PUBLIC OFFERING OF SECURITIES LIABILITY INSURANCE

THIS IS A CLAIMS MADE POLICY
Please read the document carefully

In consideration of the payment of premium, **We** agree to insure **You** in accordance with the terms of this Policy.

Policy Number:			Issue at:		
Item 1	Company Principal Address	:			
Item 2	Certificate Period	:	From		
			To		
Item 3	Limit of Liability	:	INR For all claims during the *Certificate Period*		
Item 4	Deductible	:	Each And Every Director's Reimbursement Claim		NIL
			Each And Every Company Reimbursement Claim		INR
			Each And Every Entity Claim		INR
			Each And Every Underwriter re-imbursement claim		INR
			Each And Every Selling shareholder claim		INR
			Each And Every Controlling shareholder claim		INR
Item 5	Jurisdiction	:	Worldwide including USA /Canada		
Item 6	Sub limits for Extensions: Only Insurance covers and specified as "Covered" shall be deemed extended under this certificate. "Not Covered" means not extended				
		:	(a) Emergency Costs	Included	INR
			(b) Public Relations Cover	Included	INR
			(c) Non Executive Directors Additional Limit of Liability	Included	INR per director and INR in the aggregate
			(d) Mitigation Costs	Included	INR
			(e) Witness Cover	Included	INR per individual
			(f) Personal Liberty and Property Costs	Included	INR
			(g) Interpretive Counsel	Not Included	Nil

			(h) Official Investigation Costs	Included	INR
Item 7	Premium	:	Net Premium – INR Service Tax@ 14% - INR Swachh Bharat Cess @ 0.5% - INR Gross Premium – INR		
Item 8	Notification of Claim	:	Customer Service Department ICICI Lombard General Insurance Company Ltd. ICICI Lombard House, Delta Plaza (Old TATA Press Building), Veer Savarkar Marg, Prabhadevi (W), Mumbai-400 025		
Item 9	Proposal form date	:			
Item 10	Insurance Covers Only Insurance covers and specified as "Covered" shall be deemed extended under this certificate. "Not Covered" means not extended.	:	Individual	Included	
			Company Reimbursement	Included	
			Entity Coverage	Included	
			Underwriter Reimbursement	Included	
			Controlling Shareholder	Included	
			Selling Shareholder	Included	
Item 11	***We***	:	ICICI Lombard General Insurance Company Ltd ICICI Lombard House, Delta Plaza (Old TATA Press Building), Veer Savarkar Marg, Prabhadevi (W), Mumbai-400 025		
Item 12	Controlling Shareholder	:	•		
Item 13	Selling Shareholder	:	•		
Item 14	Particulars	:			
	Underwriting Agreement		1.		
Item 15	Endorsements	:	2. No Higher Limit Purchase Warranty		

Public Offering of Security Liability Insurance: Policy Wording

THIS IS A CLAIMS MADE POLICY

In consideration of the payment of premium, **We** agree to insure any **Insured** in accordance with the terms of this Certificate.

Section 1: Standard Cover

1.1 Individual

We will pay **Loss** incurred by **You** in respect of any **Claim** first made against **You** during the **Certificate Period**.

1.2 Company Reimbursement

If the **Company** pays **Loss** on **Your** behalf in respect of any **Claim** first made against **You** during the **Certificate Period** then **We** will reimburse such **Loss** to the **Company**. This also applies to any of the Additional Covers detailed in Section 2 below.

1.3 Entity Coverage

We will pay **Loss** incurred by the **Company** arising from any **Claim** first made during the **Certificate Period**.

1.4 Underwriter Reimbursement

If the **Company** and/or **You** pays **Loss** on behalf of the **Underwriter** in respect of any **Claim** first made during the **Certificate Period** pursuant to the **Company** or **Your** obligations assumed within the **Underwriting Agreement** then **We** will reimburse such **Loss** to the **Company** and/or **You**.

1.5 Controlling Shareholder

We will pay **Loss** incurred by a **Controlling Shareholder** arising from any **Claim** first made against that **Controlling Shareholder** during the **Certificate Period**.

1.6 Selling Shareholder

We will pay **Loss** incurred by a **Selling Shareholder** arising from any **Claim** first made against that **Selling Shareholder** during the **Certificate Period**.

