

## INDUSIND SAFE DEPOSIT LOCKER SURAKSHA - POLICY WORDING

### PREAMBLE

Whereas the **Insured** named in the **Policy Schedule** attached hereto has made a proposal and declaration to IndusInd General Insurance Company Limited (hereinafter referred to as the '**Company**') which shall be the basis of this contract and be deemed to be incorporated herein for the Insurance hereinafter contained and has paid the premium stated therein subject to the terms, conditions, provisions, exclusions contained herein or endorsed or otherwise expressed herein.

### DEFINITIONS

The terms defined below have the meanings as ascribed to them below wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural; references to the male include the female and references to any statutory enactment include subsequent changes to the same and vice versa.

- 1) **Accident, Accidental** means a sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2) **Antique/s** means Jewelry and other item which are at least 100 years old.
- 3) **Bank** means any Banking company as defined under
  - Section 5 of the Banking Regulations Act, 1949.
  - a corresponding new Bank constituted by the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970.
  - the State Bank of India constituted by State Bank of India Act, 1955;
  - Associate Bank as defined in Section 2 of the State Bank of India (Subsidiary Banks) Act, 1959;
  - Co-operative Banks as defined in Section 56(a) of the Banking Regulation Act 1949;
  - Regional Rural Banks established under Section 3(1) of the Regional Rural Banks Act (21 of 1976)
  - Any Bank established under a Land Mortgage Bank Act or Land Development Bank Act of any State.
  - Small Finance Banks governed by the provisions of RBI Act 1934, - Banking Regulations Act 1949
  - Any Other Bank/Financial Institution which has been established and is functioning under the Guidelines of RBI but excluding any NBFC
- 4) Beyond Economic Repair (BER) means if the cost of repairs following loss or damage due to operation of Insured Perils exceeds  $\_%$  of the replacement value of the Jewelry and other Valuables as on the date of loss. BER shall not be applicable to Documents.
- 5) Burglary means theft or attempted theft involving violent and forcible entry into or exit from the Insured premises, Robbery and Dacoity.
- 6) Claim means a demand made by the Policyholder or on his/her behalf, for payment under any Benefit, as covered under the Policy.
- 7) Company means IndusInd General Insurance Company Limited.
- 8) Condition Precedent shall mean policy terms and/or conditions upon which the Insurer's liability under the Policy is conditional upon.
- 9) Dacoity means when five or more persons conjointly commit or attempt to commit or aid someone to commit an act of robbery together.
- 10) Deductible means the amount which shall be borne by the Insured in respect of each and every Claim made under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible. Deductible may also be referred to as Excess.
- 11) Documents means Share and stock certificates, Deposit receipts, Insurance Policy, Title deeds, plans and manuscripts, Passport or any other personal records and certificates. Documents does not include cash, coin, bank drafts, currency notes, cheques, postage stamps.
- 12) Family/Family Members means spouse, children, parents of Locker Renter(s)
- 13) Hold-Up means any forcible theft by actual or threatened violence against the staff, customers, official visitors of the Insured, by a person having a weapon or claim to have a weapon.
- 14) Insured means the Policyholder who is the Proposer and whose name specifically appears in the Policy Schedule and and who has agreed on the coverage, premium, terms and conditions. The Insured shall be any institution which provides Safe Deposit Lockers/Vault services, including but not limited to Banks.
- 15) Locker Renter(s) means the account holder who has rented a Safe Deposit Locker from the Insured under Lease/Rental agreement.
- 16) Insured Peril means an event that can cause damage to Insured Property and are covered under the Policy as specified under Scope of Cover of this Policy.
- 17) Insured Property means Jewelry, Valuables, Documents or any other contents owned by the Locker Renter(s) or their Family kept in Safe Deposit Locker for which the Insured has bought this insurance Policy and paid appropriate premium.



[indusindinsurance.com](http://indusindinsurance.com)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



