

INDUSIND - TRAVEL CANCELLATION POLICY (GROUP) - POLICY WORDING

SECTION-1 PREAMBLE

Conditions applicable to the **Master Cover Holder**:

The **Master Cover Holder** as mentioned in the **Certificate of Insurance** to this **Policy** has

- By way of requesting to IndusInd Insurance Company Limited (hereinafter called “the **Company**”) for issuance of the **Master Cover** under which this **Policy** has been issued has disclosed all the relevant information required by the **Company** for deciding on the issuance of **Master Cover** and
- Agreed that all **Certificates of Insurance** are issued as per the terms and conditions as agreed upon in the **Master Cover** and

Conditions applicable to the **Certificate Holder**:

The **Certificate Holder** mentioned in the **Certificate of Insurance** to this **Policy** has:

- By way of submitting a proposal applied to the **Company** for this insurance **Policy** and has disclosed all the relevant information required by the **Company** for deciding on the proposal and issuance of this **Policy** and
- Paid appropriate premium and has agreed to pay subsequent premiums, if any, by their due dates and
- Agreed and understood that the **Certificate of Insurance** will be governed by the terms and conditions of the **Master Cover**.

Conditions applicable to the **Company**:

The **Company** upon accepting the Proposal and receiving all the premiums by their due dates and realization thereof for the **Period of Insurance** as specified in the **Certificate of Insurance**, undertakes that if during the **Period of Insurance** as specified in the **Certificate of Insurance** to this **Policy** any Claim occurs which becomes admissible and payable under this **Policy** then the **Company** shall pay for such Claim as per the terms, conditions, coverage, exclusions and definitions as mentioned in this **Policy**

SECTION-2 SCOPE OF COVERAGE

All **Certificates of Insurance** issued under a **Master Cover** will be issued as per the Scope of Cover and respective terms and conditions as agreed upon in the **Master Cover** only.

The **Company** hereby agrees subject to the terms, conditions and exclusions contained or expressed herein, to compensate the **Certificate Holder** as per the covers and benefits opted in the **Master Cover**.

It is agreed and understood that the liability of the **Company** shall in no case exceed the Sum Insured mentioned in the **Certificate of Insurance** against the respective Cover.

2.1 Cover 1 – Basic Cover (Cancellation Cover)

The **Company** agrees and undertakes to indemnify the **Certificate Holder** against a direct **Financial Loss** sustained in case the **Certificate Holder** cancels the booking of the underlying **Event**, in which case the **Company** will reimburse

the forfeited, non-refundable payments made to the **Supplier** and/or to the **Organizer** of the underlying **Event**, subject to limits, exclusions, terms and conditions of the **Certificate of Insurance** and provided the following conditions are met:

- The insurance cover is purchased simultaneously in the same financial transaction on which the **Certificate Holder** made payment for booking the **Event**; and
- This insurance coverage is purchased for the full amount spent on booking the underlying **Event** that can be cancelled subject to terms and conditions of the booking. Full amount means the ticket cost incurred for Travel bookings. Any other cost incurred in the booking of the **Event** shall not be considered, and
- The **Certificate Holder** cancels the booking of the **Event** in no less than the **Cut Off Time** (as specified in the **Certificate of Insurance**) opted for, prior to the **Schedule Date and Time of Event**; and
- The direct **Financial Loss** sustained by the **Certificate Holder** due to cancellation of booking of underlying **Event** should be notified to the **Company** within the time duration as mentioned in Clause 5 (ii) i.e **Claim Procedure herein below**.
 - This cover is a Mandatory Cover under this **Policy**.

2.2. Cover 2 – Package Cover

In consideration of the payment of the additional premium by the **Certificate Holder** as mentioned in the **Certificate of Insurance** attributable to this cover and realization of the same by the **Company** it is agreed that:

In case of cancellation of the underlying pre-booked **Event** leading to the Claim being payable under the terms and condition of the **Policy**, the **Company** agrees to indemnify the **Certificate Holder** for the forfeited non-refundable cost incurred by the **Certificate Holder** during the booking of the underlying **Event** towards connected bookings which may form part of the booking package, including but not limited to the following services:

- Hotel bookings at the destination of travel
- Entertainment Event bookings at the destination of travel
- Pre-booked Food and Beverages
- Pre-booked Shuttle Services

Provided that:

- The Claim against the **Cancellation Cover (Basic Cover)** is payable.
- The ticket or receipt of the booking of the underlying **Event** shall explicitly mention these charges in the breakup of the costs of the booking and should be non refundable.
- The pre-booking of all other services should be done simultaneously in the same transaction for the



booking of the underlying **Event** covered in Basic Cover.