Section 2: Additional Cover

2.1 Emergency Costs

If **Our** written consent cannot be obtained within a reasonable time before **Costs** (except for the **Costs** of a public relations consultancy referred to below) are incurred then **We** will give retrospective consent to such **Costs** up to the amount specified in Item 6(a) of the Schedule.

2.2 Public Relations Cover

In the event that **You** or the **Company** reasonably consider that the services of a public relations consultancy are required urgently in order to prevent or minimise the risk of an **Claim** which would be covered under this Certificate,

then **We** will reimburse reasonable fees and **Costs** incurred as a result of **You** instructing an appropriate consultancy up to the amount specified in Item 6(b) of the Schedule in the aggregate for all such **Claims**.

For the purpose of this Extension, Section 6.1 does not apply. **Your** entitlement to this additional cover is conditional on **You** or the **Company** providing **Us** with full written details of the appropriate action taken no later than 30 days after **You** or the **Company** first become aware of any occurrence that requires the services of a public relations consultancy.

After the aforementioned 30 days **We** will only pay the **Costs** of a public relations consultancy to which **We** have consented prior to those **Costs** being incurred.

2.2 Non Executive Directors Additional Limit of Liability

In the event that the **Limit of Liability** under this Certificate becomes exhausted then **We** agree that **We** will provide an additional limit as specified in Item 6(c) of the Schedule per non executive director subject to the following:

(a) this additional cover is only available to a non executive director who has not been involved in any **Claim** during the **Certificate Period***;* and

(b) the total of **Our** aggregate liability for all such additions shall not exceed a further 100% of the aggregate **Limit of Liability** under this Certificate; and additional cover will only operate in excess of the total indemnity available under any other policies in excess of this Certificate or of any other cover available to the individual director for the **Claim** for which indemnity is sought; and

(c) provided that the non executive director by whom the additional **Limit of Liability** is sought is not directly or indirectly involved in any **Wrongful Act** or **Claim** under this Certificate that was responsible for or contributed to any **Claim** or **Claims** which was responsible for the erosion of the previous **Limit of Liability** on an individual or aggregate basis.

2.3 Mitigation Costs

In the event that **You** or the **Company** reasonably consider that the services of a lawyer are required in relation to any circumstance notified in accordance with this Certificate as to **Your** legal position in relation to the same and in relation to any steps that might be taken or be appropriate to avert or minimize the risk of an **Claim** arising from such circumstance.

We agree to pay the cost of obtaining any such advice from a lawyer retained by **You** or the **Company** with **Our** consent up to the amount specified in Item 6(d) of the Schedule per request and in the aggregate .

2.4 Witness Cover

We will pay reasonable travel costs and living expenses incurred by **You** when giving evidence to defend an **Claim** provided that **We** have consented in writing before such costs are incurred and up to the amount specified in Item 6(e) of the Schedule per individual and in the aggregate.

2.5 Personal Liberty and Property Costs

We will pay **You** up to the amount specified in Item 6(f) of the Schedule in respect of an **Claim** made against **You** in any other jurisdiction for:

(a) Any bail bond premium or civil bond premium in respect of any proceedings to prohibit **You** from holding the office of a director or of proceedings to deport **You** or to restrict **Your** liberty to a specified domestic property; and

(b) The reasonable fees costs and expenses incurred by **You** in respect of any proceedings to confiscate property or to suspend or freeze **Your** rights of property ownership of either real or personal property or to impose a charge over **Your** real property or personal property; and

(c) The reasonable fees **Costs** and expenses incurred by **You** in respect of any proceedings to prohibit **You** from holding the office of a director or of proceedings to deport **You** or to restrict **Your** liberty to a specified domestic property.

Provided that **You** have complied with Section 6.1 which is a condition precedent to **Our** liability under this Certificate.

2.6 Interpretive Counsel

We will pay up to the amount specified in Item 6(g) of the Schedule.:

(a) The reasonable costs fees and expenses incurred by **You** in appointing counsel in the jurisdiction in which **You** are based to interpret any advice received from counsel in a foreign jurisdiction for a **Wrongful Act** in response to an **Claim** made in that jurisdiction; and

(b) The reasonable costs of any translation needed to obtain such advice.

Provided that **You** must obtain **Our** consent before appointing any such counsel and **You** have complied with Section 6.1 which is a condition precedent to **Our** liability under this Certificate.

