

INDUSIND CYBER INSURANCE - POLICY WORDING

Consideration Clause

In Consideration of the payment of the premium, in IndusInd on the statements in the Application, subject to the Declarations, and pursuant to all the terms, conditions, exclusions and limitations of this Policy, the Insurer and the Policyholder agree as follows:

1. COVERS

1.1 Personal Data Liability

The Insurer will pay to or on behalf of any Insured all Loss which arise out of a Claim by a Data Subject against the Insured in respect of an actual or alleged Breach of Personal Information.

1.2 Corporate Data Liability

The Insurer will pay to or on behalf of any Insured all Loss which arise out of a Claim by a Third Party against the Insured in respect of an actual or alleged Breach of Corporate Information.

1.3 Outsourcing Liability

The Insurer will pay to or on behalf of any Insured all Loss which arise out of a Claim by a Third Party against an Outsourcer (where the Insured has a contractual duty to indemnify) and which arises from any actual or alleged Breach of Personal Information or Breach of Corporate Information and for which an Insured is liable.

1.4 Data Security Liability

The Insurer will pay on behalf of any Insured all Loss from any Claim arising out of an actual or alleged act, error or omission that results in:

- (i) Contamination of Third Party Data or Corporate Information by any unauthorised software, computer code or virus specifically designed to damage any Computer System;
- (ii) An improper or wrongful denial of access of an authorised Third Party to Data or Corporate Information;
- (iii) The theft of an access code from the Insured's premises, Computer System, or employees by electronic or non-electronic means;
- (iv) The destruction, modification, corruption, damage or deletion of Data or Corporate Information stored on any Computer System due to a Breach of Data Security;
- (v) The physical theft of the Insured's hardware by a Third Party;
- (vi) A disclosure of Data or Corporate Information due to a Breach of Data Security; Or
- (vii) Any unauthorised access, unauthorised use or transmission of a malicious code against a Third Party's Computer System due to a Breach of Data Security.

1.5 Defence Costs

The Insurer has the right to defend any Claim which this policy may respond to under its Covers, Extensions or Optional Extensions. The Insurer shall pay Defence Costs incurred in defending such Claim

The Insurer is under no obligation to pay Loss, unless the actual or alleged Breach of Personal Information, Breach of Corporate Information, act, error or omission first takes place on or after the Retroactive Date.

2. STANDARD EXTENSIONS

2.1 Data Administrative Fines

"Loss" is extended to include Data Administrative Fines (sub-limit stated in item 11 of Schedule) that the Insured is legally obligated to pay in connection with an Investigation.

2.2 Data Administrative Investigation

"Loss" is extended to include reasonable fees, costs and expenses (sub-limit stated in item 11 of Schedule) for legal advice and representation in connection with an Investigation.

2.3 Electronic Data

In the event of a Breach of Data Security which first occurs and is reported during the policy period, "Loss" is extended to include reasonable costs and expenses (sub-limit stated in item 11 of Schedule) associated with:

- (i) Determining whether Electronic Data can or cannot be restored, recollected, or recreated; and
- (ii) Restoring, recreating or recollecting Electronic Data, where possible.

2.4 Repair of the Policyholder's Reputation

"Loss" is extended to include reasonable fees, costs and expenses (sub-limit stated in item 11 of Schedule) for advice and support by an independent public relations firm incurred, with the prior written consent of the Insurer, by the Policyholder or a Subsidiary in order to mitigate damage to the Policyholder or Subsidiaries reputation due to a Claim, a Breach of Personal Information, a Breach of Corporate Information, or a Breach of Data Security.

2.5 Repair of Individual Reputation

"Loss" is extended to include reasonable fees, costs and expenses (sub-limit stated in item 11 of Schedule) for advice and support by an independent public relations firm incurred, with the prior written consent of the Insurer, by a director, chief compliance officer, Data Protection Officer or general counsel of the Policyholder or a Subsidiary in order to mitigate damage to their individual reputation due to a Claim, a Breach of Personal Information, a Breach of Corporate Information, or a Breach of Data Security.

2.6 Notification & Monitoring

"Loss" is extended to include Notification and Monitoring Costs (sub-limit stated in item 11 of Schedule) in the event of a Breach of Personal Information or Breach of Data Security which first occurs and is reported during the policy period.

2.7 Forensic Services

The Insurer will pay to or on behalf of the Insured any Forensic Services Fees (sub-limit stated in item 11 of Schedule) in the event of an actual or suspected Breach of Data Security, provided that as a condition precedent to the Insurer's obligations under this extension, the Policyholder shall notify the Insurer within twenty four (24) hours after contacting the Forensic Services Adviser.

2.8 PCI DSS Assessment

The Insurer will pay to or on behalf of the Insured any amount (sub-limit stated in item 11 of Schedule) which an Insured becomes legally obligated to pay as a PCI DSS assessment, and related defense costs, as a result of a claim for an actual or alleged Breach of Data Security, Breach of Personal Information or Breach of Corporate Information, provided that:

- a. Such claim is first made against the Insured during the Insured's policy period;
- b. Such claim is reported in writing to the Insurer in accordance with Condition 6.1; and
- c. The Breach of Data Security, Breach of Personal Information or Breach of Corporate Information occurs on or after the Retroactive Date and prior to the expiration or cancellation of the policy

2.9 Reward Expenses

The Insurer will pay on behalf of the Insured any Reward Expenses (sub-limit stated in item 11 of Schedule) in the event of an actual or suspected Breach of Data Security.

2.10 Extended Reporting Period

If the Insurer cancels or does not renew this policy, other than for non-payment of Premium or any other breach of the terms of this policy by an Insured, the Policyholder shall have the right to a period of 90 days following the date of cancellation or expiry in which to give notice or any covered Claim first made against the Insured. That extended reporting period shall not apply if this policy or its cover has been replaced.