- iv. Claims under this cover are not admissible and no Claim amount will be paid under this cover in case of **Partial Cancellation by Certificate Holder**

This cover is an additional cover and not mandatory under the **Master Cover**.

The specific underlying **Event** covered is as mentioned in the **Certificate of Insurance**.

2.3. Cover 3 – Convenience Fees Cover

In consideration of the payment of the additional premium by the **Certificate Holder** as mentioned in the **Certificate of Insurance** attributable to this cover and realization of the same by the **Company** it is agreed that:

In case of cancellation of the underlying pre-booked **Event** leading to the Claim being payable under the terms and condition of the **Policy**, the **Company** agrees to indemnify the **Certificate Holder** for the forfeited non-refundable cost incurred towards **Convenience Fee** and/or **Card Handling Charges** or any other similar term as may be used by the **Supplier** or the **Organizer** during the booking of the underlying **Event** provided that:

- i. The Claim against the **Basic Cover (Cancellation Cover)** is payable.
- ii. The ticket or receipt of the booking of the underlying **Event** shall explicitly mention these charges in the breakup of the costs of the booking and should be non refundable.
- iii. In monetary terms, the actual amount paid towards **Convenience Fee** and/ or **Card Handling Charges** or any other similar term as may be used by the **Supplier** or the **Organizer** is either equal to or lesser than the Sum Insured shown against this cover in the **Certificate of Insurance**. If the actual costs are higher than Sum Insured shown against this cover in the **Certificate of Insurance**, then Claims payment may be limited up to the Sum Insured of this cover subject to other terms and conditions of the **Policy**.
- iv. The actual amount paid towards **Convenience Fee** and/or **Card Handling Charges**, or any other similar term as may be used by the **Supplier** or the **Organizer**, is not recoverable in any manner and is not insured in any other Insurance Policy.
- v. Claims under this cover are not admissible and no Claim amount will be paid under this cover in case of **Partial Cancellation by Certificate Holder**

This cover is an additional cover and not mandatory under the **Master Cover**.

The specific underlying **Event** covered is as mentioned in the **Certificate of Insurance**.

2.4. Cover 4 – Event Reschedule Cover

In consideration of the payment of the additional premium by the **Certificate Holder** as mentioned in the **Certificate of Insurance** attributable to this cover and realization of the same by the **Company**, it is agreed that:

In case the **Certificate Holder** reschedules or re-books the underlying **Event** to a different **Schedule Date and Time of Event** by way of either advancement or postponement of the **Scheduled Date and Time of the Event**, the **Company** agrees to indemnify the **Certificate Holder** the re-scheduling fee incurred for Rescheduling or Re-booking the same **Event** with the same **Master Cover Holder**, provided that:

- i. Post the rescheduling, the Ticket Holders are no longer attending or participating in the original **Event**.
- ii. This Cover pays fees only for the first rescheduling of the original underlying **Event**. Claims for any

subsequent rescheduling are not payable under this Cover.

- iii. The Rescheduled or Re-booked **Event** shall comply with all of the following conditions:

- The **Certificate Holder** and the **Ticket Holder(s)** under the Policy shall remain the same in the rescheduled or re-booked **Event**. There shall be no change pertaining to the Event Attendee / **Ticket Holder** or **Certificate Holder** who were covered under the **Certificate of Insurance**
- There shall be no change in the attributes of the rescheduled or re-booked Event as compared to original booked **Event**, specifically, this means:
 - In case of Travel bookings, the arrival and departure destinations, mode and class of travel remain same as the original **Event**.
 - In case of Hotel Bookings, the Hotel remains same as the original **Event**.
 - In case of Entertainment Event bookings, the venue of the Entertainment **Event** and the Event itself is the same as the original **Event**.
- The booking date of the rescheduled **Event** shall be the same date on which the Certificate Holder cancelled the original underlying **Event** booking.
- In case of postponement or advancement of the **Event**, the **Schedule Date and Time** of the rescheduled or rebooked **Event** shall be within 24 hrs from the **Schedule Date and Time** of the original underlying **Event**.