2.7 Official Investigation Costs

We will pay reasonable legal fees incurred by **You** up to the amount specified in Item 6(h) of the Schedule in connection with an **Claim**;

(a) resulting from any required attendance by **You** at any official investigation, examination, inquiry or other similar proceeding

(b) ordered or commissioned by any official body or institution that is legally empowered to investigate the affairs of the **Company**

provided that **We** have consented in writing to **You** incurring such **Costs** before they are incurred. It is agreed that **We** will not unreasonably withhold such consent.

If **You** believe that as a result of the background to, or as a result of, any such official investigation, examination, inquiry or other similar proceeding, circumstances exist which may reasonably be expected to give rise to an **Claim**, notice must be given to **Us** in accordance with Section 6.1 of this Certificate which is a Condition Precedent.

Section 3: Definitions

3.1 Certificate Period means:

The period of time specified in Item 2 of the Schedule.

3.2 Claim means:

(a) any written demands made against any **Insured** for monetary damages or other relief, including non-pecuniary relief arising from a **Wrongful Act**; or

(b) any allegation of a **Wrongful Act** communicated to any **Insured**; or

(c) any criminal, civil or arbitration proceedings (including extradition proceedings) against any **Insured** relating to a **Wrongful Act**; or

(d) any regulatory or administrative proceedings or any other official investigation with regard to any allegation of a **Wrongful Act** committed by any **Insured**

Any number of **Claims** which arise out of or are attributable to or are in any way connected with a single **Wrongful Act** shall constitute a single **Claim** for the purposes of this Certificate.

3.3 Company means:

The organisation named in Item 1 of the Schedule.

3.4 Controlling Shareholder means:

The persons or entities named in Item 12 of the schedule

3.5 **Costs** means:

All reasonable fees, including disbursements, incurred by **You** or on **Your** behalf in the investigation, mitigation, defence, adjustment and appeals of any **Claim** provided that **We** have consented in writing to **You** incurring such **Costs** before they are incurred. **We** will not unreasonably withhold that consent.

Costs does not mean overhead or benefit expenses associated with **Your** salary, wages or fees.

3.6 **Deductible** means:

The amount stated in Item 4 of the Schedule. For the purposes of determining the applicable **Deductible** the **Company** shall be deemed to have indemnified **You** to the extent that it is permitted to do so.

3.7 **Insured** means:

The **Company**, **You**, any **Controlling Shareholder** and any **Selling Shareholder**

3.8 **Limit of Liability** means:

The amount stated in Item 3 of the Schedule.

3.9 **Loss** means:

(a) damages, judgement awards, settlement awards and costs*;*

(b) punitive or exemplary damages or civil fines or penalties but only where these are legally insurable in the jurisdiction in which an **Claim** is made;

Loss, however, does not mean:

(i) criminal fines or penalties; or

(ii) taxes; or

(iii) matters which are uninsurable in the jurisdiction where an **Claim** is made.

3.10 **Offering** means:

The offering of **Securities** as detailed within the **Particulars**.

3.11 **Particulars** means:

(i) the documents specified in Item 14 of the schedule, submitted with and forming part of the submission (including any offering or placement memoranda, prospectuses, circulars, offering statements or documents of similar character or use and any supplements or amendments to such documents), which have been duly filed with the appropriate regulatory and/or stock exchange authorities; or

(ii) any draft or preliminary prospectus (or any equivalent document in any jurisdiction) to the disclosure documents specified in Item 14 of the schedule; and

(iii) the statements made by any **Insured** in any **Road Show**.

3.12 **Road Show** means:

The formal presentation given by **You** to investors or potential investors or analysts of the **Offerings** to create interest in the securities of the issuer.

3.13 **Security** means:

Any security representing debt of or equity interests in the **Company.**

3.14 **Selling Shareholder** means:

The persons or entities named in Item 13 of the schedule

3.15 **Underwriter** means:

each underwriter or sponsor designated in the **Particulars** that is a party to the **Underwriting Agreement**, and the directors, officers or employees (or equivalent positions) of such underwriter or sponsor in their capacities as such.

3.16 **Underwriting Agreement** means:

The specific agreement referenced in Item 15 of the schedule

3.17 **USA** means the United States of America, its territories, possessions and any state or political sub-division thereof.

3.18 **We, Us** or **Our** means:

The Insurers named in Item 11 of the Schedule.