3. OPTIONAL EXTENSIONS

3.1. Media Content Liability

The Insurer will pay on behalf of any Insured all Damages arising out of an actual or alleged act, error, misstatement, misleading statement or omission by an Insured in connection with the collection, creation, release, printing, broadcasting, or distribution of Material that results in:

- (i) An infringement of copyright, title, slogan, trademark, trade name, infringement of domain name;
- (ii) Plagiarism, piracy or misappropriation or theft of ideas;
- (iii) Any false light, public disclosure of private facts, libel or slander committed without malice by reason of words written, spoken or broadcasted, including without limitation, emotional distress or mental anguish in connection

with such conduct; or

(iv) An intrusion, invasion of privacy, wrongful entry or eviction, trespassing, or eavesdropping.

3.2. Cyber Extortion Liability

The Insurer will pay on behalf of any Insured any Extortion Loss that an Insured incurs solely as a result of a Security Threat. Any Claim made under this Extension shall be conducted in accordance with local legal requirements, and in cooperation with and under the direction of any appropriate criminal enforcement or other authority where required.

3.3. Network Interruption Insurance

The Insurer will pay the Insured any Network Loss that an Insured incurs after the Waiting Hours Period, solely as a result of a Security Failure.

4. DEFINITIONS

4.1. Breach of Corporate Information

Means the public disclosure of Corporate Information in an Insured's care which is otherwise confidential.

4.2. Breach of Data Security

Means using or gaining access to the Computer System without authorisation from the Insured or use or access of the Computer System outside of the scope of the authority granted by the Policyholder or a Subsidiary.

4.3. Breach of Personal Information

Means the public disclosure of any non-public Data in an Insured's care for which the Insured is responsible

4.4. Claim

means any:

- (i) Service of an Enforcement Notice;
- (ii) Written demand seeking legal remedy;
- (iii) Civil, regulatory, administrative or criminal proceedings seeking legal remedy, compliance or other sanction; or
- (iv) An Investigation.
- (v) Any written demand made against an Insured by an acquiring bank or card association for a PCI DSS assessment due to an Insured's non-compliance with PCI Data Security Standards. A claim under this Coverage will be deemed to be first made when such written demand is received by an Insured.

"Claim" shall not include any (i) Data Subject Access Request; or (ii) allegation brought by or on behalf of any director, chief compliance officer, Data Protection Officer or general counsel of the Policyholder or a Subsidiary.

4.5. Computer System

Means any networked computer hardware or software under the operation or ownership, or that is leased by, the Policyholder or a Subsidiary

4.6. Continuity Date means the date specified in Item 10 of the Schedule

4.7. Corporate Information

Means:

- (i) Any Third Party's business secrets, including but not limited to any budgets, customer lists, share prospectus, marketing plans and other information the release of which would be advantageous to a competitor or information which is otherwise not available to the general public; or
- (ii) Any Third Party's professional information, including but not limited to any, information supplied to a solicitor, accountant or other professional advisor in the course of his or her professional duties, which is otherwise not available to the general public.

4.8. Damages

Means any amount that an Insured shall be legally liable to pay to a Third Party in respect of judgments rendered against an Insured, or for settlements which conform with the consent requirements set out in the "Claims Conditions", subject to the limitations of "Loss".

4.9. Data

Means any personal data which relates to any Data Subject held by the Insured which is collected for a legitimate and

specific purpose and that enables the Data Subject's identification.

4.10. Data Administrative Fines

Means any fines and penalties the Insured is legally obligated to pay to a government authority, regulator or data protection authority for a breach of data protection laws or regulations provided that the Insurer is not prohibited by law from paying.

4.11. Data Protection Authority

Means any data protection authority, government authority, regulator or other public body authorised to investigate, prosecute or otherwise enforce applicable laws or regulations relating to the collection, storage or processing of Data.

4.12. Data Protection Officer

Means any employee who is responsible within the Policyholder or a Subsidiary to implement, monitor, supervise, report upon and disclose the Policyholder or a Subsidiary's regulatory compliance standards with respect to data collection, data processing and delegation of data processing.

4.13. Data Subject

Means any natural person whose Data has been collected or processed by or on behalf of the Insured.

4.14. Data Subject Access Request

Means a written request from a Data Subject to the Policyholder or a Subsidiary regarding the mandatory production of:

- (i) Data held which identifies such individual person;
- (ii) The reason such Data has been collected or processed;
- (iii) The recipients or classes of recipients to whom such Data has been or may be disclosed; or
- (iv) The source of such Data.

4.15. Defence Costs

Means reasonable fees, costs and expenses incurred by or on behalf of the Insured in the investigation, defence, adjustment, settlement or appeal of any Claim. "Defence Costs" shall not mean any internal or overhead expenses of any Insured or the costs of any Insured's time.

4.16. Electronic Data

Means any software or Data stored electronically on a Computer System.

4.17. Employee

Means any natural person who is or has been expressly engaged as an employee under a contract of employment with the Policyholder or any Subsidiary. "Employee" shall not mean any:

- (i) Principal, partner or director; or
- (ii) Temporary contract labour, self-employed person or labour-only sub-contractor.

4.18. Enforcement Notice

Means a notice from a Data Protection Authority requiring the Policyholder or a Subsidiary to:

- (i) Confirm compliance with the applicable data protection and/or privacy law or regulations;
- (ii) Take specific measures to comply with the applicable data protection and/or privacy law or regulations; or
- (iii) Refrain from processing any specified Data; within a specified time period.