- iv. The liability under the **Cover** is limited to the **Sum Insured** against this **Cover** as shown in the **Certificate of Insurance**.

- v. The **Company** shall not be liable for indemnifying any actual fare difference in the Rescheduled or Rebooked Event booking and the original Event booking.

- vi. Claims under this cover are not admissible and no Claim amount will be paid under this cover in case of **Partial Cancellation by Certificate Holder**

This cover is an additional cover and not mandatory under the **Master Cover**.

The specific underlying Event covered is as mentioned in the **Certificate of Insurance**.

2.5. Cover 5 – Travel Delay Cover

In consideration of the payment of the additional premium payable by the **Certificate Holder** as mentioned in the **Certificate of Insurance** attributable to this cover and realization of the same by the **Company**, it is agreed that:

In case of delay in the departure of the travel **Events** (either by Air or Train) caused by reasons beyond the control of the **Organiser** and if the **Certificate Holder** shall not have cancelled the booking of the underlying **Event**, the **Company** agrees to pay to the **Certificate Holder**, the pre-agreed benefit amount as mentioned against this **Cover** in the **Certificate of Insurance**, provided that:

- i. The **Certificate Holder** and the **Ticket Holders** under the Policy shall remain the same in the delayed **Event**. There is no new addition or any deletion of the **Ticket Holders** covered under the **Policy**.
- ii. Apart from the change of the **Schedule Date and Time of Event**, there are no other changes in the delayed **Event**.
- iii. The benefit stated in the **Certificate of Insurance** is payable only if the revised departure time under the delayed **Event** as compared to the original Scheduled

departure date and time is delayed by a minimum number of hours specified in the **Certificate of Insurance** (please note that the the number of hours represent the minimum delay, if the actual delay period is lesser than the delay mentioned in the **Certificate of Insurance**, then the benefits are not payable under this cover. On the other hand, if the actual delay period is more than the delay mentioned in the **Certificate of Insurance**, then the benefits stated under this cover are payable):

- iv. Claims under this cover are not admissible in case of **Partial Cancellation** by **Certificate Holder**

This cover is an additional cover and not mandatory under the **Master Cover**. The underlying Event mentioned above in the coverage may comprise of only the following Event types:

- Train/ travel bookings.
- Air travel bookings.

The specific underlying Event covered is as mentioned in the **Certificate of Insurance**.

SECTION-3. 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 includes reference 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.

- i. **Airline Miles:** Airline Miles means a loyalty program that is administered by an Airline Company or a Credit Card company that allows the customers of the Airline Company to accumulate points in their account, for money spent in using the service of the Airline and or in other services such as the booking of the underlying Event with the Organiser or the Supplier. Such accumulated points are exchangeable for a discount on the flight tickets purchased from the Airline Company or its Service providers. For the purposes of this Policy, commercial name of such loyalty programs offered by various Airline companies or Credit Card or other such associates will be classified as Airline Miles.
- ii. **Event Attendee / Ticket Holder:** The person for whom the booking for the underlying Event has been done by the **Certificate Holder**. Further, the person accepted by the **Company** to be **Event Attendee / Ticket Holder** under this **Policy** and who is identified specifically as the **Event Attendee / Ticket Holder** in the **Certificate of Insurance**.
- iii. **Cancellation or Cancels:** Cancellation or Cancels means when the **Certificate Holder** explicitly cancels the booking for the underlying pre-booked **Event** as per the terms and conditions of the booking and prior to the time as mentioned in the **Cut off Time** in the **Certificate of Insurance**.
- iv. **Card Handling Charges:** Card Handling Charges means extra charges levied over and above the actual price of the booking of underlying **Event** for the purpose of making the payment for the booking by a credit or a debit card belonging to the **Certificate Holder** as per rule and regulation of **Organizer / Supplier** and as incurred by the **Certificate Holder** at the time of booking.
- v. **Cash Discount:** Cash Discount means an explicit reduction on the billed amount for the booking of the underlying **Event**. It is not a **Cash-Back** and or reward points and or loyalty points and or **Airline** miles.
- vi. **Cash-back:** Cash-back means a financial transaction that provides a refund of an agreed amount of cash

as per terms offered by the **Supplier or Organizer** to an account of a credit card or debit card or mobile account or a bank account or E-wallet. The cash refund is explicitly linked to the amount spent for the booking for the underlying **Event** by the **Certificate Holder**.