- 18) Jewelry means ornaments made of any precious metal like gold, silver, platinum, including bullion and precious stones.
- 19) Money means cash, bank drafts, currency notes, treasury notes, cheques, postal orders, money orders and current postage stamps.
- 20) Partial Loss means any loss involving repair of the Jewelry/Valuables but not amounting to Total Loss or BER (Beyond Economic Repair). Any loss or Damage to covered Documents shall be deemed a partial loss, if due to the operation of Insured Peril the Document is damaged but does not require Replacement in Entirety. For clarity, Replacement Entirety shall mean Replacement of all pages of the Document if more than one.
- 21) Policy means the Company's contract of insurance with the Insured providing cover as detailed in this Policy Terms and Conditions, the Proposal Form, Policy Schedule, Certificate of Insurance, Endorsements, Annexure, if any, which form part of the contract and must be read together.
- 22) Policy Period means the period commencing from the Policy Period Start Date as specified in Policy Schedule and ending on the Policy Period End Date as specifically appearing in the Policy Schedule or on the date of cancellation of the Policy, whichever is earlier.
- 23) Proposal Form means a form to be filled in by the Prospect in written or electronic or any other format as approved by the Authority, for furnishing all material information as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted. Explanation: "Material Information" shall mean all important, essential and relevant information sought by the Company in the proposal form and other connected documents to enable them to take informed decision in the context of underwriting the risk
- 24) Policy Schedule/Schedule means the document accompanying and forming part of the Policy that gives Insured the Policy details and details of the insurance cover, as described in this document.
- 25) Riot means a public disturbance involving five or more persons engaging in acts of violence with a clear and present danger of damage to property or injury to members of public.
- 26) Robbery means crime of taking or attempting to take anything of value by force, threat of force, or by putting the victim in fear.
- 27) Safe Deposit Locker (hereinafter referred to as "Locker") means a secured safe leased out by the Insured to the Locker Renter(s) under a valid Lease/Rental agreement, primarily for storing important documents/valuables and is duly identified by a unique number.
- 28) Salvage means the residual scrap value of the damaged items or the value of undamaged portion of the Insured Property. All Salvage and recoveries resulting from Claims on covered Insured Property unless agreed otherwise shall be the property of the Company.
- 29) Sum Insured means the amount specified in the Policy Schedule, which is the maximum amount payable under the Policy for any one claim and in the aggregate for all claims (regardless of the number or amount of claims made or the number of the Locker(s) for which claim is made) during the Policy Period.
- 30) Valuation Report means the report regarding the inspection, detailed inventory and market value of the Jewelry and Valuables prepared by a Licensed Valuer acceptable by the Company.
- 31) Valuables means items having a considerable value including but not limited to collectibles, electronic items, watches, telescope, binoculars, stamps and medals.
- 32) Vintage Jewelry means Jewelry having age less than 50 years but up to 100 years.

#### SCOPE OF COVER

The **Company** hereby agrees that subject to the terms, exceptions, deductibles, limits and conditions contained herein or endorsed or otherwise expressed in the **Policy Schedule**, and in consideration of the payment of appropriate premium by the **Insured** to the **Company**, the Company will indemnify the **Policyholder**, against the compensation which the **Insured** is legally or contractually liable to pay to the **Locker Renter(s)** for loss of or damage caused to the **Insured Property**, during the **Policy Period** due to following listed unforeseen Insured Perils/Event:

Section	Insured Perils/Events
<b>Compulsory covers</b>	
1: Fire and Allied Perils	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Lightning</li> <li>• Explosion/Implosion</li> <li>• Impact Damage due to impact by any Rail/ Road vehicle or animal by direct contact</li> <li>• Aircraft Damage (Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom)</li> </ul>



	<ul style="list-style-type: none"> <li>• Bush Fire</li> <li>• Forest Fire</li> <li>• Subsidence and Landslide including Rock slide: Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/Rock slide</li> <li>• Bursting and/or overflowing of Water Tanks, Apparatus and Pipes</li> <li>• Missile Testing operations</li> <li>• Leakage from Automatic Sprinkler Installations</li> </ul>
1: RSMD	Riot, Strike, Malicious Damage
<b>Optional Covers</b>	
3: STFI	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature.)
4: Earthquake	Earthquake, Volcanic eruption or other convulsions of nature (Fire and Shock)
5: Burglary and Theft	Burglary including Theft, Robbery, Dacoity and Hold-up
6: Employee Infidelity	Act of fraud or dishonesty committed by any of the <b>Insured's</b> employees
7: Accidental Damage	<b>Accident</b> from any fortuitous cause
8: Terrorism	Act of terrorism: means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.
9: War	War, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power
10: Deliberate Damage	Any act or order of any governmental authority acting under the powers vested in them to prevent or mitigate damage or imminent damage or threat thereof, to the property insured from a contingency covered hereunder, provided such act of governmental authority has not resulted from lack of due diligence by the Insured to prevent or mitigate such hazard or threat.
11: Lock and Key Replacement	Lost or Stolen Key

### 3.1. Loss or Damage to Insured Property

The **Company** shall indemnify the **Insured** up to the limits specified in the **Policy Schedule** against the compensation which the Insured is **legally** or contractually liable to pay to the **Locker Renter(s)** for the loss or damage incurred to the **Insured Property** due to any of the **Insured Perils** 1 to 10 listed above (and as opted), during the **Policy Period**, whilst stored or lying in the **Locker** leased/rented out to the **Locker Renter(s)** by the **Insured** under a valid Lease/Rent Agreement.

Specific Conditions applicable to Infidelity/Dishonesty of Insured's Employees

- The loss shall have occurred in connection with occupation and duties of **Insured's** employees during the uninterrupted continuance of his/her employment and be discovered within \_\_\_ calendar month after the death, resignation, dismissal or retirement of such employee or \_\_\_ calendar month after this **Policy** shall have ceased to exit, whichever of these events shall happen first.
- In the event of loss, the **Insured** shall immediately file a First Information Report (FIR) with the police, take all practicable steps for discovering and punishing guilty persons, for tracing/recovering the lost property.
- The **Company** shall not be liable for any act or default of an employee done or omitted to be done after the discovery by the **Insured** of any act of forgery, embezzlement larceny or fraudulent conversion on the part of any such employee.

Specific Conditions applicable to Terrorism

Subject otherwise to the terms, exclusions, provisions and conditions contained in the Policy and in consideration of the payment by the Insured to the Company of additional premium as stated in the Original Policy Schedule, it is hereby agreed and declared that notwithstanding anything stated in the "Terrorism Risk Exclusion" of this Policy to the contrary, this Policy is extended to cover physical loss or physical damage occurring during the period of this Policy caused by an act of sabotage and/or terrorism to the location/s mentioned in the schedule subject to the exclusions, limits and excess described hereinafter.

