Delay In Start-Up (Marine) Insurance

SECTION 2
MARINE DELAY IN START UP

1. Insuring Agreement.

The questionnaire and/or other information provided to insurers constitutes the basis of this insurance and is incorporated herein. In consideration of the payment of premium set out in item 10 of the Schedule and in reliance upon thestatements in the questionnaire and/or all other information provided to the insurers, this policy will indemnify the insured for actual loss sustained to the insured's business generated at the Project Site consequent upon

1.1. delay in the delivery of the Project Cargo which would be the subject of indemnity under Section 1 of this policy, or which would have been the subject of indemnity without the application of the Section 1 Deductible as stated in Item 9.1 of the Schedule;

1.2. loss of or damage or mechanical breakdown of the hull or machinery and/or equipment of the vessel, craft or aircraft, on which any of the Project Cargo described in item 4 of the Schedule is being carried or is intended to be carried which would be covered under:

The Institute Voyage Clauses – Hulls 1/11/95 (CL 285) and/or Institute Warand Strikes Clauses Hulls – Voyage 1/11/95 (CL 295) or

an Aircraft All Risks policy, Section 1 cls AVN 16, including war, hi-jackingand allied perils as per LSW555C;

1.3. loss of or mechanical breakdown of, any motor or rail vehicle or attachment thereto on which any of the Project Cargo described in Section 4 of the Schedule, is being transported or is intended to be transported;

1.4. the vessel, aircraft or other conveyance on which any of the Project Cargo described in Section 4 of the Schedule, is carried or is intended to be carried, being involved in a general average salvage or life saving operation.

2. LIMIT OF INDEMNITY.

Subject to the Insuring Agreement, and the terms, conditions and exclusions ofthis policy, this policy will indemnify the Insured up to a maximum of

…… for a..... month Indemnity Period

3. MEASURE OF INDEMNITY.

The indemnity under this insurance shall be for the actual loss of Gross Profit due to the reduction in Turnover and Increased Cost of Working:

3.1. a) In respect of loss of Gross Profit:

The sum obtained by applying the Rate of Gross Profit to the difference between the Turnover which would have been achieved during the IndemnityPeriod and the actual Turnover during that period in consequence of one or more of the occurrences listed in 1.1, 1.2, 1.3 and 1.4 above.

b) In respect of Fixed Costs and Debt Servicing Costs:

The sum of expenses declared and incurred by the Insured's project which are notaffected by any change in the output of the insured project;

3.2. In respect of Increased Cost of Working:

The additional expenditure necessarily and reasonably incurred by the insured forthe sole purpose of avoiding or diminishing the reduction in Turnover.

3.3. from the amounts recoverable under items 3.1 and 3.2 shall be deducted any sumsaved during the Indemnity Period as may cease or be reduced in consequenceof the accident;

3.4. if the sum insured is less than the sum obtained by applying the rate of Gross Profit to the Turnover the amount payable shall be reduced proportionately.

4. POLICY PERIOD.

4.1. The indemnity afforded by paragraph 1.1 above shall operate, whilst the ProjectCargo is in the normal course of transit, as per the attachment provision containedin Section 1 of this policy, but no earlier than commencement of loading atsuppliers. **Irrespective of any other termination provisions contained in Section 1 of this policy, Coverage will cease in line with the terminationprovisions applicable under Section 1 of this Policy, or on completion ofunloading at project laydown area, whichever is the sooner. Onsite or offsitestorage shall be subject to agreement by insurers.**

4.2. The indemnity afforded by paragraphs 1.2, 1.3 and 1.4 above in respect of vessels, craft or conveyances to be used for the transportation of the Project Cargo referred to in Section 1 of this policy shall attach from the time that such vessels, craft or conveyances come alongside the berth or mooring point at which the Project Cargo described in Section 4 of the Schedule is to be loaded thereon (including any casualties or incidents arising during such berthing or mooring) and in respect of other conveyances (including aircraft) from the time that such conveyance arrives at the place where the Project Cargo described in Section 4 ofthe Schedule is to be loaded thereon.

5. DEDUCTIBLE.

…….. days of indemnifiable delay, in the aggregate, will be deductedfrom the claim hereon.