- vii. **Certificate Holder:** The person who has proposed to the **Company** to be an **Insured** under the **Policy** or who has proposed on the behalf of the **Insured** to the **Company** and is accepted by the **Company** to be the Proposer and the **Certificate of Insurance** specifically identifies the person as the **Certificate Holder**. The **Certificate Holder** shall not be a **Minor**. The **Certificate Holder** shall have completed 18 years of age as on the date of issuance of the **Policy**.
- viii. **Certificate of Insurance:** The Policy Schedule issued to the **Certificate Holder** in line with the terms and conditions as agreed upon in the **Master Cover** attached to and forming part of this insurance contract mentioning details including but not limited to, details of the **Certificate Holder Ticket Holder(s)**, coverage, sections and benefits applicable, the Sum Insured, the **Policy Period**, premium paid (including duties, taxes and levies thereon).
- ix. **Claim:** A demand made by the Certificate Holder for payment under any Benefit, as covered under the Policy and or Certificate of Insurance.
- x. **Common Carrier:** Common Carrier means:
- For Air Travels and Cruise Ship Travels, this means any scheduled commercial Airline or ship or Cruise or inland vessel operating under a license from the relevant authority for the transportation of passengers for hire. It shall exclude any carriers, aircrafts or vessels banned by India, the U.S.A. or the U.K. For an aircraft or vessel to be considered as Common Carrier, it should hold a current and valid "Airworthiness Certificate" or "Seaworthiness Certificate" respectively.
 - For the Bus Travels, a Common Carrier means buses operated under the relevant permit of the Regional Transport Authority of the respective State Governments and which are operated regularly between the stations as per a published schedule and routes and in which individual seats are sold as separate tickets to fare paying passengers. For this purpose, the buses which sell their services as a rental of whole vehicle and or operate in non-scheduled routes are excluded.
 - For the Train Travels, a Common Carrier means trains services operated for civilian purposes by the Indian Railways or its subsidiaries, if any.
- xi. **Company: Company** means "IndusInd Insurance Company Limited".
- xii. **Consequential Loss: Consequential Loss** is a subsequent loss that follows the direct **Financial Loss** incurred by the **Certificate Holder** on **Cancellation** of the underlying **Event** booking. For the purposes of this Policy, any **Consequential Loss** that is suffered by the **Certificate Holder** or by the **Insured** or by the **Ticket Holder** that may arise due to the act of the **Cancellation** of the **Event** is not covered under the terms and conditions of the Policy.
- xiii. **Convenience Fee:** Convenience Fee means Charges levied by the **Supplier** or **Organizer** of the underlying **Event** which are over and above the actual price of the booking of the underlying Event at the time of payment for the booking and is shown separately under this head in the invoice or receipt of booking.

- xiv. Co-Payment:** Co-Payment means a cost sharing requirement under this Policy that provides that the Certificate Holder will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.
- xv. Cover Period:** Cover Period means the time duration between Date and Time mentioned as **Cover Period Start Date** and ending on the Date and time mentioned as **Cover Period End Date** on the **Master Cover Schedule** issued for the named **Supplier** or the **Organizer** during which the agreed terms and conditions holds good and on the basis of which the **Certificate of Insurance** will be issued for underlying booking of the **Event** to the **Certificate Holder**.
- xvi. Cover Period End Date:** The date and time on which the **Cover Period** expires, as specifically appearing on the **Master Cover Schedule**.
- xvii. Cover Period Start Date:** The date and time on which the **Cover Period** commences, as specifically appearing on the **Master Cover Schedule**.
- xviii. Cut off Time Clause:** The cut off time agreed upon and specified so in the **Certificate of Insurance** is the duration in unit of hours and minutes immediately preceding the **Schedule Date and Time of Event** (as it appears at the time of booking of the **Event**) on commencement of which all Covers under the Policy except Travel Delay (if available under the **Certificate of Insurance**) cease to exist.
- xix. Day(s):** **Day(s)** means a continuous period of 24 hours.
- xx. Deductible:** Deductible means a cost sharing requirement under this policy that provides that the insurer will not be liable for a specific rupee amount which will apply before any benefits are payable by the Insurer. For the purpose of this Policy, the Deductible shall be applicable on per ticket/per Policy or on per claim basis.
The Company's liability to make any payment under the Policy is in excess of the **Deductible**.
- xxi. Entertainment Event(s):** **Entertainment events** include but are not limited to theatre events, award shows, fashion show, literary events, musical events, musical plays, comedy shows, concerts, walking event, sporting events, circus, and other such events as accepted by the **Company**. The **Certificate Holder** pays for the required booking to the **Supplier** or the **Organiser** for the **Ticket Holders** to attend as an audience only.
- xxii. Event:** **Event** means travel journey by Airplane/ Train/Bus/Cruise ship as specifically mentioned in the **Master Cover** or the **Certificate of Insurance**, and which is the primary mode for undertaking the insured travel.
- xxiii. Financial Loss:** A **Loss** that is quantifiable in monetary terms and is suffered by the **Certificate Holder** as a direct result of the Cancellation of underlying pre-booked insured **Event**. The **Financial Loss** that is payable against each **Cover** of the **Policy** is as below:

Cover	Financial Loss covered under the Policy
Cancellation Cover	Forfeited non-refundable payments made to the Supplier or the Organiser [Please refer paragraph 2.1]
Package Cover	Forfeited non-refundable cost of connected services incurred during the booking of the underlying Event by the Certificate Holder [Please refer paragraph 2.2]

Convenience Fees Cover	Forfeited non-refundable cost incurred during the booking of the underlying Event by the Certificate Holder towards Convenience Fee and or Card Handling Charges or any other similar term as may be used by the Supplier or the Organizer [Please refer paragraph 2.3]
Event Reschedule Cover	Rescheduling or Re-booking fees for the same Event with the same Service provider [Please refer paragraph 2.4]
Travel Delay Cover	the Sum Insured amount shown against this Cover in the Certificate of Insurance [Please refer paragraph 2.5]

- xxiii. Insurance End Date:** The date and time on which the cover under this Policy expires, as specifically appearing in the **Certificate of Insurance**.
- xxiv. Insurance Start Date:** The date and time on which the Insurance commences, as specifically appearing in the **Certificate of Insurance**. This date and time shall commence within the **Cover Period** specified in the **Schedule** attached to the **Master Cover**.
- xxv. Event Attendee or Ticket Holder:** A person accepted by the **Company** to be insured under this **Policy** and who is identified specifically as the **Event Attendee or Ticket Holder** in the **Certificate of Insurance** and with respect to whom the premium has been received by the **Company**.
- xxvi. Master Cover Holder:** **Master Cover Holder** will be either the **Supplier** or the **Organiser** of the underlying **Event**, who facilitates an online platform or web portal for booking of the underlying **Event** and with whom the **Company** has a tie-up for selling of this **Policy** at agreed terms and conditions. This pre agreed terms and conditions is called the **Master Cover**. The agreed terms and condition as per the **Master Cover** shall be then the basis of the coverage offered to the prospective **Certificate Holders** who solicited for insurance protection at the time of booking of the underlying **Event** using the facilities provided by the **Supplier** or the **Organiser** of the underlying **Event**.
- xxvii. Minor:** Minor means a person who has not completed eighteen years of age as of the Insurance Start Date. For the purposes of this Policy, the Certificate Holder cannot be a Minor.
- xxviii. No Show:** No Show is a circumstance in which **Event Attendee / Ticket Holder** has not attended the underlying pre-booked **Event** at the **Scheduled Date and Time** and the **Event Attendee** or the **Ticket Holder** or the **Certificate Holder** has not cancelled the booking of the **Event**.
- xxix. Organizer:** **Organizer** of an **Event** is the company who is organizing the **Event** for attending of which the **Certificate Holder / Event Attendee / Ticket Holder** has booked the ticket.
- xxx. Partial Cancellation:** **Partial Cancellation** shall mean any and/or all of the following situations:
 - (a) If the booking for the pre-booked underlying **Event** is curtailed or modified by the **Certificate Holder** such that the **Ticket Holder(s)** are not attending the underlying pre-booked **Event** for the full time period for which it was originally booked;
 - (b) If the **Certificate Holder** cancels the pre-booked **Event** for some and not all **Ticket Holders**.
- xxxi. Percent of coverage:** This is an optional feature available under this **Policy** as opted under the **Master Cover**. Upon having this feature in the **Policy**, the