4.19. Extortion Loss means any:

- (i) Monies paid by an Insured in accordance with local legal requirements, and with the Insurer's written consent (including negotiation, mediation and crisis management costs), to terminate or end a Security Threat that might otherwise result in the harm of the Insured; or
- (ii) The cost to conduct an investigation to determine the cause of a Security Threat.

4.20. Forensic Services Fees

Means the reasonable and necessary fees, costs and expenses of the Forensic Services Advisor incurred by the Insured for the purpose of:

- (i) substantiating whether a Breach of Data Security has occurred;
- (ii) identifying the cause of the breach; and
- (iii) making recommendations as to how this may be prevented or mitigated.



- 4.21. **Forensic Services Advisor**
Means such information technology and/or fraud investigation professional advisors as may from time to time be appointed by the Insurer.
- 4.22. **Informant**
Means any natural person providing information solely in return for monetary payment paid or promised by an Insured.
- 4.23. **Insured means:**
- the Policyholder or any Subsidiary;
 - any natural person who is or has been a director, principal or partner of the Policyholder or any Subsidiary;
 - any Employee of the Policyholder or any Subsidiary (including but not limited to any chief compliance officer, Data Protection Officer or general counsel of the Policyholder); and any estates or legal representatives of any Insured described in (ii) and (iii) of this definition.
- 4.24. **Insurer: IndusInd General Insurance Company Limited.**
- 4.25. **Investigation**
means any formal or official action, investigation, inquiry or audit by a Data Protection Authority into the Insured's procedures for data collection, data processing or delegation of data processing to a Third Party, but shall not include any, inquiry or action that is industry-wide or otherwise not specific to the Insured.
- 4.26. **Loss**
means Damages, Defence Costs, amounts payable in connection with a PCI-DSS Assessment, Extortion Loss, Forensic Services Fees, Network Loss, Reward Expenses "Loss" shall not mean and this policy shall not cover any:
- any internal or overhead expenses of any Insured (including wages, salary or other remuneration) or the cost of any Insured's time;
 - non-compensatory damages, including punitive, multiple, exemplary or liquidated damages;
 - fines or penalties, other than those provided by Data Administrative Fines;
 - the costs and expenses of complying with any order for, grant of or agreement to provide injunctive or other non-monetary relief; or
 - any matters which may be deemed uninsurable under the law governing this policy or the jurisdiction in which a Claim is brought.
- 4.27. **Material**
means media content, advertising and written, printed, video, electronic, digital or digitized content, of:
- broadcasts, including, broadcasts via television, motion picture, cable, satellite television, radio, wireless devices or the internet;
 - publications, including, publications via newspaper, newsletter, magazine, book and other literary, monograph, brochure, directory, music, directories, electronic, screen play, film script, playwright and video publications publishing including the researching, preparation, serialisation, exhibition or distribution of publishing materials; or
 - advertising, graphic design, design of logos or trademarks, purchasing of advertising time and space, market research, public relations, direct mailing, design of games, competitions or special offers.
- 4.28. **Material Interruption**
means the actual and measurable interruption or suspension of an Insured's business directly caused by a Security Failure.
- 4.29. **Merger or Acquisition means**
- The merger of the Policyholder with, or consolidation into, another entity; or
 - The sale of all or the majority of the Policyholder's assets to another entity; or
 - The acquisition by any natural person or entity acting alone or in concert of Securities or voting rights which results in ownership or control by the natural person or entity of more than 50% of the outstanding Securities representing the present right to vote for the election of the board of directors of the Policyholder.
- 4.30. **Network Loss**

Means the following costs incurred within 120 days from the commencement of a Material Interruption:

- (i) Costs that would not have been incurred but for a Material Interruption;
- (ii) The sum of the following, which shall be calculated on an hourly basis:
 - a. Reduction in net income (net profit or loss before income taxes), that would have been earned; and
 - b. continuing normal operating expenses incurred, including payroll.

4.31. Notification and Monitoring Costs

Means:

- (i) Reasonable fees, costs and expenses incurred by or on behalf of any Insured, with the Insurer's prior written consent, for the disclosure of a Breach of Personal Information, Breach of Corporate Information or Breach of Data Security to applicable Data Subjects; and
- (ii) Reasonable costs and expenses associated with identity theft education and credit file or identity monitoring arising from a Breach of Personal Information, Breach of Corporate Information or Breach of Data Security.

4.32. Outsourcer

Means a natural person or entity which collects, stores or processes Data on behalf of the Insured based on an express contractual agreement.

4.33. PCI Data Security Standards (known as "PCI DSS")

Means the published data security standards in effect now, or as hereafter amended, which all merchants and processors must follow when storing, processing and transmitting cardholder data.

4.34. PCI DSS assessment

Means a monetary fine or penalty assessed against an Insured by an acquiring bank or card association as a result of a Breach of Data Security, Breach of Personal Information or Breach of Corporate Information.

4.35. Policyholder

Means the entity specified in Item 2 of the Schedule.

4.36. Premium

Means the amount specified in Item 10 of the Schedule.

4.37. Retention

Means the amount specified in Item 6 of the Schedule.

4.38. Retroactive Date

Means the date specified in Item 7 of the Schedule

4.39. Reward Expenses

Means the reasonable amount paid by an Insured, with the prior approval of the Insurer, to an Informant for information not otherwise available which leads to the arrest and conviction of persons responsible for a Breach of Data Security, or a Security Threat otherwise covered under this Policy.

4.40. Security Failure

Means a failure or violation of the security of a Computer System, including, without limitation, that which results in or fails to mitigate any unauthorised access, unauthorised use, denial of service attack or receipt or transmission of a malicious code. "Security Failure" includes any such failure or violation resulting from the theft of a password or access code from an Insured's premises, a Computer System, or an officer, director or Employee of the Insured by non-electronic means in direct violation of the Insured's specific written security policies or procedures.