The deductible will be calculated by dividing the indemnity amount, including theIncreased Cost of Working, agreed by insurers by the actual number of days of

indemnifiable delay. The resulting daily amount will be multiplied by the number of days shown in item 9.2 of the Schedule and the resulting amount will be deducted from the claim.

Where indemnity under this policy is solely in respect of Increased Cost of Working, the amount of the deductible shall be in the same proportion as the above number of days relate to the Indemnity Period that would have applied but for the Increased Cost of Working expenditure.

6. EXCLUSIONS.

In no case shall there be indemnity under this Section of the policy for:

6.1. Loss of or Damage to the Project Cargo as described in Section 4 of the Schedulehereto or any expenses recoverable under Section 1.

6.2. Delay as a consequence of fines, penalties, liquidated damages, punitive damages and damages for breach of contract, late or non-completion of orders, or any penalties of whatever nature, or any additional damages resulting from multiplication of compensatory damages, unless specifically included by insurers prior to inception.

6.3. Delay as a consequence of alterations, additions, improvements or elimination of any deficiencies in the Project Cargo insured under Section 1 of this policy, carried out after the occurrence of damage.

6.4. Delay as a consequence of lapse or cancellation of a lease, import licence and/or regulation or restriction unless resulting from a peril insured under Section 1.1, 1.2, 1.3 or 1.4. or which would have been covered but for the application of the Section 1 deductible.

6.5. Delay as a consequence of commandeering, requisition or destruction or damage by order of any government de jure or de facto or by any public authority other than where covered under the Institute War & Strikes Clauses Hulls – Voyage 01/11/95 (CL295).

6.6. Delay as a consequence of Final Positioning at the project site.

6.7. Delay as a consequence of physical loss or damage to contractors and/or sub contractors materials, equipment and supplies other than project cargo procured by contractors or sub/contractors.

7. CLAIMS.

7.1. Any loss which is the subject of indemnity under this policy shall be calculated in the manner described in Clause 3 above and item 7.2 below.

7.2. The insured shall produce all necessary and reasonable evidence as may be required by insurers, for the purpose of investigating or verifying a claim under thispolicy.

In calculating the amount of loss the following points shall in particular be takeninto consideration;

a) Variations and special circumstances which would have affected either the Scheduled Commercial Operation Date or the insured business had the delay not occurred.

b) Variations and special circumstances affecting the insured business afterthe Scheduled Commercial Operation Date referred to in Item 8 of the Schedule.

c) Any liquidated damage payments received by the insured.

In the event of loss damage or expense, which is the subject of indemnity underthis policy insurers may make interim payments during the Indemnity Period.

In respect of Increased Cost of Working expenditure, insurers will make interim payments as incurred.

7.3. If the Scheduled Commercial Operation Date of this project is revised at any stageas a result of delay or postponement by any cause, which is not the subject of indemnity under this policy, this must be notified to Insurers. The resulting new Scheduled Commercial Operation Date shall be the basis for the adjustment of any claim, which may be recoverable under this policy.

7.4. Nominated Adjuster:

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8. SPECIAL CONDITIONS.

It is a condition precedent to the recovery of indemnity under this Section of the policy that:

8.1. The Project Cargo described in the Schedule is insured for Marine Cargo andWar, and Strikes risks.

8.2. The overseas vessels carrying named Project Cargo Critical Items comply with the Institute Classification Clause CL354 dated 1/1/01.

8.3. All Project Cargo Critical Items are shipped on or before their scheduled shipping dates as stated in the underwriting information provided by the insured at the inception of this policy unless such revised schedule is advised to, and agreed by,underwriters.

In the event of any revision to Project Cargo Critical Item scheduled shipping dates insurers shall have the right to review the rates, terms and conditions of this policy.

8.4. Insurers must be given prompt notice by the insured in the event of delays to programme, of extensions of time being granted and/or the Scheduled Commercial Operation Date of this project being otherwise amended and insurers shall have the right to review the rates, terms and conditions of this policy following receipt of such notice, as stated in 7.3 and 8.3 above.

8.5. In the event that the Project Cargo described in item 4 of the Schedule is lost or damaged or appears to be lost or damaged at any point during the transit, the insurers of this policy shall be notified as soon as practicable, whether they are the primary insurers of the cargo or not. Insurers, upon receipt of such advice,may agree such reasonable action as they consider necessary to minimise any such loss, damage or expense.

