithstanding anything herein contained to the contrary, this Policy is warranted free of claims for loss of or damage to the subject-matter insured, whether Green Leaf or partly / wholly manufactured Tea, directly or indirectly caused by the absence or shortage, withholding or withdrawal of labour of any description whatsoever under any circumstance.
- (ii) Loss or damage attributable to any fault, neglect or defect in the manufacturing process and / or packing materials used.
- (iii) Loss due to interruption in manufacture consequent upon stoppage of Power Supply and / or Breakdown of Machinery, howsoever arising.
- (iv) Any trade loss, including chest allowance, as agreed to by the Tea Brokers.
- (v) Any loss or damage pertaining to previous season's Manufactured Tea Held Back at Garden, unless specifically covered under this Policy.

4. BASIS OF VALUATION

(Option 'A' or 'B' or 'C' and 'D' - Delete options not required)

A1. The Valuation of Tea for the purpose of this insurance is agreed to be Rs..... per Kg. of Made Tea to be disposed of in India, including FOB and C & F Sales.

A2. For the purpose of this insurance, tea to be disposed of in Overseas Countries is provisionally valued at Rs. per kg. of Made Tea, being an average price obtaining for the Garden during the preceding 3 completed and adjusted years excluding the expiring year but liable to final adjustments as per Clause 7 in terms of the following stipulations:

- (a) For tea sold at Overseas Auctions and tea shipped on Consignment Basis to Overseas Countries, the actual amount realised on same shall be treated as the insured value.
- (b) For tea sold and shipped (against firm C.I.F. Sale Contracts) to the Overseas Countries, the value declared in accordance with the terms of the Contract of Sale (maximum C.I.F. value + 10%) shall be taken as the Insured Value, subject to final adjustment as per Clause 7.

B. The valuation of Tea for the purpose of this insurance is agreed to be Rs. per kg. of Made Tea, excluding C.I.F. Sales. For tea sold and shipped C.I.F. to Overseas Countries, the value declared in accordance with the terms of the Contract of Sale (maximum C.I.F. value +10%) should be taken as the insured value, subject to final adjustment as per Clause 7.

C. For the purpose of this insurance, tea is valued provisionally at Rs..... per kg. of Made Tea being an average price obtaining from the Garden during preceding three completed and adjusted years, excluding the expiring year subject to final adjustment as mentioned in Clause 7 on the basis of actual production and actual amount realised on same.

D. Tea Waste (Agreed Value)

5. LIMITS

- (i) Single Dispatch Shipment Limit: Rs.....any one Dispatch Shipment per any one Conveyance Vessel.
- (ii) Location Limit: Twenty times the single Dispatch Shipment limit referred to in (i) above on any one location other than on Garden for which limit has been specified in the "On Garden Clause" in Clause 2 herein above or Held Covered.

Claims for loss, damage to Tea whilst in transit from the Assured's Garden to Agents/Buyers in any place in India or other than Auction Centres including FOB and C & F Shipments where no Brokers are involved, shall be settled on the basis of the Carrier's Certificate of loss/damage and / or independent Surveyor's Report and Account Sales / Sale Invoice.

6. BASIS OF SETTLEMENT OF CLAIMS

6.1 In the event of loss in weight from apparently sound chests, the Insurer's liability shall be limited to 75% of such loss. Notwithstanding the above, no liability shall attach to Insurers hereunder in respect of sound chests / bags arriving with shortages of 5% in net weight per packing or less subject also to the following Excess Clause:

"Claims for losses, if any, under this Policy, shall be subject to an Excess of Rs. 2000 - per consignment/per occurrence".

Brokers' Certificate shall be accepted as proof of loss / claim in case of shortages from apparently tampered chests / bags and short delivery of complete chests / bags. Brokers' Certificates must be supported by a Certificate of Shortage / Damage issued by the Carriers or their authorized representatives. The Insurers, however, reserve the right of appointing independent licensed Surveyors.

6.2 At the garden:

In the event of loss before manufacture, 4 kgs. of Green Leaf to be considered equal to 1 kg. of Made Tea. Claims for loss of or damage to tea by an insured peril, while on the Insured's Garden and / or Neighbouring Garden for manufacture, shall be settled either for the Agreed Value or Provisional Value, as applicable to teas to be disposed of in India, Less all unincurred expenses, whether in respect of Green Leaf or partly / wholly Manufactured Tea.

(iii) In respect of tea insured herein on provisional value basis - following shall apply:

(a) During Inland Transit

Claims for partial loss of or damage to tea whilst in transit from the Assured's Garden to warehouses at Auction Centers anywhere in India or any Port of Shipment in India and / or prior to and / or during loading on to the overseas vessels shall be settled on the basis of the Brokers' Certificates, Account Sales and Invoice.