4.41. Security Threat

Means any threat or connected series of threats to commit a local, cross border or multi-country attack against a Computer System for the purpose of demanding money, securities or other tangible or intangible property of value from the Insured.

4.42. Subsidiary

Means any companies in which the Policyholder, either directly or indirectly through one or more of its Subsidiaries:

- (i) Controls the composition of the board of directors;
- (ii) Controls more than half of the voting power; or
- (iii) Holds more than half of the issued share capital.

For any Subsidiary or any Insured thereof, cover under this policy shall only apply to a Breach of Personal Information, a Breach of Corporate Information, a Breach of Data Security or an actual or alleged act, error or omission occurring while such entity is, or was, a Subsidiary of the Policyholder.

4.43. Third Party

Means any entity or natural person; provided, however, a Third Party does not mean:

- (i) any Insured, other than an Employee; or
- (ii) any other natural person or entity having a financial interest or executive role in the operation of the Policyholder or any Subsidiary.

4.44. Waiting Hours Period means the number of hours set forth in the Schedule that must elapse once a Material Interruption has begun.

5. EXCLUSIONS

This policy shall not cover Loss or make any payment in connection with any Claim:

- 5.1. Anti-Competitive Conduct arising out of, based upon or attributable to any actual or alleged restrictive trade practices, restraint of trade or unfair competition.
- 5.2. Bodily Injury and Property Damage arising out of, based upon or attributable to any:
 - (i) physical injury, sickness, disease or death; and if arising out of the foregoing, nervous shock, emotional distress, mental anguish or mental injury, other than mental anguish or mental injury arising from a Claim for any breach of data protection laws or regulations by the Insured and/or the "Media Content Liability" Optional Extension; or
 - (ii) loss or destruction of tangible property, other than Data, or loss of use thereof.
- 5.3. Contractual Liability arising out of, based upon or attributable to any guarantee, warranty or liability assumed or accepted by an Insured under any contract or agreement except to the extent such liability would have attached to the Insured in the absence of such contract or agreement.
- 5.4. Employers' Duties arising out of, based upon or attributable to any actual or alleged:
 - (i) employment related practices; or
 - (ii) violation of any responsibilities, obligations or duties protecting or regulating:
 - a) any employee pension plans, employee welfare plans, employee retirement savings plans, employee profit sharing or employee benefits programme;
 - b) social security benefits; or
 - c) workplace health or safety; unless arising from a Claim for any breach of data protection laws or regulations against the Insured.
- 5.5. Enforcement Notice arising out of, based upon or attributable to any failure to respond to or comply with an Enforcement Notice in the required time period.
- 5.6. Infrastructure or Security Failure arising out of, based upon or attributable to any:
 - (i) mechanical failure;
 - (ii) electrical failure, including any electrical power interruption, surge, brown out or black out; or
 - (iii) telecommunications or satellite systems failure.
 - (iv) failure by the Company or Outsourcer to reasonably maintain all required or industry standard Computer System security.
- 5.7. Intellectual Property arising out of, based upon or attributable to any breach of any intellectual property rights including patents and trade secrets. This Exclusion shall not apply to the "Media Content Liability" Optional Extension.
- 5.8. Intentional Act arising out of, based upon or attributable to any intentional, deliberate or reckless act that would reasonably be expected to give rise to a Claim against an Insured; provided, however, that this Exclusion shall not apply to "Data Security Liability" Covers.

5.9. Misdeeds

arising out of, based upon or attributable to any act which a court, official tribunal or arbitrator finds, or which an Insured admits, to be a criminal, dishonest or fraudulent act, if committed by the Policyholder's:

- (i) directors, chief compliance officer, Data Protection Officer or general counsel whether acting on their own or in collusion with others; or
- (ii) Employees or Outsourcers acting in collusion with any of the Policyholder's directors, chief compliance officer, Data Protection Officer or general counsel.

The Insurer will continue to pay on behalf of an Insured Defence Costs under this policy until a dishonest, criminal or fraudulent act, error or omission is found by a court, tribunal, arbitrator or regulator to have been committed by an Insured. Following such finding the Insurer shall be entitled to repayment of any amount paid to the Insured under this policy.

5.10. Prior Claims and Circumstances

- (i) made prior to or pending at the inception of this policy; or
- (ii) arising out of, based upon or attributable to any circumstance that, as of the inception of this policy, may reasonably have been expected by any Insured to give rise to a Claim.

5.11. Securities Claims

arising out of, based upon or attributable to any actual or alleged violation of any law, regulation or rule (whether statutory or common law) relating to the ownership, purchase, sale, offer or solicitation of an offer to purchase or sell securities.

5.12. Trading Losses

arising out of, based upon or attributable to any trading losses or trading liabilities; monetary value of any electronic fund transfers or transactions by or on behalf of the Insured which is lost, diminished or damaged during transfer from, into or between accounts; or the face value of coupons, price discounts, prizes, awards or any other valuable consideration given in excess of the total contracted or expected amount.

5.13. USA / Canada

made, occurring or pending within; or to enforce a judgment obtained in, the United States of America, Canada, or any of their territories or possessions.

5.14. War/Terrorism

arising out of, based upon or attributable to any war (declared or otherwise), terrorism, warlike, military, terrorist or guerrilla activity, sabotage, force of arms, hostilities (declared or undeclared), rebellion, revolution, civil disorder, insurrection, usurped power, confiscation, nationalisation or destruction of or damage to property by or under the order of, any governmental, public or local authority or any other political or terrorist organisation; provided, however, that this Exclusion shall not apply to a Security Threat under the "Cyber Extortion" Optional Extension.