Claim payable amount under this **Policy** is reduced in proportion of the percentage shown against the **Percent of Coverage** as mentioned in the **Certificate of Insurance** (this would be same as the **Percent of Cover** shown in the **Master Cover**).

xxxii. Period of Insurance: The period of Insurance commencing from the **Insurance Start Date** and Time and ending on the **Insurance End Date** and Time and as specifically appearing in the **Certificate of Insurance**.

xxxiii. Policy: The **Company's** contract of insurance with the **Certificate Holder** providing cover as detailed in this Policy Terms and Conditions, the Proposal Form, Schedule, **Certificate of Insurance**, Endorsements, Annexure, if any, which form part of the contract and must be read together.

xxxiv. Schedule Date and Time of Event: The date and time of commencement of the underlying pre-booked **Event** as decided by the **Organizer** of the **Event** at the time when booking was first made.

xxxv. Sum Insured: The maximum limit of the **Company's** liability under the **Policy** and as shown against each Cover in the **Certificate of Insurance**. **Sum Insured** is mentioned in Indian Rupees.

xxxvi. Supplier: Supplier is the entity that facilitate an online platform or portal for booking of an **Event** on behalf of or in consent with the **Organizer** of the **Event** and with whom the **Company** has a tie-up for selling of this **Policy**. **The Certificate Holder** has availed this facility to book the underlying **Event** and to simultaneously buy this **Policy** by providing appropriate disclosures and information by means of a proposal and by paying the applicable premium.

from the scope of cover unless specifically agreed upon by the Company. Also Hotel Booking for purposes like meeting, seminars, conferences, marriage or any other reason where bulk booking is involved is excluded from the scope of cover unless specifically agreed upon by the Company.

vii. Cyber Issues: Any Loss incurred by **Certificate Holder** due to a cyber event is excluded.

Company will not be responsible for any claim not complying with the Policy terms and condition, even though it may be directly or indirectly arising out of or caused by, contributed to or resulting from any, but not limited to, the following, :

- Functioning, non-functioning, improper functioning, availability or unavailability of:
 - o The internet or similar facility; or
 - o Any intranet or private network or similar facility; or
 - o Any website, bulletin board, chat room, search engine, portal or similar third party application service.
- Alteration, corruption, destruction, distortion, erasure, theft or other loss of or damage to data, software, information repository, microchip, integrated system or similar device in any computer equipment or non computer equipment or any kind of programming or instruction set; or
- Loss of use or functionality, whether partial or entire, of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic and any ensuing inability or failure of any **Event Attendee or Ticket Holder** to conduct business.

viii. Travel Event not scheduled in a Common Carrier: Any Travel Event booked with any other type of carriers other than a **Common Carrier** is excluded under this **Policy**.

ix. Illegal Events: Loss arising due to **Cancellation** by the **Certificate Holder** or the **Event Attendee or Ticket Holder** for any **Event** that are banned by any regulation, law or by a public decree either by the Government or Government Authority or other such Statutory Bodies is not covered under this **Policy**.

x. Governmental banning of public gatherings: Any Claim or **Loss** arising due to the **Event** getting cancelled or unable to proceed due to a Governmental ban of public gathering is not covered under the **Policy**.

xi. Law and Order: Any Loss caused by the order of or any regulation passed by any government authority and related bodies.

xii. Refundable portion of the bookings: Any **Claim** or **Loss** arising regarding the refundable amount (i.e. refundable against a Cancellation to the **Certificate Holder** by the **Supplier** or **Organiser** of the **Event**) as per the terms and condition of the booking at the time of booking the **Event** is not covered under this **Policy**.

xiii. Expenses towards tickets which are not pre-paid or where the ticket is not confirmed.

xiv. Change in Cancellation Policy of the Supplier or the Organiser: Any **Claim** or **Loss** arising from a change in the Cancellation and refund Policy of the **Supplier** or the **Organiser** after booking of underlying **Event** is not covered under this Policy. The **Claim** value under the Policy will be computed only as per the refund policy of the **Supplier** or the **Organiser** as prevailing

SECTION-4 EXCLUSIONS – WHAT IS NOT COVERED IN THIS POLICY

4.1. General Exclusions under the Policy

The Company shall have no liability and no Claim shall be admissible in respect of any Certificate Holder under any benefit(s) where such liability or Claim arises directly or indirectly due to any of the following:

- i. Unilateral Cancellation by either Supplier or the Organiser:** If the underlying pre-booked **Event** is Cancelled unilaterally by the **Supplier**, their employee, contractor or lease or by the **Organizer** of the **Event**, their employee, contractor or lease, this **Policy** shall cease to exist with respect to that specified **Event**.
- ii. Abandonment of the Event by the Organiser:** Abandonment and or Cancellation of the **Event** by the **Organizer** of the **Event**.
- iii. No-Show or Abandonment by the Event Attendee or Ticket Holder: Loss** arising due to **No Show** to the **Event** by the **Event Attendee or Ticket Holder** is not covered under the **Policy**. Only **Financial Loss** arising out of explicit **Cancellation** by the **Certificate Holder** is covered under this **Policy**.
- iv. Consequential Losses and Legal Liabilities:** Any **Consequential Loss** or any **Legal Liability** arising due to the act of **Cancelling** the underlying pre-booked **Event** is excluded except as stated under respective Add on **Covers**.
- v. Participation and organisation: Entertainment Events** attended as participant or Event Sponsor or **Organiser**
- vi. Bulk Booking and Chartered Flights:** Booking for Charter flights, Charter Busses, Train booking for purpose of Marriage, Picnic, Seminar or any other cause wherein bulk booking is involved is excluded

on the date of the booking.

- xv. **Disputed Booking:** Any **Claim** or **Loss** arising under the **Policy** in a circumstance where the booking of underlying **Event** is disputed for a reason including but not limited to transaction error, partial payment, non-payment or dispute related to terms and condition of booking as per **Supplier** or **Organizer** of the Event, is not payable under the **Policy** until the dispute between the parties is resolved and requisite amount towards premium for the insurance cover is received and realized by the **Company**.
- xvi. **Disputed Cancellation:** Any **Claim** or **Loss** arising under the **Policy** in which the underlying **Cancellation** of the **Event** is not as per the terms and condition of the bookings and is disputed by the **Supplier** or the **Organiser** of the Event, is not payable under the **Policy** until the dispute between the parties is resolved.
- xvii. **Bankruptcy of the Supplier and or the Organiser:** Any **Claim** arising due to a bankrupt and or an insolvent **Supplier** or **Organiser** is not covered under this **Policy**.
- xviii. **Restrain, Arrest, Detention or Summon for Investigation of the Event Attendee / Ticket Holder or Certificate Holder:** The **Cancellation** of the booking of the **Event** is attributed to an arrest, issue of arrest warrant, restrain, detention or summon for investigation by any law enforcement authority or by a Government department of the **Event Attendee** or **Ticket Holder** or the **Certificate Holder** is not covered under this **Policy**.
- xix. **Ionising Radiations:** Any **Loss** or damage to any property whatsoever or any **Loss** or expense whatsoever resulting or arising there from or any **Consequential Loss** and any legal liability of whatsoever nature directly or indirectly, caused by or contributed to by, or arising from ionising radiation or contamination by radioactivity from any source whatsoever.
- xx. **Nuclear Weapons:** Any accident, Loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear weapons material.
- xxi. **Incidental Expenses:** Any **Financial Loss** incurred by the **Event Attendee or Ticket Holder** due to cancellation of underlying pre-booked **Event** in the form of, exchange commission, convenience charges, transaction charges, food and beverage or such other related heads of costs unless otherwise specifically covered in **Policy**.
- xxii. **Late Reporting of Claims:** Any **Claim** reported to the **Company** more than Seven (7) days from the date of **Cancellation** of the booking of the underlying **Event**.
- xxiii. **Acts of Terrorism:** Any **Loss** arising out of or related to any act of terrorism or terrorist or militants are not covered under this **Policy**.
- xxiv. **War, Civil Unrest and Rebellions:** War or connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power seizure, capture, arrests, restraints and detentions of all Kings, Princes and people of whatsoever nation, condition or quality.
 - Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel and for the purposes hereof, combustion shall include any self sustaining process of nuclear fission

nuclear weapons material.

- Provided that due observance and fulfilment of the terms and conditions of this Policy (with conditions on all endorsements hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by the Event Attendee / Ticket Holder and truth of the statement and answers in the said written proposal shall be a condition precedent to any liability of the Company under this Policy.