Claims for loss or damage to Tea whilst in transit from the Assured's Garden to Agents / Buyers in

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

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

UIN: IRDAN115CP0009V01201920

CIN: L67200MH2000PLC12940

Registered Office Address:

ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE

Alternate no : 86552 22666 (Chargeable)

Toll Free No. : 1800 2666

Website : www.icicilombard.com

E-mail : customersupport@icicilombard.com

any place in India other than Auction Centres, including FOB and C & F Shipments, where no Brokers are involved, shall be settled on the basis of Carrier's Certificates of loss / damage and / or independent Survey Report and Account Sales Sale Invoice.

In the event of loss of or damage to one or more complete chests / bags of tea (forming part of an Overseas Shipment Invoice), whilst in transit from the Assured's Garden to the Ports of Shipment in India, claims in respect thereof shall be settled on the basis of either:

- (i) In respect of teas on Consignment Sale abroad, the Estate's Average Rate on the date of arrival in the warehouses at the Ports of Shipment of the remainder of the chests covered by the relative Shipment Invoice.
- (ii) In respect of tea on Firm Sale Contract, the insured valuation in respect of tea appropriated against Firm Sale Contracts.

Less : all unincurred expenses in respect of (a) & (b) above.

In the event of loss of or damage to a whole invoice prior to sale whilst in transit from the Assured's Estate to Warehouse anywhere in India or any other Port of Shipment in India, claims in respect thereof shall be settled on the basis of either:

- (i) In respect of tea on Consignment Sale Basis, claim shall be settled on the basis of the average gross sound values realised on the previous and next succeeding invoices for similar sale of like tea of the Assured's Garden, but in the event of one being non-existent, the value of the other shall be taken as the basis of settlement.
- (ii) In respect of tea on Firm Sale Contract, Claim shall be settled on the basis of the Insured Valuation in the case of tea appropriated against Firm Sale Contracts.

Less: All unincurred expenses in respect (i) and (ii) above.

If teas despatched from the Gardens are carried by own vehicle or private carriers other modes of transportation where the Insurer may not have recovery rights, claims in respect of such dispatches should be paid to the extent of 90% of the Assessed Loss and the balance 10% of the Assessed Loss shall be borne by the Insured.

(b) During storage within India

In the event of loss of or damage to tea during storage in warehouses anywhere in India or any Port of Shipment in India, claims for such loss or damage shall be settled on the basis of the Garden's Average Prices on the dates of occurrence of such loss or damage or on the basis of the Broker's Account Sales Sales Invoice in the case of tea which has already been sold.

(c) During overseas shipments including storage overseas

Claims in respect of "Consignment Tea", Auction Sales shall be settled on the basis of the Brokers' Valuation Certificates and Account Sales or other acceptable evidence of the actual sale values realised as per custom of the trade. Where, however, parent break prices are not available, the Insurer's liability under this Policy shall be limited to 130% of the provisional value less all unincurred expenses.

Claims in respect of Private Sale Tea, shall be settled on the basis of the Sum Insured specified in the relative Certificates of Insurance, which shall be deemed to be the Agreed Values.

(d) Unsold tea at auction centres

Teas despatched from the Garden within the policy period for sale at Auction Centres in India or Overseas and lying unsold at the time of submission of the Final Premium Adjustment Statement within 180 days as provided for hereinafter shall be valued at 130% of the Provisional Value both for adjustment of the premium and settlement of claims arising during the period of storage opted for.

7. PREMIUM ADJUSTMENT CLAUSE

- (i) The premium collected shall be subject to adjustment on the basis of tea actually produced, sold, unsold or otherwise disposed of.

The Insured shall submit to the Insurer a Final Premium Adjustment Statement furnishing particulars of actual total crop and sale proceeds together with a certificate from the Auditor or the Chief Executive of the Company or a certified copy of the Excise Assessment or the Balance Sheet for the concerned year, within 180 days from the date of expiry of the Policy. The Final Premium Adjustment Statement should specify the quantity of all tea produced, whether sold by auction, sold privately, ex-Garden or otherwise disposed of, including gift tea, sample tea, tea consumed at the Estate, tea wastes and tea totally lost /destroyed / damaged, howsoever caused, and tea remaining unsold and Held Back at the Garden.