8.6. Where Increased Cost of Working expenses are incurred by the insured such expenses shall be adjusted and approved by insurers or their appointed representatives.

9. DEFINITIONS.

9.1. Annual Turnover

The turnover which would have been achieved, had the accident not occurred during the 12 months after the planned date of completion of the insured works.

9.2. Deductible

The amount of the insured loss and/or insured costs retained by the insured.

9.3. Final Positioning

The commencement of installation of the Project Cargo directly from the carrying conveyance at the Project Site.

9.4. Fixed Costs And Debt Servicing

Costs and expenses declared and incurred by the Insured's project which are notaffected by any change in the output of the insured project.

9.5. Gross Profit

The amount by which the annual turnover exceeds the amount of specified workingexpenses.

Specified working expenses are those costs which vary directly with Turnover suchas costs for the acquisition of goods, raw materials and supplies.

9.6. Increased Cost of Working

The additional expenditure necessarily and reasonably incurred by the insured for the sole purpose of avoiding or diminishing the reduction in Turnover which, without such expenditure, would have taken place during the Indemnity Period but not exceeding the amount by which such expenditure reduced the loss of Gross Profit indemnified under this policy

9.7. Indemnity Period

The period during which the production capability of the project is affected in consequence of the indemnifiable event,

The Indemnity Period begins with the date upon which, had the indemnifiable eventnot occurred, the insured works, including full operational testing, would have beencompleted.

The Indemnity Period ends with the actual date upon which the insured works are completed, or full operational testing of the works is completed, but not exceeding the period of delay to the Project that would have been caused had such part of theproperty which has been lost or damaged been rebuilt, repaired or replaced to its condition immediately prior to the occurrence of the indemnifiable event with due diligence. In no case shall the Indemnity Period exceed that stated in 5.2 of the Schedule and Clause 2 hereof.

9.8. Notice to Proceed

The date contracts are signed relating to the final approval of the project contractitself.

9.9. Period Of Insurance

The period of insurance shall commence at the Notice to Proceed date, until completion of delivery of the Project Cargo insured under Section 1 to the Project Site or on the Scheduled Commercial Operation Date as described in the Schedule.

9.10. Project Cargo Critical Items

A Project Cargo Critical Item shall display one or more of the followingcharacteristics:

a) All Project Cargo which, in the event of loss or damage during transit, cannot be repaired, remanufactured, replaced, reshipped, installed, tested

and commissioned within sufficient time to arrive at the Project Site in timeto facilitate the Scheduled Commercial Operating Date.

b) Where the unit price of an item of Project Cargo is valued in excess of …….. and will be shipped in break-bulk

c) Any Project Cargo which including packing has dimensions in excess of 12M length and/or 2.5 M wide and/or 2.5 M high [or US equivalent] and therefore does not fit inside a standard 40' container or equivalent road trailer.

d) Any Project Cargo including packing with a weight in excess of .....MT

e) Ocean barge shipments.

9.11. Rate Of Gross Profit

The rate of Gross Profit which would have been earned on the turnover during the Indemnity Period had the indemnifiable event not occurred.

9.12. Scheduled Commercial Operation Date

The provisional date stated in item 8 of the Schedule, or any revised date either agreed by Insurers or which should have been notified to insurers pursuant to Special Condition 8.5 upon which the business would have commenced had the delay in scheduled commercial operation date not occurred.

9.13. Turnover

The amount of money paid or payable to the insured for goods, products or services sold or delivered in the course of the insured business conducted at the project site following the actual (scheduled) commercial operation(s) date.

10. DUTY OF INSURED.

It is the duty of the insured, their servants and agents that they shall:

10.1. Act with reasonable dispatch in all circumstances within their control.

10.2. Take all such measures as may be reasonable for the purpose of averting or minimising loss.

10.3. Commit funds, equipment or facilities for the repair or replacement of destroyed, delayed or damaged items thereby mitigating potential claims.

10.4. Ensure that all rights against carriers, bailees, or other third parties are properly preserved and exercised, and the insurers 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 Insured or Insurers with the objective 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.

11. LAW, PRACTICE AND JURISDICTION.

This insurance is subject to English law and practice and the exclusive jurisdiction of the Courts of England and Wales, except as may be expressly provided herein to thecontrary.

GENERAL POLICY CONDITIONS Applicable to Section 1 and 2.