For the "Data Security Liability" Covers only, this policy shall not cover Loss in connection with any Claim:

5.15. Data Security Liability Cover Conduct arising out of, based upon or attributable to any deliberate commission, aiding, abetting or condoning of or conniving in:

- (i) a dishonest, malicious or fraudulent act; or
- (ii) a criminal breach of law or regulation;

if committed by the Policyholder's or Subsidiary's:

- a) directors, chief compliance officer, Data Protection Officer or general counsel whether acting on their own or in collusion with others; or
- b) employees or Outsourcers acting in collusion with any of the Policyholder's or Subsidiaries directors, chief compliance officer, Data Protection Officer or general counsel.

For the "Media Content" Optional Extension only, this policy shall not cover Loss in connection with any Claim:

5.16. Patents and Trade Secrets

arising out of, based upon or attributable to any actual or alleged infringement of or misappropriation of any patent or trade secret. For the "Cyber Extortion" Optional Extension only, this policy shall not cover any:

5.17. Government Entity or Public Authority

Extortion Loss arising out of, based upon or attributable to any Security Threat made by any government entity or public authority. For the "Network Interruption Insurance" Optional Extension only, this policy shall not cover Loss

in connection with any Claim:

- 5.18. Government Entity or Public Authority arising out of, based upon or attributable to any seizure, confiscation, nationalisation, or destruction of a Computer System by order of any government entity or public authority.
- 5.19. Specific Network Interruption arising out of, based upon or attributable to any:
- (i) liability to Third Parties for whatever reason;
 - (ii) legal costs or legal expenses of any type;
 - (iii) updating, upgrading, enhancing, or replacing any Computer System to a level beyond that which existed prior to sustaining Network Loss;
 - (iv) unfavorable business conditions; or
 - (v) the removal of software program errors or vulnerabilities.

6. CLAIMS

6.1. Notification of Claims

The Insured shall, as a condition precedent to the obligations of the Insurer under this policy, give written notice to the Insurer of any Claim, first made against the Insured as soon as practicable and during the Policy Period. All notifications must be in writing or by facsimile, and addressed as required in the "Claims Notice" Item on the Schedule.

6.2. Continuity

In the absence of fraudulent non-disclosure, where a Claim that would otherwise be covered by this policy is excluded by the "Prior Claims/Circumstances" Exclusion part (ii), then cover is provided under this policy for that Claim, provided always that:

- (i) the Insured first became aware of the facts that might give rise to the Claim after the Continuity Date; and
- (ii) the Claim shall be dealt with in accordance with all the terms, conditions, exclusions and limitations of the policy under which the Claim, or circumstance, could and should have been notified but only where such earlier policy affords no broader cover in respect of the Claim than the provisions of this Policy; and
- (iii) If the Insurer is the insurer on risk for the policy in (ii) above, the Insured and the Policyholder agree to claim on this policy only and to make no claim on such earlier policy.

6.3. Related Claims If notice of a Claim against an Insured is given to the Insurer pursuant to the terms and conditions of this policy, then:

- (i) any subsequent Claim alleging, arising out of, based upon or attributable to the facts alleged in that previously notified Claim; and
- (ii) any subsequent Claim alleging any Loss which is the same as or related to any Loss alleged in that previously notified Claim, shall be considered made against the Insured and reported to the Insurer at the time notice was first given. Any Claim or Claims arising out of, based upon or attributable to:
 - (i) the same cause; or
 - (ii) a single Loss; or
 - (iii) a series of continuous, repeated or related Losses; shall be considered a single Claim for the purposes of this policy. For the "Network Interruption Insurance" Optional Extension only:

6.4. Notice

In addition to the applicable terms of "Notification of Claims", as a condition precedent to the obligations of the Insurer under this policy, the Insured must also:

- (i) complete and sign a written, detailed and affirmed proof of loss within ninety days after the discovery of any loss (unless this period is otherwise extended in writing by the Insurer), which will detail a full description of the Network Loss and the circumstances of such Network Loss. The written proof should also include a detailed calculation of any Network Loss and all underlying documents and materials that reasonably relate to or form a part of the basis of the proof of the Loss;
- (ii) upon the Insurer's request, submit to an examination under oath; and
- (iii) provide the Insurer with any cooperation and assistance that the Insurer may request, including assisting the Insurer in:



- a) any investigation of a Security Failure, Network Loss or circumstance;
- b) enforcing any legal rights an Insured or the Insurer may have against anyone who may be liable to an Insured;
- c) executing any documents that the Insurer deems necessary to secure its rights under this policy; and
- d) any calculation or appraisal conducted by or on behalf of the Insurer pursuant to this Network Interruption Insurance Extension.

The costs and expenses of establishing or proving an Insured's Loss under this "Network Interruption Insurance" Extension, including, without limitation, those associated with preparing the proof of loss, shall be the obligation of the Insured and not covered under this policy.

6.5. Net Profit Calculations

In determining the amount of net profit (or net loss) and charges and expenses covered hereunder for the purpose of ascertaining the amount of Network Loss (and otherwise) under this "Network Interruption Insurance" Extension, due consideration shall be given to the prior experience of an Insured's business before the beginning of the Security Failure and to the probable business an Insured could have performed had no Security Failure occurred. Provided, however, that such net profit (or net loss) calculations shall not include, and this policy shall not cover, net income that would likely have been earned as a result of an increase in volume of business due to favourable business conditions caused by the impact of Security Failures on other businesses. All such net profit (or net loss) and charges and expenses shall be calculated on an hourly basis and based on such an Insured's actual net profit (or net loss) and charges and expenses.