Depending on the provisional premium collected and the actual premium payable, the Insured may be required to pay the difference in premium or may become entitled to a refund of premium, as the case may be. If the total turnover for the current year shall exceed or fall short of the estimated quantity of made tea, then the difference shall be met by a further proportionate payment of premium to the Insurer or by refund of premium by the insurer to the Insured, as the case may be, in terms of the Final Premium Adjustment Statement received by the Insurer.

- (ii) Final Adjustment of the premium under the Policy issued on Agreed-Value basis shall be done for the actual crop / turnover as against the estimated crop / turnover proposed at the inception. For Policies issued on Provisional-Value basis, the adjustment shall be done for both the actual crop / turnover and for the actual value realised as against the estimated crop / turnover and value proposed at the inception.
- (iii) Where insurance has been effected on Agreed-Value basis for disposals in India and Provisional-Value basis for disposals overseas, the adjustment for entire crop and value shall be made as aforementioned, separately for the respective disposals on Agreed-Value basis and the Provisional-Value basis.
- (iv) Should the Insured fail to comply with the requirements laid down under para 2 of Rule (i) given hereinabove, the Insurer will adjust final premium under such Policies and

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

Mailing Address:

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

UIN: IRDAN115CP0009V01201920

CIN: L67200MH2000PLC12940

Registered Office Address:

ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE

Alternate no : 86552 22666 (Chargeable)

Toll Free No. : 1800 2666

Website : www.icicilombard.com

E-mail : customersupport@icicilombard.com

close such Policies in the following manner :-

- (a) Where insurance has been effected on Agreed-Value basis, for the purpose of arriving at the actual turnover of made tea during the period of Insurance, the estimated turnover declared by the Insured under various heads will be loaded by 30% and Sum Insured and premium adjusted accordingly.
- (b) In case of tea insured on Provisional-Value basis, both the provisional quantities of tea and the Provisional Value per kilogram of tea estimated and declared by the Insured, will be loaded by 30% and the Sum Insured and the premium adjusted accordingly.
- (v) After receipt of the Final Premium Adjustment Statement, it shall be incumbent on the part of the Insured to pay the difference in premium, if any, due and demanded by the Insurer in writing on the basis of said Final Premium Adjustment Statement, within 30 days from the date of demand being made. Failure to pay the premium being demanded will entail automatic cancellation of the Policy for the correct period immediately on expiry of the said 30 days without any further notice.
- (vi) In the event of non payment of balance premium on account of adjustment, as demanded by the previous Insurer, this Policy shall stand automatically cancelled in terms of the Cancellation Clause (Clause 10) .

8. BONUS/MALUS CLAUSE

Notwithstanding anything to the contrary contained in the within mentioned Policy, it is hereby agreed that rate of premium chargeable at each renewal of the Policy covering the Garden insured hereunder shall be arrived at by applying on the Basic Rate (ref. Note 3 below) the following Bonus / Malus Scale, based on the loss ratio relevant for the particular renewal:

BONUS (DISCOUNT)

Loss Ratio	Percentage of Discount on Basic Rate
Not exceeding 10%	35%
Exceeding 10% but not exceeding 20%	30%
Exceeding 20% but not exceeding 30%	25%
Exceeding 30% but not exceeding 40%	20%
Exceeding 40% but not exceeding 50%	15%
Exceeding 50% but not exceeding 60%	10%
Exceeding 60% but not exceeding 70%	Basic Rate (i.e. no discount)

MALUS (LOADING)

Exceeding 70% but not exceeding 80%	10%
Exceeding 80% but not exceeding 90%	20%

Loss Ratio	Percentage of Discount on Basic Rate
Exceeding 90% but not exceeding 100%	30%
Exceeding 100% but not exceeding 110%	40%
Exceeding 110% but not exceeding 125%	50%
Exceeding 125% but not exceeding 150%	75%
Exceeding 150% but not exceeding 175%	90%
Exceeding 175% but not exceeding 200%	100%
Exceeding 200% but not exceeding 250%	125%
Exceeding 250% but not exceeding 300%	150%
Exceeding 300% but not exceeding 400%	175%
Exceeding 400% but not exceeding 500%	225%
Exceeding 500% but not exceeding 750%	300%
Exceeding 750%	400%

Note 1: To arrive at loss ratio for application of the Bonus Malus provision as above, finally adjusted net premium and all claims (i.e Paid and Outstanding) including claims on account of catastrophic losses (excluding War & SRCC premium & claims) will be taken into account in respect of 3 underwriting years immediately preceding the expiring year.

Note 2: The claim amount referred to in NOTE 1 above shall be net of recovery represented by Carriers' Legal Liability Insurance (Tea Crop) Premium, net of Discount / Agency Commission.