For the purpose of this cover, an act of terrorism means an act or series of acts, including but not limited to the use of force or



violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Act, 1967 (as amended from time to time) or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes.

For the purpose of this cover, an act of sabotage means a subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.

This cover also includes loss, damage, cost or expense directly caused by, resulting from or in connection with any action taken in suppressing, controlling, preventing or minimizing the consequences of an act of sabotage and/or terrorism by the duly empowered government or Military Authority.

Provided that if the Insured is eligible for indemnity under any government compensation plan or other similar scheme in respect of the damage described above, this Policy shall be excess of any recovery due from such plan or scheme.

For the purpose of the aforesaid inclusion clause, "Military Authority" shall mean armed forces, paramilitary forces, police or any other authority constituted by the government for maintaining law and order.

### 3.2. Lock and Key Replacement Cover

The **Company** shall indemnify the reasonable and actual cost incurred by the **Insured** towards replacing the lock and key of the **Locker**, up to the limits specified in the **Policy Schedule**, if during the **Policy Period**, the **Locker** key in the custody of **Locker Renter(s)** is lost or stolen.

Specific Conditions applicable to Lock and Key Replacement Cover

- i. The **Company's** liability under this cover shall be subject to the Limit specified in the **Policy Schedule**.
- ii. The **Locker** key shall at all times be kept in a secured place i.e., at **Locker Renter(s)'s** home/ office/ business premises.
- iii. The **Company** shall not be liable to make payment of claim under this **Policy** where the cost of replacement of the Lock and Key is recoverable by the **Insured** from any other source.

### LIMIT OF LIABILITY

The limit of indemnity under this cover shall not exceed the Limit given in the Policy Schedule or INR \_\_\_\_\_ per compound/ location whichever is lower.

In respect of several locations being covered under a single policy on a floater basis, the maximum aggregate loss suffered from all the locations mentioned in the Policy schedule shall not exceed Sum Insured as mentioned in the Policy Schedule or INR \_\_\_\_\_ whichever is lower.

In respect of several insurance policies within the same compound/location with one or different insurers, the maximum aggregate loss payable per compound/location by any one or all insurers, shall be INR \_\_\_\_\_. If the actual aggregate loss suffered at one compound/location is more than INR \_\_\_\_\_ the amounts payable towards individual policies shall be reduced in proportion to the sum insured of the policies.

#### Excess\*

\_\_\_\_\_% of the claim amount for each and every claim subject to Minimum of INR \_\_\_\_\_

### EXCLUSIONS

#### 5.1. General Exclusions

The **Company** shall not be liable to make any payment under the **Policy**, in respect of any loss or damage incurred in connection with or in respect of the following:

- 1) **Claim Preparation Cost:** Costs, fees or expenses for preparing any claim.
- 2) **Consequential Loss:** Loss of Market, goodwill or any kind of Consequential loss.
- 3) **Debilitation:** Natural ageing, gradual deterioration, inherent vice, latent defect, bending, rust, oxidation, shrinkage, corrosion or depreciation.
- 4) **Discovery of Infidelity Loss beyond specified limit:** Infidelity loss discovered beyond \_ days from the date of dishonesty/ fraud.
- 5) **Economic Loss:** Any Opportunity or Trading loss or losses that are purely financial in nature.
- 6) **Fine and Penalty:** Fines or penalties, punitive or exemplary damages of whatsoever nature.



- 7) **Faulty Design or Defect:** Property Damage or collapse due to faulty design or poor maintenance of the **Locker**
- 8) **Illegal Storage:** Loss or damage arising from acts of contraband or illegal storage or illegal trade.
- 9) **Legal Losses:** Confiscation, Nationalization, Requisition or destruction under order of any Govt or Public or local authority.
- 10) **Loss due to Insects/Micro-organism:** Loss or damage directly or indirectly caused by termites, moths, insects, vermin, mold, mildew, fungus, spores or other micro-organism of any type, nature or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.
- 11) **Loss Prior to Risk Start:** Any loss which has occurred before **Policy Start Date** or any circumstance, fact or matter of which the **Insured/Locker Renter(s)** was or ought reasonably to have been aware prior to the commencement of the **Policy Period**.
- 12) **Losses due to Third Party Liability:** Third party liability howsoever arising.
- 13) **Mechanical/Electrical Breakdown:** Mechanical and electrical breakdown, damage or failure including over winding of watches/clocks.
- 14) **Pollution and Contamination:** Pollution or contamination unless caused by
  - a. the pollution or contamination itself has resulted from an **Insured Peril/Event**, or
  - b. an **Insured Peril/Event** itself results from pollution or contamination
- 15) **Radioactive /Nuclear Perils:** Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel or due to radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- 16) **Software Failure:** Corruption, loss or failure of computer data, hardware or software.
- 17) **Temperature Variation:** Aridity, humidity, exposure to light or extreme of temperature, fluctuations in atmospheric or climatic conditions unless such loss is caused by storm, frost or fire or other sudden unforeseen event.
- 18) **Theft, Fraud or Dishonesty:** Theft, fraud or dishonesty committed by the **Locker Renter(s)** or his/ her family members.
- 19) **Unexplained Losses:** Mysterious Disappearance and Unexplained Loss, where the **Insured Property** disappears under unknown and unexplained circumstances.
- 20) **War and War like operations:** War, invasion, act of foreign enemy hostilities or war-like operations (whether war is declared or not), civil war, mutiny, civil commotion amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power.