3.19 **Wrongful Act** means:

Any actual or alleged error, misstatement, misleading statement, misrepresentation, omission, neglect, breach of duty, breach of warranty of authority or other act attempted or committed by any **Insured** in connection with an **Offering**.

3.20 **You** means:

Any natural person who is, was prior to or becomes during the **Certificate Period**:

(a) a director, officer, manager or trustee of the **Company** or the equivalent in any other jurisdiction; or

(b) a shadow director of the **Company**, as defined in Section 250 of the Companies Act 2006 (or the equivalent legislation in any other jurisdiction); or

(c) an employee of the **Company**; or

(d) the legal representatives, heirs, assigns or estate of a person defined in another sub-paragraph of this Section in the event of that person's death, incapacity, insolvency or bankruptcy; or

(e) the lawful spouse or domestic partner of a person defined in another sub-paragraph of this Section where recovery is sought solely because joint property is held or owned by or on behalf of the spouse or domestic partner (the spouse or domestic partner, however, is not insured under this Certificate in his or her own right) or

(f) A de facto director named in the **Particulars**.

The above definition does not include external auditors of the **Company**.

Section 4: Exclusions

We shall not be liable for **Loss** on account of any:

4.1 **Prior Claims**

Claims arising from or attributable to any **Claims** or circumstances notified to any certificate of insurance which incepted prior to the inception of this Certificate or which arise from matters substantially the same as alleged or established in such **Claim** or circumstance*;* or

Claims arising from or attributable to proceedings which existed prior to or were pending at the earlier of the inception date of this Certificate or which arise from matters substantially the same as alleged or established in such proceedings.

4.2 Crime Fraud and Personal Benefit

Claims arising from or attributable to:

(a) any criminal act or omission; or

(b) any act or omission committed with the knowledge that it was in breach of any statute, contract, duty or other legal obligation; or

(c) the gain of any personal profit, remuneration or advantage to which **You** were not legally entitled including, but not limited to, profits made from the purchase or sale of the **Company's** securities within the meaning of Section 16(b) of the Securities Exchange Act 1934 (USA) and/or any amendment to or re-enactment thereof; or

(d) the committing of any deliberately dishonest or fraudulent act.

This Exclusion shall only apply if the act, omission or profit is established by a court, tribunal or any other final adjudication or by admission.

4.3 Underwriter Professional Indemnity

Claims arising from or attributable to an **Underwriter** carrying out, or failing to carry out a professional service.

Section 5: Limit of Liability

5.1 The **Limit of Liability** is the total aggregate limit of **Our** liability in respect of all **Loss** in respect of all **Claims** made during the **Certificate Period** (with the exception of any payments made which are provided hereunder to be in addition to the **Limit of Liability**.

5.2 **We** are only liable to pay **Loss** as incurred by any **Insured** insofar as it exceeds the amount of the **Deductible**.

Section 6: Conditions

6.1 Claim Reporting - Condition Precedent

As a condition precedent to **Our** liability, an **Insured** must provide a notification of a **Claim** or circumstance which may give rise to a **Claim**, as soon as practicable but no later than the expiry of this Certificate of a **Claim** being made against an **Insured** during the **Certificate Period**.

If during the **Certificate Period** an **Insured** first becomes aware of a **Wrongful Act** or first becomes aware of a situation or circumstance that an **Insured** considers may become an **Claim**, the **Insured** must provide notification as soon as practicable but in no case later than expiry of this Certificate, in which case any **Claim** that is subsequently made will be treated as having been made during the **Certificate Period**.

6.2 Defence and Settlement

We will pay **Costs** on an as incurred basis in excess of the **Deductible** prior to final determination or final adjudication or up until the time that an **Claim** is withdrawn. If at any time an **Claim** is deemed not to be covered under this Certificate or is found to be excluded then all such **Costs** must be returned to **Us** on demand.

We will pay defence **Costs** within 30 days after sufficiently detailed invoices for those **Costs** being received and accepted by **Us**.

You shall have the right and duty to defend and contest any **Claim** (subject to clause 6.9 below). **We** shall have the right to effectively associate with any **Insured** in the defence and settlement of any **Claim** that appears reasonably likely to involve **Us**. This will include, but not be limited to, effectively associating in the negotiation of any settlement.