7. DEFENCE AND SETTLEMENT

7.1. Defence/Settlement

The Insurer does not assume any duty to defend, and the Insured must defend and contest any Claim made against them unless the Insurer, in its sole and absolute discretion, elects in writing to take over and conduct the defence and settlement of any Claim. If the Insurer does not so elect, it shall be entitled, but not required, to participate fully in such defence and the negotiation of any settlement that involves or appears reasonably likely to involve the Insurer. The Insurer has the right at any time after notification of a Claim to make a payment to the Insured of the unpaid balance of the Limit of Liability, and upon making such payment, all obligations of the Insurer to the Insured under this policy, including, if any, those relating to defence, shall cease.

7.2. Advancement of Defence Costs and Reputational Recovery Costs

The Insurer will advance any covered Defence Costs, costs for repair of reputation and, if purchased, cost of Cyber Extortion under each of the applicable Standard and Optional Extensions incurred on account of the Claim prior to its final resolution and as they arise. The Insurer will not, however, advance Defence Costs, costs for repair of reputation and, if purchased, cost of Cyber Extortion under each of the applicable Standard and Optional Extensions to the extent that the Insurer has denied coverage, or if such advancement would exceed the Limit of Liability or any applicable sublimits. If the amount of Defence Costs, costs for repair of reputation and, if purchased, cost of Cyber Extortion under each of the applicable Standard and Optional Extensions to be advanced cannot be agreed upon between the Insured and the Insurer, then the Insurer will advance such Defence Costs, costs for repair of reputation and, if purchased, cost of Cyber Extortion under each of the applicable Standard and Optional Extensions which the Insurer determines to be fair and proper until a different amount shall be agreed upon or determined pursuant to this policy. The Insurer reserves the right to recover such advances if and to the extent the Insured is later determined not to be entitled to such payment.

7.3. Insurer's Consent

As a condition precedent to cover under this policy, no Insured shall admit or assume any liability, enter into any settlement agreement, consent to any judgment, or incur any Defence Costs without the prior written consent of the Insurer. Only those settlements, judgments and Defence Costs consented to by the Insurer, and judgments resulting from Claims defended in accordance with this policy, shall be recoverable as Loss under this policy. The Insurer's consent shall not be unreasonably withheld, provided that the Insurer shall be entitled to exercise all of its rights under the policy.

7.4. Insured's Consent

The Insurer may make any settlement of any Claim it deems expedient with respect to any Insured, subject to such Insured's written consent. If any Insured withholds consent to such settlement, the Insurer's liability for all Loss on account of such Claim shall not exceed the amount for which the Insurer could have settled such Claim, plus

Defence Costs incurred as of the date such settlement was proposed in writing by the Insurer, less coinsurance (if any) and the applicable Retention.

7.5. Cooperation

The Insured shall at its own cost:

- (i) render all reasonable assistance to the Insurer and co-operate in the defence of any Claim and the assertion of indemnification and contribution rights;
- (ii) use due diligence and do and concur in doing all things reasonably practicable to avoid or diminish any Loss under this policy; and
- (iii) give such information and assistance to the Insurer as the Insurer may reasonably require to enable it to investigate any Loss or determine the Insurer's liability under this policy.

Any Claim made under the "Cyber Extortion" Optional Extension shall be conducted in accordance with local legal requirements, and in cooperation with and under the direction of any appropriate criminal enforcement or other authority where required.

7.6. Fraudulent Claims

If any Insured shall give notice or claim cover for any Loss under this policy knowing such notice or claim to be false or fraudulent as regards amounts or otherwise, such Loss shall be excluded from cover under the policy, and the Insurer shall have the rights to cancel the policy.

7.7. Allocation

Where any Loss is incurred in respect of any Claim which arises from both covered matters and matters not covered by this policy, the Insurer's liability under this policy is limited to the proportion of the Loss which represents a fair and equitable allocation between each Insured and the Insurer, taking into account the relative legal and financial exposures attributable to covered matters and matters not covered under this policy.

Where the Insurer's liability under this policy is limited under this clause, the Insured and Insurer must use their best endeavours to agree upon the allocation to be adopted by them as the fair and equitable allocation.

7.8. Allocation

Disputes If the parties are unable to agree, then the fair and equitable allocation is to be determined by a senior lawyer (to be mutually agreed upon by the Policyholder and the Insurer, or in the absence of agreement, to be appointed by the President of the Law Society, or equivalent organisation, in the jurisdiction in which the Loss was incurred).

The senior lawyer is to determine the fair and equitable allocation as an expert, not as an arbitrator. The Policyholder (or its designee) and the Insurer may make submissions to the senior lawyer. The senior lawyer is to take account of the parties' submissions, but the senior lawyer is not to be fettered by such submissions and is to determine the fair and equitable allocation in accordance with his or her own judgment and opinion. The senior lawyer's determination shall be final and binding. The costs of the senior lawyer's determination are to be borne by the Insurer

For so long as the proportion of Defence Costs to be paid under the policy remains unagreed and undetermined, the Insurer shall pay the proportion of the Defence Costs which it considers represents a fair and equitable allocation. The fair and equitable allocation finally agreed or determined shall be applied retrospectively to any Defence Costs incurred prior to agreement or determination.

8. PURCHASE AND ADMINISTRATION

8.1. Policy Purchase

In granting cover to the Insured, the Insurer has relied upon the material statements and particulars in the proposal together with its attachments and other information supplied. If the Insurer becomes entitled to avoid this policy from inception or from the time of any variation in cover, the Insurer may at its discretion maintain this policy in full force but exclude the consequences of and any Claim relating to any matter which ought to have been disclosed before inception or any variation in cover.