## 5.2. Specific Exclusions

The **Company** shall not be liable to make any payment under the **Policy**, in respect of any loss or damage incurred in connection with or in respect of the following:

- 1) Where the rent for any occupied **Locker** has not been received by the **Insured** then the **Company** shall not be liable to pay claim against such **Locker**.
- 2) Losses occurred at the time of transit/relocation/shifting of lockers.

Specific Exclusion applicable to Section 3.1

The **Company** shall not be liable for Loss, destruction of or damage caused by or in relation to:

- i. **Accounting Error:** Any loss in value or loss due to accounting errors and omission.
- ii. **Cash/Money:** Money kept in the **Safe Deposit Locker**.
- iii. **Improper Locking:** Any loss or damage arising out of or due to improper locking of the **Locker** or **Locker** being left open.
- iv. **Negligence:** Loss or Damage to **Insured Property** kept inside the **Locker** due to willful gross negligence of the **Locker Renter(s)** while operating the **Locker** or in taking care of the **Locker** keys whilst in their custody or control.
- v. **Out of Locker:** Loss or Damage to **Insured Property** if it is removed or taken out from the **Locker** for any purpose by the **Locker Renter(s)**.
- vi. Any loss for which the **Insured** does not owe compensation to the **Locker Renter(s)**.
- vii. Loss, destruction or damage to the insured property premises caused by change of temperature.
- viii. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.



- ix. **Spoilage:** Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
- x. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any **Insured Property**.
- xi. **Loss incurred in Transit: Insured Property** whilst in transit / shifting other than within the premises specified in the **Policy Schedule**.
- xii. **Erection Losses:** Loss during installation / removal, repair or reciting (including dismantling re-erection) of **Locker** from specified premises.
- xiii. **Natural deterioration:** Loss or damage resulting from natural deterioration of Insured Property, not resulting from operation of Insured Perils.
- xiv. Caused by its own fermentation, natural heating or spontaneous combustion.
- xv. Caused by its undergoing any heating or drying process.
- xvi. Caused by burning of property insured by order of any Public Authority.
- xvii. to boilers (other than domestic boilers), economizers or other vessels, machinery or apparatus (in which steam is generated) or their contents resulting from their own explosion/implosion,
- xviii. caused by centrifugal forces.
- xix. caused by pressure waves from Aircraft, other aerial or space devices and articles dropped therefrom
- xx. caused by total or partial cessation of work or the retardation or interruption or cessation of any process or operations or omissions of any kind.
- xxi. caused by Permanent or temporary dispossession resulting from confiscation, commandeering, requisition or destruction by order of the Government or any lawfully constituted Authority.
- xxii. caused by Permanent or temporary dispossession of any building or plant or unit or machinery resulting from the unlawful occupation by any person of such building or plant or unit or machinery or prevention of access to the same.
- xxiii. caused by Burglary, housebreaking, theft, larceny or any such attempt or any omission of any kind of any person (whether or not such act is committed in the course of a disturbance of public peace) in any malicious act, except to the extent covered under Peril 5: Burglary and Theft, if opted.
- xxiv. Impact damage from vehicle belonging to or owned by:
  - a. the Insured or any occupier of the premises or
  - b. their employees while acting in the course of their employment.
- xxv. Subsidence of part of the site on which the property stands or Land slide/Rock slide due to or in connection with:
  - a. the normal cracking, settlement or bedding down of new structures
  - b. the settlement or movement of made up ground
  - c. coastal or river erosion
  - d. defective design or workmanship or use of defective materials
  - e. demolition, construction, structural alterations or repair of any property or groundworks or excavations.
- xxvi. Repairs or alterations to the buildings or premises.
- xxvii. Repairs, Removal or Extension of the Sprinkler Installation
- xxviii. Defects in construction known to the Insured

Specific Exclusions applicable to Terrorism

## GENERAL CONDITIONS

This **Policy** and the **Policy Schedule** thereto shall be read together and any word or expression to which a specific meaning has been attached in any part of this **Policy** or **Policy Schedule** shall bear the same meaning wherever it may appear.

### 6.1. Conditions precedent to the contract

#### 1) Duty of Disclosure



**Policy** shall be void and all premiums paid hereon shall be forfeited to the **Company**, in the event of misrepresentation, mis-declaration, mis-description or non-disclosure of the material fact. In the event of untrue or incorrect statements, misrepresentation, misdeclaration, mis-description or non-disclosure of any material particulars in the proposal form, personal statement, declaration and connected documents or any material information having been withheld, or a **Claim** being fraudulent or any fraudulent means or device being used by the Insured or any one acting on his/ their behalf to obtain a benefit under this **Policy**, the **Company** may cancel this **Policy** at its sole discretion and the premium paid shall be forfeited in its favor.