1. OTHER INSURANCE

Where the insured is, irrespective of this policy, entitled to be indemnified in whole or in part by any other insurance as a result of loss or damage or delay which would otherwise have been indemnifiable in whole or in part by the insurers of this policy, there shall be no contribution by the insurers of this policy, whether on the basis of any double insurance forsuch loss damage or delay for which the insured is entitled to be indemnified by such otherinsurance or otherwise.

2. SURVEY WARRANTY

The Named Surveyor is :

……..

(and/or their nominated representative)

It is warranted that the Named Surveyor attends and approves all loading, stowage (Including protection for non containerised Critical Items shipped on deck), lifting and discharge of all named Project Cargo Critical Items (shown below) throughout entire transit.

It is a condition precedent to the recovery of indemnity under this policy that:

All of the Named Surveyor's recommendations are complied with by the insured.

All named Project Cargo Critical Items are to be shipped under deck other than where such critical items are shipped in totally enclosed steel containers per purpose built cellularcontainer vessels, or where on deck stowage has been approved by the Named Surveyor.

Shipments requiring the use of local barges or lightering shall not be regarded as on deck.

However, where local barges or lightering is used the Named Surveyor will approve thetug, barge, fastening and towing operations in accordance with the Survey Warranty.

In respect of Project Cargo Critical Items, it is warranted that where items are not new andnot sourced directly from the original manufacturer, packaging is approved by the Named Surveyor.

All fees for the account of the insured unless otherwise agreed.This

Survey Warranty does not apply if:

1 Any critical items are shipped;

   a. In full and/or sole use fully enclosed containers door to door.

   b. By airfreight (other than heavy lift).

   and

2 The proposed shipping methodologies and/or procedures of any critical items are deemed acceptable by the Named Surveyor for the proposed transportation and in their opinion a survey can be waived.

3 In the Named Surveyor's opinion any component or sub-assembly of anycritical item does not necessitate a survey.

4 The Agreement Parties agree to waive survey requirements forany specific shipment or part of the entire transportation.

Failure to comply with this warranty shall not affect this insurance except as respects to the individual shipment (s) concerned. This insurance will continue in full force and effect for all other shipments which comply with the survey warranty.

In the event of a breach of the Survey Warranty the policy coverage will not cease but theinsuring conditions under Section 1 of this policy shall be deemed to be no wider than: the Institute Cargo Clauses B dated 01/01/82 (CL253) with clause 1.1.3 deleted.

Institute War Clauses dated 01/01/82 (CL255) Institute

Strikes Clauses dated 01/01/82 (CL256)

in respect of on deck shipments and/or local barges or lightering policy coverage will bedeemed to be no wider than

Institute Cargo Clauses C dated 01/01/82 (CL254)

Institute War Clauses dated 01/01/82 (CL255) Institute

Strikes Clauses dated 01/01/82 (CL256)

In the event that the insured subsequently complies with the conditions of the Survey Warranty, then from the date of compliance, as evidenced by the surveyor's inspection certificate, full policy coverage will be reinstated. Where a breach of Survey Warranty has occurred and cover is subsequently reinstated and a loss occurs the onus of proof that anysuch loss(es) would be recoverable under this policy rests with the insured to prove to the satisfaction of the insurers hereon.

It is further understood and agreed that where the Insured or Companies acting on their behalf have provided the Approved Survey Agent or their customary notification office with the shipment ETD and ETA's at least 72 hours in advance of estimated load/discharge datesthen failure of the Surveyors to actually attend shall be deemed not to be a breach of the above warranty.

Schedule of Named Project cargo Critical Items

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. Invoice copy & packing list
4. Lorry Receipt/ Bill of Lading/ Bill of Entry/ Air way bill/ Goods receipt Note – as applicable
5. Monetary Claim or transporter
6. Damage Certificate\
7. Document/s in support of admissibility of the claim, for instance, Service Engineer's Report, Fire Brigade Report, etc.
8. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.
9. For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum & value of the items under claim
10. Offer for retention of salvage, if any
11. KYC / NEFT Details as per AML guidelines
12. 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).*

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.irdaindia.org, 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. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI	Tamil Nadu,

	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	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	Rajasthan.

	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	
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	Bihar, Jharkhand.

	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	
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, website of the Company www.icicilombard.com or from any of the offices of the Company.

Arbitration:

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)*