Note 3: For the purpose of this Clause, 'Basic Rate' shall mean aggregate of the rate (s) and extra(s), excluding War & SRCC rates, as applicable, for the cover granted for the Garden insured hereunder.

Note 4: In case of change in ownership of a Tea Garden, Proposal will be treated as a fresh risk. In such cases, Bonus Malus will be applicable only after 4 years from the date of taking out insurance cover by the new owners on the basis of experience generated for 3 years immediately preceding the expiring year.

9. REASONABLE DESPATCH CLAUSE

It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control. Further, it is necessary for the Assured to give prompt notice to the Company of any event

- (i) Which is held covered under this Insurance
- (ii) Giving rise to a claim under this Insurance, as soon as they have obtained information of loss / damage from the Carriers / Brokers / Warehouse-keepers concerned and the right of recovery hereunder is dependent on compliance with this obligation.

10. CANCELLATION CLAUSE

This Policy may be cancelled by giving 30 days' Notice of Cancellation in writing by either side. In the event of such cancellation, Insured shall submit within 60 days of cancellation, the Final Premium Adjustment Statement, duly certified by their Auditors, for the period the Policy was

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
601 / 602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

in force for adjustment of premium for the period of cover. However, this provision for adjustment does not apply to cancellation of Policies as provided for in 10 (ii), 10 (iii) & 10 (iv).

- (i) Consequent upon non-receipt of the Final Premium Adjustment Statement, as required under Clause (7) above, for adjustment within the stipulated time by the Company, it shall be incumbent on part of the Insured to pay the Additional Premium demanded by the Insurer within 30 days from the date of demand so made in writing. Failure to pay the Final Premium demanded will entail automatic cancellation of the Policy immediately on expiry of the said 30 days without giving any further notice.
- (ii) It is further agreed that after receipt of the Model Premium Statement, it shall be incumbent on the part of the Insured to pay the difference in premium, if any, due and demanded by the Company in writing after adjustment of premium on the basis of the said Model Premium Statement, within 30 days from the date of demand being made. Failure to pay the Additional Premium so demanded will entail automatic cancellation of this Policy immediately on expiry of the said period of 30 days without any further notice to the Insured.
- (iii) Provision for Cancellation as provided for in 10 (ii) & 10 (iii) above shall also apply when expired Policy is with one Insurer and the current Policy is with another Insurer.

11. WARRANTIES

It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder:

- (i) To take measures as may be reasonable for the purpose of averting or minimising such loss, and
- (ii) To ensure that all rights against Carriers, Bailees or other Third Parties are properly preserved and exercised by lodging a monetary claim against Railway Road / Carriers Bailees within six months from the date of Railway / Lorry Receipt or as prescribed by the relevant Statute.

And the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.

Measures taken by the Assured or the Underwriters with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.

Claims for losses, if any, under this Policy occurring after the tea leaves the garden, shall be subject to a Excess of Rs. 2000/- per consignment / per occurrence.

ICICI Lombard General Insurance Company Limited

INSTITUTE CARGO CLAUSES (A)

Risk covered	
1. This insurance covers all risks of loss of or damage to the subject-matter insured except as provided in Clauses 4, 5, 6 and 7 below. 2. This insurance covers general average and salvage charges, adjusted or determined according to the contract of affreightment and / or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded in Clauses 4, 5, 6 and 7 or elsewhere in this insurance. 3. This insurance is extended to indemnify the Assured against such proportion of liability under the contract of affreightment "Both to Blame Collision" Clause as is in respect of a loss recoverable hereunder. In the event of any claim by ship owners under the said Clause the Assured agree to notify the Under-writers who shall have the right, at their own cost and expense, to defend the Assured against such claim.	Risks Clause General Average Clause "Both to Blame Collision" Clause
Exclusions	
4 In no case shall this insurance cover 4.1 loss damage or expense attributable to willful misconduct of the Assured 4.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured 4.3 loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured (for the purpose of this Clause 4.3 "packing" shall be deemed to include stowage in a container or lift van but only when such stowage is carried out prior to attachment of this insurance or by the Assured or their servant) 4.4 loss damage or expense caused by inherent vice or nature of the subject-matter insured 4.5 loss damage or expense proximately caused by delay, even though the delay be caused by a risk insured against (except expenses payable under Clause 2 above) 4.6 loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel 4.7 loss damage or expense arising from the use of any weapon of war employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter. 5.1 In no case shall this insurance cover loss damage or expense arising from unseaworthiness of vessel or craft, unfitness of vessel craft conveyance container or lift van for the safe carriage of the subject-matter insured where the Assured or their servants are privy to such unseaworthiness or unfitness, at the time the subject-matter insured is loaded therein. 5.2 The Underwriters waive any breach of the implied warranties of seaworthiness of the ship and fitness of the ship to carry the subject-matter insured to destination, unless the Assured or their servants are privy to such unseaworthiness or unfitness 6. In no case shall this insurance cover loss damage or expense caused by 6.1 War civil war revolution rebellion insurrection, or civil strife arising therefrom, or Any hostile act by or against a belligerent power 6.2 Capture seizure arrest restrain or detainment (piracy excepted), and the consequences thereof or any attempt thereat 6.3 Derelict mines torpedoes bombs or other derelict weapons of war. 7. In no case shall this insurance cover loss damage or expense 7.1 Caused by strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions 7.2 Resulting from strikes, lock-outs, labour disturbances, riots or civil commotions 7.3 Caused by any terrorist or any person acting from a political motive.	General Exclusions Clause Unseaworthiness and Unfitness Exclusion Clause War Exclusion Clause Strikes Exclusion Clause