8.2. Administration

The Policyholder has acted and shall act on behalf of each and every Insured with respect to:

- (i) negotiating terms and conditions of, binding and amending cover;
- (ii) exercising rights of Insureds;

- (iii) notices;
- (iv) Premiums;
- (v) endorsements;
- (vi) dispute resolution;
- (vii) claims management and consent to defence/settlement; and (viii) payments to any Insured.

9. LIMIT AND RETENTION

9.1. Limit of Liability

The total amount payable by the Insurer under this policy shall not exceed the Limit of Liability. Sub-limits of Liability, Extensions and Defence Costs are part of that amount and are not payable in addition to the Limit of Liability. The inclusion of more than one Insured under this policy shall not operate to increase the total amount payable by the Insurer under this policy.

9.2. Retention

With respect to all Claims, the Insurer will only pay that amount of any Loss which is in excess of the Retention specified in the Schedule. The Retention is to be borne by the Policyholder and shall remain uninsured. A single Retention shall apply to Loss arising from Claims which are considered related Claims pursuant to the "Related Claims" provision.

10. CHANGES IN RISK

10.1. New Subsidiaries

If during the Policy Period Insured creates or acquires a new Subsidiary, it shall automatically be covered under this Policy provided that :

- a) the Subsidiary created or acquired does not have a turnover exceeding 25% of the consolidated net turnover of the Policyholder at the time of inception of the Policy; and
- b) the Subsidiary is not a Financial Institution, telecommunication company, IT service provider or derives more than 50% of its turnover from online sales;
- c) is not domiciled in the USA or derives more than 50% of its turnover from activities in the USA.

10.2. Past Subsidiaries

If an entity ceases to be a Subsidiary under this Policy during the Policy Period, then no coverage shall be afforded under this Policy for any Loss of or Claim made against such Subsidiary after the date it ceased to be a Subsidiary.

10.3. Merger or Acquisition

If during the Policy Period a Merger or Acquisition occurs, the Insurer shall only be liable to make any payment under this Policy in relation to any

Loss or Claim, based upon or attributable to any Breach of Personal Information, Breach of Corporate Information, Cyber Extortion, Data Security liability covered hereunder which occurred prior to the date on which the Merger or Acquisition is legally effective in the jurisdiction in which it occurs.

The Policyholder shall give the Insurer written notice of the Merger or Acquisition as soon as practicable after the Policyholder first becomes aware of the Merger or Acquisition.

10.4. Receivership, liquidation

If a receiver, liquidator, administrator or equivalent under the laws of any jurisdiction is appointed to any Insured during the Policy Period, the Insurer shall only be liable to make any payment under this

Policy in relation to any Loss based upon or attributable to any Breach of Personal Information, Breach of Corporate Information, Cyber Extortion, Data Security liability covered hereunder which occurred prior to the effective date of such appointment.

11. GENERAL PROVISIONS

11.1. Assignment

This policy and any rights under or in respect of it cannot be assigned without the prior written consent of the Insurer.

11.2. Cancellation

- a) By Policyholder: This policy may be cancelled by the Policyholder at any time only by written prior notice of at



indusindinsurance.com



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



least 14 days to the Insurer. In such case, if no Claim has been made and no circumstance has been notified prior to such cancellation; the Insurer shall retain the pro-rata proportion of the Premium. Otherwise, Premium shall not be returnable and shall be deemed fully earned at cancellation.

b) By Insurer:

This policy may be cancelled by the Insurer. In such case, the Insurer shall be entitled to a pro-rata proportion of the Premium. Payment or tender of any unearned Premium by the Insurer shall not be a condition precedent to the effectiveness of cancellation, but such payments shall be made as soon as practicable.

11.3. Insolvency

Insolvency, receivership or bankruptcy of any Insured shall not relieve the Insurer of any of its obligations hereunder.

11.4. Plurals, Headings and Titles

The descriptions in the headings and titles of this policy are solely for reference and convenience and do not lend any meaning to this contract. Words and expressions in the singular shall include the plural and vice versa. In this policy, words in bold typeface have special meaning and are defined or specifically mentioned in the Schedule. Words that are not specifically defined in this policy have the meaning normally attributed to them.

11.5. Scope and Governing Law

Where legally permissible and subject to the "U.S.A / Canada" Exclusions, this policy shall apply to any Claim made against any Insured anywhere in the world. Any interpretation of this policy relating to its construction, validity or operation shall be made in accordance with the laws of India and in accordance with the English text as it appears in this policy.

11.6. Subrogation

If any payment is to be made under this policy in respect of a Claim, the Insurer shall be subrogated to all rights of recovery of the Insured whether or not payment has in fact been made and whether or not the Insured has been fully compensated for its actual loss. The Insurer shall be entitled to pursue and enforce such rights in the name of the Insured, who shall provide the Insurer with all reasonable assistance and co-operation in doing so, including the execution of any necessary instruments and papers. The Insured shall do nothing to prejudice these rights. Any amount recovered in excess of the Insurer's total payment shall be restored to the Insured less the cost to the Insurer of such recovery. The Insurer agrees not to exercise any such rights of recovery against any Employee unless the Claim is brought about or contributed to by serious or wilful misconduct of the Employee in the course of or arising out of the employment. In its sole discretion, the Insurer may, in writing, waive any of its rights set forth in the Subrogation Clause.

11.7. Validity

This policy is not binding upon the Insurer unless it is countersigned on the Schedule by an authorised representative of the Insurer.

11.8. Grievance

In case the Insured is aggrieved in any way, they may contact the Insurer at the specified addresses, during normal business hours and/or, you may follow below steps for redressal

STEP 1: Reach us at 022 4890 3009 (Paid).

Email us on services@indusindinsurance.com.

Contact our Branch With presence across numerous locations pan-India, we are never too far from you.