No **Insured** shall admit or assume any liability, enter into any settlement agreement, consent to any judgement or incur any **Costs** (save as is provided for in Section 1: Standard Cover) without **Our** written consent as a condition precedent to **Our** liability for **Loss** arising out of the **Claim**. Only those settlements, stipulated judgements and **Costs** to which **We** have consented shall be recoverable as **Loss** under this Certificate. **Our** consent shall not be unreasonably withheld provided that **We** shall be entitled to effectively assess the defence and negotiation of any settlement of any **Claim** in order to reach a decision as to reasonableness.

6.3 Co-operation

All **Insureds** shall give **Us** full co-operation and any information that **We** may reasonably require as a condition precedent to **Our** liability for **Loss** arising out of a **Claim**.

6.4 Allocation

Where an **Claim** involves matters which give rise to **Loss** covered by this Certificate and matters which do not, or where an **Claim** is made against an **Insured** and any parties other than an **Insured**, then **We** agree that we shall both use **Our** best efforts to agree upon a fair and proper allocation of the proportion of the **Loss** covered under this Certificate. Only **Loss** incurred by **Insured**, and in the case of **Costs** those which are directly attributable to the **Insured's** defence, are covered

6.5 Termination/Cancellation

This Certificate may not be cancelled except in the event of non-payment of premium.

6.6 Jurisdiction of Claims

This Certificate applies only to **Claims** made in the jurisdiction specified in Item 5 of the Schedule.

6.7 Other Insurance

This Certificate shall apply only in excess of any other valid and collectible insurance, with the sole exception of any certificate written as specific excess insurance over the **Limit of Liability** provided by this Certificate.

6.8 Governing Law and Jurisdiction

This Certificate shall be governed by and construed in accordance with the laws of India and it is agreed that the courts of India shall have exclusive jurisdiction to determine any disputes which arise in relation to this Certificate.

6.9 Assignment of Certificate

This Certificate and any rights hereunder cannot be assigned without **Our** written consent.

6.10 Severability of Exclusions

For the purposes of determining the application of the Exclusions, no fact pertaining to or knowledge possessed by any **Insured** shall be imputed to any other **Insured** under this Certificate and vice versa.

Only the statements and knowledge or acts, errors or omissions of any Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Chief Legal Officer or equivalent positions of any entity insured shall be imputed to that entity insured.

6.11 Severability of Proposal

The Proposal for this insurance shall be construed as a separate Proposal by each person insured under this Certificate. With respect to the declarations and statements contained in the Proposal, no statement in the Proposal or knowledge possessed by **You** shall be imputed to any other person

insured under this Certificate and vice versa.

Only the statements and knowledge or acts, errors or omissions of any Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Chief Legal Officer or equivalent positions of any entity insured shall be imputed to that entity insured.

6.12 Subrogation and Assignment of Rights

If any payments are made under this Certificate, **We** shall be subrogated to all rights of recovery in respect of such payments. In addition, any **Insured** shall upon request execute all documentation that may be necessary to enable **Us** to bring an action or suit in an **Insureds** name. Any recovery received shall be applied first against any **Loss** insofar as it exceeds the **Limit of Liability**, then against any payment made by **Us**, and finally against the **Deductible**. **We** will not subrogate against **You** under this Certificate unless **You** are found to have committed a criminal act by final determination or by final adjudication.

6.13 Singular and Plural

Any reference to the singular shall include the plural and vice versa.

6.14 Authorisation of the Company

The **Company** shall act as agent on any **Insureds** behalf in respect of all matters of any nature relating to or affecting this Certificate. **We** shall be entitled to treat the **Company** as having such authority for all purposes connected with this Certificate.

6.15 Several Liability of Insurers

The obligations of the Insurers (where there is more than one) subscribing to this contract of insurance are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing Insurers are not responsible for the subscription of any co-subscribing Insurer who for any reason does not satisfy all or part of its obligations.

6.16 Sanctions Clause

We shall not be deemed to provide cover under this Certificate or be liable to pay any claim under the Certificate to the extent that the provision of such cover or payment of such claim would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

6.17 **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)

6.18 Declarations

It is understood and agreed that all statements and declarations made to **Us** have been relied upon by **Us** and are the basis of this Certificate and shall be deemed to be incorporated into and form part of this Certificate.

6.19 No Higher Limit Purchase Warranty

It is hereby warranted that during the **Certificate Period**, the **Company** shall not purchase any liability insurance policy or certificate in excess of the **Limit of Liability** unless **We** have agreed in writing that such policy may be purchased. **We** expressly have the right to amend any terms and conditions of this Certificate, as a condition of agreeing that such policy may be purchased.