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
 601 / 602, 6th Floor, Interface Building No. 16,
 New Link Road, Malad (West),
 Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
 CIN: L67200MH2000PLC12940
Registered Office Address:
 ICICI Lombard House, 414, P. Balu Marg, Off Veer
 Savarkar Road, Near Siddhi Vinayak Temple,
 Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
 Alternate no : 86552 22666 (Chargeable)
 Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

Duration	
8 8.1 This insurance attaches from the time the goods leave the warehouse or place of storage at the place named herein for the commencement of the transit, continues during the ordinary course of transit and terminates either 8.1.1 On delivery to the Consignees' or other final warehouse or place of storage at the destination named herein, 8.1.2 On delivery to any other warehouse or place of storage, whether prior to or at the destination named herein, which the Assured elect to use either 8.1.2.1 For storage other than in the ordinary course of transit Or 8.1.2.2 For allocation or distribution, Or 8.1.3 On the expiry of 60 days after completion of discharge overside of the goods hereby insured from the oversea vessel at the final port of discharge, Whichever shall first occur. 8.2 If, after discharge overside from the oversea vessel at the final port of discharge, but prior to termination of this insurance, the goods are to be forwarded to a destination other than that to which they are insured hereunder, this insurance, whilst remaining subject to termination as provided for above, shall not extend beyond the commencement of transit to such other destination. 8.3 This insurance shall remain in force (subject to termination as provided for above and to the provisions of Clause 9 below) during delay beyond the control of the Assured, any deviation, from the exercise of a liberty granted to ship owners or charterers under the contract of affreightment. 9. If owing to circumstances beyond the control of the Assured either the contract of carriage is terminated at a port or place other than the destination named therein or the transit is otherwise terminated before delivery of the goods as provided for in Clause 8 above, then this insurance shall also terminate unless prompt notice is given to the Underwriters and continuation of cover is requested when the insurance shall remain in force, subject to an additional premium if required by the Underwriters, either 9.1 Until the goods are sold and delivered at such port or place, or, unless otherwise specially agreed, until the expiry of 60 days after arrival of the goods hereby insured at such port or place, whichever shall first occur, 9.2 If the goods are forwarded within the said period of 60 days (or any agreed extension thereof) to the destination named herein or to any other destination, until terminated in accordance with the provisions of Clause 8 above. 10. Where, after attachment of this insurance, the destination is changed by the Assured, held covered at a premium and on conditions to be arranged subject to prompt notice being given to the Underwriters.	Transit Clause Termination of Contract of Carriage Clause Change of Voyage Clause.
Claims	
11. 11.1 In order to recover under this insurance the Assured must have an insurable interest in the subject - matter insured at the time of the loss. 11.2 Subject to 1 above, the Assured shall be entitled to recover for insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded, unless the Assured were aware of the loss and the Underwriter were not. 12 . Where, as a result of the operation of a risk covered by this insurance, the insured transit is terminated at a port or place other than that to which the subject. matter is covered under this insurance, the Underwriters will reimburse the Assured for any extra charges properly and reasonably incurred in unloading storing and forwarding the subject-matter to the destination to which it is insured hereunder. This Clause 12, which does not apply to general average or salvage charges, shall be subject to the exclusions contained in Clauses 4,5,6 and 7 above, and shall no include charges arising from the fault negligence insolvency or financial default of the Assured or their servants.	Insurable Interest Clause Forwarding Charges Clause

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
601 / 602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