2) **Reasonable Care**

The **Insured** shall take all reasonable precautions for the safety of the **Insured Property** as, regards safe keeping of the Locker key, selection and supervision of Employees, securing all doors and windows and other means of entrance or exit otherwise and shall not withdraw or vary the protection and/or safeguards as are referred to in the **Proposal Form** to the detriment of the interest of the **Company** without its consent.

3) **Declaration Clause**

- a. Before the inception of the **Policy**, the **Insured** must give full details of lockers along with address of premises wherein the same is located.
- b. The **Insured** must inform the **Company** about addition & deletion in number of lockers to be covered on or before 10th of every succeeding month and pay additional premium, if applicable.

4) **Premium Payment**

It is hereby agreed that, as a condition precedent to any liability under this **Policy**, any premium due must be paid by the **Insured** and actually **realized** by the **Company** in full. In the event of **non-realization** of the premium, the **Policy** shall be treated as void ab-initio.

5) **Arbitration**

If any dispute or difference shall arise as to the quantum to be paid under this **Policy** (liability being otherwise admitted) such difference shall independent of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators one to be appointed by each of the parties to the dispute or the difference, and a third arbitrator to be appointed by such two arbitrators who shall act as the presiding arbitrator and Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 (as amended).

It is clearly agreed and understood that no difference or dispute shall be referable to Arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this Policy that the award by such arbitrator or arbitrators of the amount of the Loss or damage shall be first obtained.

It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any Claim hereunder and such Claim shall not, within fifteen calendar days from the date of such disclaimer have been made the subject matter of a suit in a court of law, then the Claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

6) **Assignment**

No assignment of interest under this **Policy** shall be binding upon the **Company**. The **Company** does not assume any responsibility for the validity of an assignment.

**6.2. Conditions applicable during the contract**

1) **Due Diligence**

The **Insured/Locker Renter(s)** shall use due diligence and do and concur in doing everything reasonably practicable to avoid or diminish any loss under this **Policy**.

2) **Alteration of Risk**

The **Insured/Locker Renter(s)** must inform the **Company** immediately if:

- i. Any material change in the facts and matters stated in the proposal, and/or
- ii. The ownership/interest of **Safe Bank Locker** and the **Insured Property** passes from the **Locker Renter(s)** to any other person or entity otherwise than by the operation of the law of succession as applicable.

3) **Right to Inspect**

If required by the **Company**, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss or any circumstances that have given rise to a **Claim** under the **Policy** be permitted at all reasonable times to examine into the circumstances of such loss. The **Insured/Locker Renter(s)** shall, on being required so to do by the **Company**, produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from them as may be required by the **Company** so far as they relate to such **Claims** or will in any way assist the **Company** to ascertain in the correctness thereof or the liability of the **Company** under the **Policy**.

4) **Alteration in the Policy**

This **Policy** constitutes the complete contract of insurance. No change or alteration in this **Policy** shall be valid or effective unless approved in writing by the **Company**, whose approval shall be evidenced by an endorsement on the **Policy**.

5) **Territorial Scope**

Where legally permissible by the law of this **Policy** and the jurisdiction in which the payment is to be made and subject to all the terms and conditions of this **Policy**, this **Policy** shall apply to any Loss incurred or **Claims** made in India.

6) **Jurisdiction**

This **Policy** is subject to the exclusive jurisdiction of the Courts of India

7) **Cancellation and Termination of Policy**

i. **Insured** can cancel this **Policy** at any time by giving the **Company** a written notice and the applicable shall be terminated when such written notice is received. If no claims have been made under the applicable Certificate of Insurance, The Company will refund premium as per the scale mentioned below.

PERIOD ON RISK	RATE OF PREMIUM REFUNDED
Upto 15 days	90% of annual rate
Upto one month	75% of annual rate
Upto three months	50% of annual rate
Upto six months	25% of annual rate
Exceeding six months	Nil

The above shall be subject to a minimum premium retention of Rs. \_\_\_\_+GST.

No refund of premium shall be made in case a claim has been made under the Policy.

Cancellations made prior to the commencement of the risk shall be subject to cancellation fees of Rs. \_\_\_\_+GST.

ii. The **Company** may cancel the **Policy** at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the **Insured**, by giving 15 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

8) **Notices**

i. Any and all notices and declarations to the **Company** shall be submitted in writing and shall be sent to the **Policy** servicing branch address of the **Company** as specified in the **Policy Schedule**.

ii. Any and all notices and declarations for **Insured's** attention shall be posted to **Insured's** address stated in the **Policy Schedule**.