6.20 Claim Notification

(a) The **Insured** shall give written notice to the **Insurer** of:

(i) any circumstances that may reasonably be expected to give rise to a **Claim**;
(ii) any **Claim** made against the **Insured**,

as soon as practicable and in any case, during the **Certificate Period** or **Extended Reporting period** if applicable.

(b) Written notice shall be given to the **Insurer** at the address specified in the Schedule as soon as reasonably practicable but not later than 30 days from the end of the **Certificate Period** or **Extended Reporting Period** and shall include (but not limited to):

(i) the reasons for anticipating a **Claim** (or circumstances);
(ii) the **Insurer's Claim** form duly completed;
(iii) All other information or documentation relevant to the **Claim**/circumstance.

6.21 Claim Clause/Settlement of Claim

1) Claim Intimation: Connect with us via: Toll-free no.: 1800 2666,

Email ID: customersupport@icicilombard.com, on our website:
https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx
Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence.

2) File an FIR: In case of third-party property damage/bodily injury, fire etc. if applicable as per policy terms and conditions.

3) Surveyor Appointment: Your Claims Manager (CSM) will contact you and appoint a licensed surveyor basis claim eligibility within 24 hours of reporting the claim

4) Documents: submit documents to the assigned CSM/Surveyor.

List of documents which are necessary and relevant to the claim are as below:

1. Claim bill / Claim Form duly filled up
2. Photographs / Video of damaged property/item under claim
3. Document/s in support of admissibility of the claim, for instance, all proceedings filed before the courts, communications exchanged with the insured, invoices, payment proofs, internal /external investigation report of the insured, Insureds counsel opinion on merits and demerits of the case, insured counsel engagement letter etc.

4. FIR / Final Police investigation report wherever applicable
5. For items which are to be repaired or reinstated, repair/ replacement quotation, invoice and payment proofs for each and every item as claimed.
6. For items which are under claim & not to be repaired or reinstated, documents substantiating the quantum & value of the items under claim
7. Offer for retention of salvage, if any
8. KYC / NEFT Details as per AML guidelines
9. Invoice copy / Goods Receipt Note / Monetary Claim on carrier / Damage Certificate
10. Any other document which may be specified by the surveyor post completion of initial survey

5) Assessment Approval: Repair/Replacement details submitted in support of the claim will be assessed and approved by CSM/surveyor

6) Salvage: The amount that is assessed which the damaged asset will fetch in the open market *(wherever applicable).*

7) Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form and documents. Claim will be decided within 7 days of receipt of the assessment sheet / survey report, as applicable *(Applicable to Retail policyholder).*

6.22 Grievances

For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach **Insurance Regulatory and Development Authority of India (IRDAI)** through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ or **IRDAI Grievance Call Centre (IGCC)** at their toll free no. 1800 4254 732 / 155255.
You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDAI website: www.irdai.gov.in, or on the Company's website at www.icicilombard.com.

The details of Insurance Ombudsman are available below:-

S no.	Name of office of insurance Ombudsman	Territorial Area of jurisdiction
1	AHMEDABAD Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
2	BENGALURU Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19	Karnataka

	Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	
3	BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.
4	BHUBANESHWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email:bimalokpal.bhubaneswar@cioins.co.in	Odisha.
5	CHANDIGARH Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territory of Jammu & Kashmir, Ladakh & Chandigarh.
6	CHENNAI Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
7	DELHI Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following District of Haryana – Gurugram, Faridabad, Sonepat and Bahadurgarh

8	ERNAKULAM Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Puducherry.
9	GUWAHATI Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
10	HYDERABAD Insurance Ombudsman Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and Part of Territory of Puducherry.
11	JAIPUR Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: Bimalokpal.jaipur@cioins.co.in	Rajasthan.
12	KOLKATA Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.

13	LUCKNOW Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
14	MUMBAI Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region Excluding (Navi Mumbai & Thane).
15	NOIDA Insurance Ombudsman Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur
16	PATNA Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
17	PUNE Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).

18	THANE Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor,Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) Thane - 400604 Email: bimalokpal.thane@cioins.co.in	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T.

The updated details of Insurance Ombudsman are available on **IRDAI** website: www.irdai.gov.in, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, **Insurer's** website www.icicilombard.com or from any of the **Insurer's** offices.