Claims		
13.	No claim for Constructive Total Loss shall be recoverable hereunder unless the subject-matter insured is reasonably abandoned either on account of its actual total loss appearing to be unavoidable or because the cost of recovering, reconditioning and forwarding the subject-matter to the destination to which it is insured would exceed its value on arrival.	Constructive Total Loss Clause
14. 14.1	If any Increased Value insurance is effected by the Assured on the cargo insured herein the agreed value of the cargo shall be deemed to be increased to the total amount insured under this insurance and all Increased Value insurances covering the loss, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured.	Increased Value Clause
14.2	Where this Insurance is on Increased Value the following clause shall apply: The agreed value of the cargo shall be deemed to be equal to the total amount insured under the primary insurance and all Increased Value insurances covering the loss and affected on the cargo by the Assured and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured. In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.	
Benefit of insurance		
15	This insurance shall not inure to the benefit of the carrier or other bailee	Not to Inure Clause
Minimising losses		
16.	It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder	Day of Assured Clause
16.1	To take such measures as may be reasonable for the purpose of averting or minimising such loss, and	
16.2	To ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised And the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.	Waiver Clause
17.	Measures taken by the Assured or the Underwriters with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.	
Avoidance of delay		
18.	It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control.	Reasonable Despatch Clause
Law and practice		
19.	This insurance is subject to English law and practice	English Law and Practice Clause

NOTE: It is necessary for the Assured when they become aware of an event which is "held covered" under this insurance to give prompt notice to the Underwriters and the right to such cover is dependent upon compliance with this obligation.

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
601 / 602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

INSTITUTE WAR CLAUSES (CARGO)

Risk covered		
1.	This insurance covers, except as provided in Clauses 3 and 4 below loss of or damage to the subject-matter insured caused by	Risk Clause
1.1.	war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power	
1.2.	capture seizure arrest restraint or detainment, arising from risks covered under 1.1 above, and the consequences thereof or any attempt thereat	
1.3.	derelict mines torpedoes bombs or other derelict weapons of war.	
2.	This insurance covers general average and salvage charges, adjusted or determined according to the contract of affreightment and /or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from any cause except those excluded in Clauses 4, 5, 6 and 7 or elsewhere in this insurance.	General Average clause

Exclusions		
3.	In no case shall this insurance cover	General Exclusions Clause
3.1	loss damage or expense attributable to wilful misconduct of the Assured	
3.2	ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured	
3.3	loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject- matter insured (for the purpose of this Clause 3.3 "packing" shall be deemed to include stowage in a container or liftvan but only when such stowage is carried out prior to attachment of this insurance or by the Assured or their servants)	
3.4	loss damage or expense caused by inherent vice or nature of the subject-matter insured	
3.5	loss damage or expense proximately caused by delay, even though the delay be caused by a risk insured against (except expenses payable under Clause 2 above)	
3.6	loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel	
3.7	any claim based upon loss of or frustration of the voyage or adventure	
3.8	loss damage or expense arising from any hostile use of any weapon of war employing atomic or nuclear fission and /or fusion or other like reaction or radioactive force or matter.	
4.4.1	In no case shall this insurance cover loss damage or expense arising from unseaworthiness of vessel or craft, unfitness of vessel craft conveyance container or lift van for the safe carriage of the subject-matter insured, where the Assured or their servants are privy to such unseaworthiness or unfitness, at the time the subject-matter insured is loaded therein.	Unseaworthiness and Unfitness Exclusion Clause
4.2	The Underwriters waive any breach of the implied warranties of seaworthiness of the ship and fitness of the ship to carry the subject-matter insured to destination, unless the Assured or their servants are privy to such nseaworthiness or unfitness Duration	
5.5.1	This insurance	Transit Clause
5.1.1	attaches only as the subject-matter insured and as to any part as that part is loaded on an oversea vessel and	
5.1.2	terminates, subject to 5.2 and 5.3 below, either as the subject-matter insured and as to any part as that part is discharged from an oversea vessel at the final port or place of discharge, or on expiry of 15 days counting from midnight of the day of arrival of the vessel at the final port or place of discharge, whichever shall first occur; nevertheless, subject to prompt notice to the Underwriters and to an additional premium, such insurance	
5.1.3	reattaches when, without having discharged the subject-matter insured at the final port or place of discharge, the vessel sails there from, and terminates, subject to 5.2 and 5.3 below, either as the subject- matter insured and as to any part that part is thereafter discharged from the vessel at the final (or substituted) port or place of discharge or on expiry of 15 days counting from midnight of the day of re-arrival of the vessel at the final port or place of discharge or arrival of the vessel at a substituted port or place of discharge, whichever shall first occur.	