**6.3. Conditions applicable when Claim arises**

**a) Basis of Claim Settlement**

**1) For Jewelry and Valuables**

Settlement Type	Settlement Basis	Details
Total Loss/BER Claims	On Submission of Valuation Report/Invoice	The Claim would be settled on the basis of value of each item lost or damaged as listed in Final Investigation Report and/ or as per valuation report/ respective invoices submitted by the <b>Locker Renter(s)</b> or <b>Sum Insured</b> whichever is less, subject to deduction of <b>Salvage</b> and <b>Deductible</b> , if applicable



	Non submission of Valuation Report/Invoice	The Claim would settled on non-standard basis i.e. ____% of the loss assessed (based on the documents listed in Clause 6.3) subject to maximum of Rs._____.
Partial Loss Claims	Not Applicable	The Expenses necessarily and reasonably incurred by <b>Locker Renter(s)</b> to restore the damaged item to its former state of usage and serviceability, subject to the maximum of the <b>Sum Insured</b> stated in the <b>Policy Schedule</b> and application of <b>Deductible</b> , Depreciation, if any.
<p><b>Application of Salvage:</b> In case of an <b>Insured Peril/Event</b>, where the <b>Insured Property</b> belonging to more than one locker is damaged and the damaged <b>Insured Property</b> cannot be apportioned among the owners, the <b>Salvage</b> value, for the purpose of Deduction, would be arrived at in proportion of the original values of all the damaged property (based on the valuation certificate/ Invoice/ notarized Affidavit provided for determining the value of Insured items).</p> <p><b>Pair and Set Clause:</b> The claim settlement is subject to Pair and Set clause as mentioned below: Where any <b>Jewelry</b> item or <b>Valuable</b> insured under this <b>Policy</b> consist of articles in pair or set, the <b>Locker Renter(s)</b> is entitled to elect one of two measures of loss when part of a set is damaged.</p> <p>a. the value of that part of the set that was damaged or</p> <p>b. the value of the entire set, as long as the <b>Locker Renter(s)</b> gives the remainder of the set to the <b>Company</b></p>		

2) For Documents

Settlement Type	Details
<b>Total Loss Claims</b>	In case of Total loss of <b>Document</b> , the claim amount payable is the cost of restoration or replacing the documents, as specified in the <b>Policy Schedule</b>
<b>Partial Loss Claims</b>	The <b>Company</b> shall not be liable to make payment in respect of Partial Loss Claims. Any loss or Damage to <b>Document</b> that does not require Restoration / Replacement of Document in Entirety shall be deemed a Partial loss.

3) **Applicable to Infidelity/Dishonesty of Insured's Employees**

If a loss is sustained as a result of the fraudulent or dishonest act of an employee/ group of employees of the **Insured**, the liability shall be restricted to **Sum Insured** per locker / all lockers put together, as the case may be.

4) **Applicable to Lock and Key Replacement Cover**

The Claim amount payable is the actual cost reasonably incurred in the repair or replacement of Locker locks and / or replacement or repair of **Locker** due to theft of keys from the premises of the **Locker Renter(s)** or of any authorized employee of **Locker Renter(s)** or following threat of or actual assault or violence to the **Locker Renter(s)** or any authorized employee of **Locker Renter(s)** or misled by the **Locker Renter(s)**.

b) **Claim Settlement Process**

1) **Notification of Claim:**

- On the happening of any event giving rise to a **Claim**, the **Insured/Locker Renter(s)** shall within 24 hours contact the **Company** and intimate the Claim.
- Provide following details
  - Name of the **Locker Renter(s)**
  - Locker Renter(s)**'s contact details
  - Policy number
  - Date and Time of loss
  - Location of Loss/ Bank Details /locker number of the affected Locker
- The **Locker Renter(s)** shall arrange for submission of the following documents to the **Company** within 14 days of the occurrence of loss

- While intimating the **Claim**, the **Insured/Locker Renter(s)** shall be required to furnish and submit the following documents:



Cover No.	Covers	List of Required Claim Documents
3.1	Loss of/Damage of Insured <b>Property</b>  i. <b>Jewelry and Valuables</b>	<ol style="list-style-type: none"> <li>Duly completed claim form signed by the <b>Insured/Locker Renter(s)</b></li> <li>Full details of Jewelry, Antique and vintage Jewelry, Valuables kept in the <b>Locker</b> at the time of the claim incident, along with the Invoice/Bill/Valuation report.</li> <li>Fire Brigade Report in case of Fire</li> <li>Written complaint to Police (FIR) by <b>Insured</b> Authorities for Theft and Burglary/Robbery/Hold up Claims/Infidelity of <b>Insured's</b> Employee claims if the Incident has occurred at <b>Insured</b> Premises</li> <li>Police Final Investigation Report</li> <li>Copy of Claim Intimation sent to <b>Insured</b> by the <b>Locker Renter(s)</b> for Loss that has occurred at the Insured Premises and/or Infidelity of Insured's Employees and duly acknowledged by them</li> <li>Bills and invoices, valuation reports etc. required to support and substantiate the claim amount</li> <li>Photographs of the damaged items</li> <li>Internal Investigation report</li> <li>Newspaper highlighting the incident (if any)</li> <li>Incident note from <b>Insured</b> (if any)</li> <li>Subrogation/Indemnity letter</li> <li>Security details</li> <li>NEFT details &amp; cancelled cheque</li> <li>Any other document deemed necessary to establish the loss or its quantum depending upon the nature of claim.</li> </ol> <p><b>In absence of Invoice/Valuation report, following documents to be submitted additionally.</b></p> <ol style="list-style-type: none"> <li>Notarized affidavit from the <b>Locker Renter(s)</b> regarding the ownership, description and valuation of the lost/damaged items</li> <li>Any other Document evidencing proof of Ownership such as gift deed, settlement deed or will</li> </ol>
	ii. Documents	<ol style="list-style-type: none"> <li>Duly completed claim form signed by the <b>Insured/Locker Renter(s)</b></li> <li>Full details of Cost incurred for restoration of documents</li> <li>Written complaint to Police (FIR) by Insured Authorities for Theft and Burglary/Robbery/Hold up Claims/Infidelity of Employee claims if the Incident has occurred at Insured Premises or by <b>Locker Renter(s)</b> for incidents outside the Insured premises</li> <li>Police Final Investigation Report</li> <li>Copy of Claim Intimation sent to <b>Locker Renter(s)</b></li> <li>NEFT details &amp; cancelled cheque</li> <li>Any other document deemed necessary to establish the loss or its quantum depending upon the nature of claim.</li> </ol> <p>Documents specifically required for claim under Infidelity/Dishonesty of Insured's Employees</p> <ol style="list-style-type: none"> <li>Copy of the intimation to the <b>Insured</b> regarding the loss acknowledged by them.</li> <li>Copy of the FIR lodged with the police Authorities by the <b>Insured</b></li> <li>Copy of Claim Intimation sent to <b>Insured</b> by the <b>Locker Renter(s)</b> for Loss that has occurred at the Insured's Premises and/or Infidelity of Insured's Employees and duly acknowledged by them.</li> <li>Police final investigation report</li> <li>NEFT details &amp; cancelled cheque</li> <li>Any other document deemed necessary to establish the loss or its quantum depending upon the nature of claim.</li> </ol>
3.2	Lock and Key Replacement Cover	<ol style="list-style-type: none"> <li>Copy of the intimation to the <b>Insured-by-Locker Renter(s)</b> regarding the loss of <b>Locker</b> key duly acknowledged by them</li> <li>Copy of the FIR lodged with the police Authorities by <b>Insured/Locker Renter(s)</b> in case of Lost/ stolen <b>Locker</b> key</li> <li>Written communication received by <b>Insured</b> regarding the replacement of the Lock and key and the actual cost of Replacement of the <b>Safe Deposit Locker Lock and Key</b>.</li> <li>Proof of payment made by <b>Insured / Locker Renter(s)</b> towards the cost of Replacement of the Safe Deposit locker Lock and Key.</li> </ol>

Note - The **Company** may call for any other documents as required by the **Company** to assess the Claim.

### 3) Contribution

If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage, the **Company** shall not be liable for more than its rateables proportion of such loss or damage.



4) **Subrogation**

The **Insured/Locker Renter(s)** and any claimant under this **Policy** shall at the expenses of the **Company** do and concur in doing and permit to be done all such acts and things and to execute such documents in favour of the **Company** as may be necessary or reasonably required by the **Company** for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from other parties from whom the **Company** shall be or would become entitled or Subrogated upon the **Company** paying/proposing to pay for or making good/agreeing to make good any loss or damage under this **Policy** whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the **Company**. The **Insured/Locker Renter(s)** and any claimant shall always help and support the **Company** as and when required for the purpose of enforcing the subrogation rights of the **Company**.

**6.4. Conditions for renewal of the Policy**

1) **Renewal Notice**

The **Company** shall not be bound any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this **Policy**) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the **Locker Renter(s)** that may result in enhancement of the risk of the **Company** under this **Policy**. No renewal receipt shall be valid unless it is on the printed form of the **Company** and signed by an authorized official of the **Company**. On renewal, the benefits provided under the **Policy** and/or terms and conditions of the **Policy** including premium rate may subject to change.

**GRIEVANCE**

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

Website	<a href="https://www.indusindinsurance.com">https://www.indusindinsurance.com</a>
e-mail	<a href="mailto:services@indusindinsurance.com">services@indusindinsurance.com</a>
helpline	022 4890 3009 (paid line)
Post/Courier	Any branch office, the correspondence address, during normal business hours
Write to us at (Correspondence Only)	Unit, 2nd & 3rd Floor, Winway Building, 11/12, Block No-4, Old No-67, South Tukoganj, Near Madhumilan Square, Indore, Madhya Pradesh, India – 452001.

If the **Insured** is not satisfied with the **Company's** redressal of the **Insured's** grievance through one of the above methods, the **Insured** may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are mentioned in Annexure-I

**SECTION-7 COVERAGE SUMMARY**

Policy Period	1 Year	
Limit Per Safe Deposit Locker	xx times Annual rent of the Safe Deposit Locker	
Limit per Location/ Branch/ Accident	As mentioned in the Policy Schedule	
Sum Insured for all insured Lockers	As mentioned in the Policy Schedule	
Basis of Cover	Indemnity	
<b>Cover</b>	<b>Insured Perils/Events</b>	<b>Limits</b>
	<b>Compulsory covers</b>	