Write to us at (Correspondence Only)

IndusInd General Insurance, Correspondence Unit, 301-302, Corporate House RNT Marg, Opp. Jhabua Tower, Indore, Madhya Pradesh, India - 452001

STEP 2 : If you are not satisfied with the response you got, please email- Nodal Officer at grievances@indusindinsurance.com.

STEP 3 : If even this leaves you unsatisfied, please email - Head Grievances at headgrievances@indusindinsurance.com

STEP 4 : If after having followed Step 1, 2 and 3 your issue remains unresolved, you may approach the Insurance Ombudsman for redressal,

Please visit <http://gbic.co.in/ombudsman.html> to get details on Insurance Ombudman Offices



Attached to and forming part of Policy No: XXXXXXXXXXXXXXXXXXXXXXXX

PRIOR CLAIMS / CIRCUMSTANCES EXCLUSION

Prior Claims / Circumstances exclusion is deleted in its entirety and replaced as below

By way of endorsement to the Policy, Insurer and Insured hereby agree as follows:

This policy shall not cover any claim arising out of, based upon or attributable to

- made prior to or pending at the inception of this policy; or
- any circumstance that, may reasonably have been expected by any Insured to give rise to a Claim on or before XXXXXXXX

All other terms, exclusions and conditions of this policy remain unaltered

Attached to and forming part of Policy No: XXXXXXXXXXXXXXXXXXXXXXXX

SANCTION ENDORSEMENT

By way of endorsement to the Policy, Insurer and Insured hereby agree as follows:

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay make any payment or provide any benefit hereunder to the extent that the provision of such cover, payment of such loss or provision of such benefit would expose, the Insurer to any sanction, prohibition or restriction under United Nation resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

All other terms; condition and exclusion with respect to the Policy remains unaltered.

Attached to and forming part of Policy No: XXXXXXXXXXXXXXXXXXXXXXXX

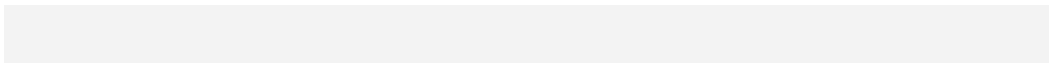
GRIEVANCES

If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

- Website : www.indusindinsurance.com
e-mail : services@indusindinsurance.com
Telephone : 022 4890 3009 (paid)
Post/Courier : Any branch office, the correspondence address, during normal business hours
Write to us at : IndusInd General Insurance,
(Correspondence Only) : Correspondence Unit, 301-302, Corporate House RNT Marg, Opp. Jhabua Tower, Indore, Madhya Pradesh, India – 452001

For further details on Grievance redressal procedure please refer: <https://www.indusindinsurance.com/Insurance/About-Us/Grievance-Redressal.aspx>

If the Policyholder is not satisfied with the Company's redressal of the Policyholder's grievance through one of the above methods, the Policyholder may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned below:



OMBUDSMAN OFFICE	
Jurisdiction	Office Address
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	<p>AHMEDABAD - Shri Kuldip Singh</p> <p>Gujarat, Dadraurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001.</p> <p>Tel.: 079 - 25501201/02/05/06</p> <p>Email: bimalokpal.ahmedabad@ecoi.co.in</p>
Karnataka	<p>BENGALURU - Smt. Neerja Shah</p> <p>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.</p> <p>Tel.: 080 - 26652048 / 26652049</p> <p>Email: bimalokpal.bengaluru@ecoi.co.in</p>
Madhya Pradesh Chattisgarh	<p>BHOPAL - Shri Guru Saran Shrivastava</p> <p>Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003.</p> <p>Tel.: 0755 - 2769201 / 2769202</p> <p>Fax: 0755 - 2769203</p> <p>Email: bimalokpal.bhopal@ecoi.co.in</p>
Orissa	<p>BHUBANESHWAR - Shri Suresh Chandra Panda</p> <p>Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009.</p> <p>Tel.: 0674 - 2596461 / 2596455</p> <p>Fax: 0674 - 2596429</p> <p>Email: bimalokpal.bhubaneswar@ecoi.co.in</p>
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	<p>CHANDIGARH - Dr. Dinesh Kumar Verma</p> <p>Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017</p> <p>Tel.: 0172 - 2706196 / 2706468</p> <p>Fax: 0172 - 2708274</p> <p>Email: bimalokpal.chandigarh@ecoi.co.in</p>
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry) Chennai	<p>CHENNAI - Shri M. Vasantha Krishna</p> <p>Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018.</p> <p>Tel.: 044 - 24333668 / 24335284</p> <p>Fax: 044 - 24333664</p> <p>Email: bimalokpal.chennai@ecoi.co.in</p>
Delhi	<p>DELHI - Shri Sudhir Krishna</p> <p>Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.</p> <p>Tel.: 011 - 23232481/23213504</p> <p>Email: bimalokpal.delhi@ecoi.co.in</p>



Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	<p>GUWAHATI - Shri Kiriti .B. Saha 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@ecoi.co.in</p>
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry	<p>HYDERABAD - Shri I. Suresh Babu 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 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>
Rajasthan	<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>
Kerala, Lakshadweep, Mahe-a part of Pondicherry	<p>ERNAKULAM - Ms. Poonam Bodra 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@ecoi.co.in</p>
West Bengal, Sikkim, Andaman & Nicobar Islands	<p>KOLKATA - Shri P. K. Rath 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@ecoi.co.in</p>
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, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	<p>LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>



Goa, Mumbai, Metropolitan Region excluding Navi Mumbai & Thane	<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>
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, Gautambodha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Sharnli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddha Nagar, U.P. - 201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>
Bihar, Jharkhand	<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>
Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	<p>PUNE - Shri Vinay Sah 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.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.giccouncil.in, our website www.indusindinsurance.com