ICICI Lombard General Insurance Company Limited

Mailing Address:

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

CIN: L67200MH2000PLC12940

Registered Office Address:

ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025.

Alternate no: 86552 22666 (Chargeable)

Toll Free No. : 1800 2666

Website : www.iciclbombard.com

E-mail : customersupport@icicilombard.com

Exclusions	
5.2 If during the insured voyage the oversea vessel arrives at an intermediate port or place to discharge the subject-matter insured for on-carriage by oversea vessel or by aircraft, or the goods are discharged from the vessel at a port or place of refuge, then, subject to 5.3 below and to an additional premium if required, this insurance continues until the expiry of 15 days counting from midnight of the day of arrival of the vessel at such port or place, but thereafter reattaches as the subject-matter insured and as to any part as that part is loaded on an on-carrying oversea vessel or aircraft. During the period of 15 days the insurance remains in force after discharge only whilst the subject-matter insured and as to any part as that part is at such port or place. If the goods are on-carried within the said period of 15 days or if the insurance reattaches as provided in this Clause 5.2 5.2.1 Where the on-carriage is by oversea vessel this insurance continues subject to the terms of these clauses, or 5.2.2 Where the on-carriage is by aircraft, the current Institute War Clauses (Air Cargo) (excluding sendings by Post) shall be deemed to form part of this insurance and shall apply to the on-carriage by air. 5.3. If the voyage in the contract of carriage is terminated at a port or place other than the destination agreed therein, such port or place shall be deemed the final port of discharge and such insurance terminates in accordance with 5.1.2.If the subject-matter insured is subsequently reshipped to the original or any other destination, then provided notice is given to the Underwriters before the commencement of such further transit and subject to an additional premium, such insurance reattaches 5.3.1 In the case of the subject-matter insured having been discharged, as the subject-matter insured and as to any part as that part is loaded on the on-carrying vessel for the voyage; 5.3.2 In the case of the subject-matter not having been discharged, when the vessel sails from such deemed final port of discharge; thereafter such insurance terminates in accordance with 5.1.4. 5.4 The insurance against the risks of mines and derelict torpedoes, floating or submerged, is extended whilst the subject-matter insured or any part thereof is on craft whilst in transit to or from the oversea vessel, but in no case beyond the expiry of 60 days after discharge from the oversea vessel unless otherwise specially agreed by the Underwriters. 5.5 Subject to prompt notice to Underwriters, and to an additional premium if required, this insurance shall remain in force within the provisions of these Clauses during any deviation, or any variation of the adventure arising from the exercise of a liberty granted to ship owners or charterers under the contract of affreightment. (For the purpose of Clause 5 "arrival" shall be deemed to mean that the vessel is anchored, moored or otherwise secured at a berth or place within the Harbour Authority area. If such a berth or place is not available, arrival is deemed to have occurred when the vessel first anchors, moors or otherwise secures either at or off the intended port or place of discharge "oversea vessel" shall be deemed to mean a vessel carrying the subject- matter from one port or place to another where such voyage involves a sea passage by that vessel) 6. Where, after attachment of this insurance, the destination is changed by the Assured, held covered at a premium and on conditions to be arranged subject to prompt notice being given to the Underwriters. 7. Anything contained in this contract which is inconsistent with Clauses 3.7, 3.8 or 5 shall, to the extent of such inconsistency, be null and void.	Change of Voyage Clause
CLAIMS	
8.8.1 In order to recover under this insurance the Assured must have an insurable interest in the subject-matter insured at the time of the loss. 8.2 Subject to 8.1 above, the Assured shall be entitled to recover for Clause insured loss occurring during the period covered by this insurance, notwithstanding that the loss occurred before the contract of insurance was concluded, unless the Assured were aware of the loss and the Underwriters were not. 9.9.1 If any Increased Value insurance is effected by the Assured on the cargo insured herein the agreed value of the cargo shall be deemed to be increased to the total amount insured under this insurance and all Increased Value insurances covering the loss, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured. In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.	Insurable Interest Increased Value Clause

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
601 / 602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