3.1 Loss or Damage to Insured Property	<b>1: Fire and Allied Perils</b>	<ul style="list-style-type: none"> <li>• Fire</li> <li>• Lightning</li> <li>• Explosion/Implosion</li> <li>• Impact Damage due to impact by any Rail/ Road vehicle or animal by direct contact</li> <li>• Aircraft Damage (Loss, Destruction or damage caused by Aircraft, other aerial or space devices and articles dropped therefrom)</li> <li>• Bush Fire</li> <li>• Forest Fire</li> <li>• Subsidence and Landslide including Rock slide: Loss, destruction or damage directly caused by Subsidence of part of the site on which the property stands or Land slide/ Rock slide</li> <li>• Bursting and/or overflowing of Water Tanks, Apparatus and Pipes</li> <li>• Missile Testing operations</li> <li>• Leakage from Automatic Sprinkler Installations</li> </ul>	As per Policy Schedule
	<b>2: RSMD</b>	Riot, Strike, Malicious Damage	As per Policy Schedule
<b>Optional Covers</b>			
	<b>3: STFI</b>	Storm, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation (excluding those resulting from earthquake, Volcanic eruption or other convulsions of nature.)	As per Policy Schedule
	<b>4: Earthquake</b>	Earthquake, Volcanic eruption or other convulsions of nature (Fire and Shock)	As per Policy Schedule
	<b>5: Burglary and Theft</b>	Burglary including Theft, Robbery, Dacoity and Hold-up	As per Policy Schedule
	6: Employee Infidelity	Act of fraud or dishonesty committed by any of the <b>Insured's</b> employees	As per Policy Schedule
	7: Accidental Damage	<b>Accident</b> from any fortuitous cause	As per Policy Schedule
	8: Terrorism	Act of terrorism: means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.	As per Policy Schedule
	9: War	War, invasion, act of foreign enemy hostilities or war like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, rebellion, revolution, insurrection or military or usurped power	As per Policy Schedule
	10: Deliberate Damage	Any act or order of any governmental authority acting under the powers vested in them to prevent or mitigate damage or imminent damage or threat thereof, to the property insured from a contingency covered hereunder, provided such act of governmental authority has not resulted from lack of due diligence by the Insured to prevent or mitigate such hazard or threat.	As per Policy Schedule
3.2 Lock and Key Replacement Cover		Lost or Stolen Key	As per Policy Schedule

The total liability of the Company towards all claims under the Policy shall be limited to the Sum Insured.

**PEP DECLARATION:**

Are you a Politically Exposed Person (PEP)?  Yes  No

If yes, please mention the position held

Is any of your close relation or family member a PEP?  Yes  No

If yes, please mention the name and relation and the position held by such close relative/family member.

I hereby declare that in future if me, any of my close relatives or any of my family member attains a position of PEP then I shall confirm the same to IndusInd General Insurance Co. Ltd as a mandate. I understand that this is a crucial information under the PMLA Rules and AML/CFT Guidelines and shall confirm that the answers given by me is true. In case the company comes to know that this is a misrepresentation and concealment of information then the policy shall be put on hold for scrutiny by the company and I shall be solely responsible for the same.

**Note :**

“Politically Exposed Persons” (PEPs) are individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States/Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc (As per sub clause (xii) of 3(b) of Chapter I of Master Direction – Know Your Customer (KYC) Direction, 2016 issued by Reserve Bank of India (RBI).

**AML Guidelines**

1. I/We hereby confirm that all premiums have been/will be paid from bonafide sources and no premiums have been /will be paid out of proceeds of crime related to any of the offense listed in Prevention of Money Laundering Act,2002.
2. I Understand that the Company has the right to call for document to established sources of funds.
3. The Insurance Company has right to cancel the insurance contract in case I am/have been found guilty by competent court of law under any of the statutes, directly or indirectly governing the prevention of money laundering in India.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Proposer

**GENERAL DECLARATION:**

I understand that as per the new AML/CFT Guidelines issued IndusInd General Insurance Co. Ltd will be verifying my details pertaining to KYC and PAN provided at the time of proposal.

I further, do hereby agree and consent that in the case of the event of a mismatch of information provided by me in the proposal form, identification proof, and address proof at the time of issuance of the policy. I request IndusInd General Insurance Company Limited to issue the policy with the details appearing as per my proposal form. I will be solely responsible for any consequences arising out of the difference in detail given by me during the verification of supporting documents provided by me at the time of issuance of the policy or otherwise.

**Annexure-I**

**OMBUDSMAN OFFICE**

Office of the Ombudsman	Address	Contact Details	Areas of Jurisdiction
AHMEDABAD	Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 001.	Tel.: 079 - 27546150/27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BENGALURU	Office of Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078.	Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka



[indusindinsurance.com](http://indusindinsurance.com)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003.	Tel.: 0755 - 2769201, 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009.	Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneshwar@cioins.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017.	Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018.	Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, UT - Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002.	Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@cioins.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar Over Bridge, S.S. Road, Guwahati – 781001 (ASSAM).	Tel.: 0361 - 2132204 / 2132205 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	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 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana and UT of Yanam - a part of UT of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, LIC OF INDIA, 10th Floor, 'Jeevan Prakash', Divisional Office, M. G. Road, Ernakulam, Kochi – 682011.	Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe- a part of UT of Pondicherry.
KOLKATA	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, UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	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@cioins.co.in	Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti,



[indusindinsurance.com](http://indusindinsurance.com)



022 4890 3009 (Paid)



74004 22200 (WhatsApp)



			Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkar Nagar, Sultanpur, Maharajgang, Sant Kabir Nagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharath Nagar.
MUMBAI	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@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Dist: 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, Bulandshahar, Etah, Kanoj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Budha
			Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiram Nagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.	Tel.: 0612 - 2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand.
PUNE	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@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

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