CLAIMS	
9.2	Where this insurance is on Increased Value the following clause shall apply: The agreed value of the cargo shall be deemed to be equal to the total amount insured under the primary insurance and all Increased Value insurances covering the loss and effected on the cargo by the Assured, and liability under this insurance shall be in such proportion as the sum insured herein bears to such total amount insured. In the event of claim the Assured shall provide the Underwriters with evidence of the amounts insured under all other insurances.
BENEFIT OF INSURANCE	
10	This insurance shall not inure to the benefit of the carrier or other bailee.
	Not to Inure Clause
MINIMISING LOSSES	
11	It is the duty of the Assured and their servants and agents in respect of loss recoverable hereunder
11.1	to take such measures as may be reasonable for the purpose of averting or minimising such loss, and
11.2	to ensure that all rights against carriers, bailees or other third parties are properly preserved and exercised and the Underwriters will, in addition to any loss recoverable hereunder, reimburse the Assured for any charges properly and reasonably incurred in pursuance of these duties.
12	Measures taken by the Assured or the Underwriters with the object of saving, protecting or recovering the subject-matter insured shall not be considered as a waiver or acceptance of abandonment or otherwise prejudice the rights of either party.
	Duty of Assured Clause
	Waiver Clause
AVOIDANCE OF DELAY	
13	It is a condition of this insurance that the Assured shall act with reasonable despatch in all circumstances within their control.
	Reasonable Despatch Clause
LAW AND PRACTICE	
14	This insurance is subject to English law and practice.
	English Law and Practice Clause

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
601 / 602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

INSTITUTE STRIKE CLAUSES (CARGO)

Risk covered		
1	This insurance covers, except as provided in Clauses 3 and 4 below, loss of or damage to the subject-matter insured caused by	Risks Clause
1.1	strikers, locked-out workmen, or persons taking part in labour disturbances, riots or civil commotions	
1.2	any terrorist or any person acting from a political motive.	
2	This insurance covers general average and salvage charges, adjusted or determined according to the contract of affreightment and / or the governing law and practice, incurred to avoid or in connection with the avoidance of loss from a risk covered under these clauses.	General Average Clause
Exclusions		
3	In no case shall this insurance cover	General Exclusions Clause
3.1	loss damage or expense attributable to wilful misconduct of the Assured	
3.2	ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured	
3.3	loss damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured (for the purpose of this Clause 3.3 "packing" shall be deemed to include stowage in a container or lift van but only when such stowage is carried out prior to attachment of this insurance or by the Assured or their servants)	
3.4	loss damage or expense caused by inherent vice or nature of the Subject - matter insured	
3.5	loss damage or expense proximately caused by delay, even though the delay be caused by a risk insured against (except expenses payable under Clause 2 above)	
3.6	loss damage or expense arising from insolvency or financial default of the owners managers charterers or operators of the vessel	
3.7	loss damage or expense arising from the absence shortage or withholding of labour of any description whatsoever resulting from any strike, lockout, labour disturbance, riot or civil commotion \	
3.8	any claim based upon loss of or frustration of the voyage or adventure	
3.9	loss damage or expense arising from the use of any weapon of war employing atomic or nuclear fission and / or fusion or other like reaction or radioactive force or matter	
3.10	loss damage or expense caused by war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power.	
4	4.1 In no case shall this insurance cover loss damage or expense arising from unseaworthiness of vessel or craft, unfitness of vessel craft conveyance container or lift van for the safe carriage of the subject-matter insured, where the Assured or their servants are privy to such unseaworthiness or unfitness, at the time the subject-matter insured is loaded therein.	Unseaworthiness and Unfitness Exclusion Clause
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.	

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
601 / 602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,
Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

Claim Clause/ Settlement of Claim:	
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. (Applicable to Retail policyholder)	

Grievance Clause	
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 updated ombudsman details are mentioned below:

Sr. No.	Name of office of insurance Ombudsman	Territorial Area of Jurisdiction	Sr. 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.	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.
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, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka	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.
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.	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).

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
601 / 602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

Sr. No.	Name of office of Insurance Ombudsman	Territorial Area of Jurisdiction
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 Shipyards, 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.

Sr. No.	Name of office of Insurance Ombudsman	Territorial Area of Jurisdiction
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, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabimagar, 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, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur.

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115
Mailing Address:
601/602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com

Sr.No	Name of office of insurance ombudsman	Territorial Area of Jurisdiction
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.

18	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasant Rao 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
----	---	---

Sr.No	Name of office of insurance ombudsman	Territorial Area of Jurisdiction
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).

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

IRDA Reg. No. 115
Mailing Address:
601 / 602, 6th Floor, Interface Building No. 16,
New Link Road, Malad (West),
Mumbai - 400 064.

UIN: IRDAN115CP0009V01201920
CIN: L67200MH2000PLC12940
Registered Office Address:
ICICI Lombard House, 414, P. Balu Marg, Off Veer
Savarkar Road, Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400 025.

TEA CROP INSURANCE
Alternate no : 86552 22666 (Chargeable)
Toll Free No. : 1800 2666
Website : www.icicilombard.com
E-mail : customersupport@icicilombard.com