4.2. Exclusions under Package Cover:

The Company shall have no liability and no Claim shall be admissible in respect of any Certificate Holder under any benefit(s) where such liability or claim arises directly or indirectly due to any of the following:

- i. **Taxes and Surcharge:** Any charge that is levied as a Government Tax or Surcharge or by Government Authorities is excluded under this Cover.
- ii. **Services not booked through the Supplier:** Any service booking that is not done through the **Supplier** or **Organizer** of **Event** with whom the underlying **Event** is booked.
- iii. **Services not in direct connection to the Event covered under Basic Cover:** Any booking for services which are not in direct connection to the trio for which the underlying **Event** is covered under the Basic cover.
- iv. **Food and Beverage not to be delivered and consumed during the trip:** Any booking for which Food and Beverage is not to be delivered during the trip for which of the underlying **Event** is covered under Basic cover, and Food and Beverage booked as Take-away or Parcel is excluded.
- v. **Any medical or health related liability:** Any sickness, accident, death or bodily injury either to the **Insured** or to the **Certificate Holder** or to any other Third Party that may arise due to the either non-delivery of services (whether partially or fully) or compromised quality of services is not covered.
- vi. **Membership Charges:** Any charge incurred by the **Certificate Holder** or the Insured towards acquiring any membership for any scheme or club is excluded.
- vii. **Selective Cancellation of service without cancellation of the Event under Basic Cover:** Any charge incurred by the **Certificate Holder** towards **Cancelling** only the service without **Cancelling** the underlying **Event** as covered in Clause 2.1 (Basic Cover) is excluded.
- viii. **Non Delivery of the services:** Any **Loss** incurred by the **Certificate Holder** due to non delivery of the booked services is not covered.
- ix. **Rejection by the Certificate Holder or the Insured:** Any **Loss** incurred by the **Certificate Holder** due to rejection or return of the delivered services is not covered.

4.3. Exclusions under Convenience Fees Cover:

The Company shall have no liability and no Claim shall be admissible in respect of any Certificate Holder under any benefit(s) where such liability or Claim arising directly or indirectly due to any of the following:

- i. **Taxes and Surcharge:** Any charge that is levied as a Government Tax or Surcharge or by Government Authorities is excluded under this Cover.
- ii. **Not mentioned as Convenience Fee:** Any charge that is not refunded by cancelling the booking of the underlying **Event** and is not shown as **Convenience**

Fee or Internet Handling Charge or Card Handling Charge or any other similar term as may be used by the **Supplier** or the **Organizer** is excluded

- iii. **Voluntary Donations:** Any voluntary donation made by the Card Holder at time of the booking the underlying **Event** is excluded
- iv. **Extra Charges:** Any extra Charges incurred by the customer towards availing any non-standard facilities at the **Event** or during **Event** such as and not limited to extra leg room, option to upgrade class, Food and Beverage etc., are excluded
- v. **Membership Charges:** Any charge incurred by the **Certificate Holder** towards acquiring any membership for any scheme or club is excluded.

4.4. Exclusions under Event Reschedule Cover:

The Company shall have no liability and no Claim shall be admissible in respect of any **Event Attendee or Ticket Holder** under any benefit(s) where such liability or Claim arising directly or indirectly due to any of the following:

- i. **Cancellation of the rescheduled Event:** The **Financial Loss** incurred by the **Certificate Holder** in case of **Cancellation** of the rescheduled **Event** is not covered under this **Policy**.
- ii. Any actual difference in the Rescheduled or Rebooked Event booking cost and the original Event booking cost is not covered.
- iii. **Extra Charges:** Any extra services or charges apart from Rescheduling or Rebooking fees of the Event, included in the rescheduled Event bill or invoice are not covered. The extra services can be of nature like including but not limited to services like Pre booking of meals, extra baggage, preferred or premium seats, up gradation charge to move from one class to another class, etc.,
- iv. **Rescheduling cost borne by the Organizer or the Supplier:** If the cost of the rescheduling is borne by the **Organiser** or the **Supplier** either in full or in part, then to such extent the cost is not covered under this **Policy**.

4.5. Exclusions under Travel Delay Cover:

The Company shall have no liability and no Claim shall be admissible in respect of any **Event Attendee or Ticket Holder** under any benefit(s) where such liability or Claim arises directly or indirectly due to any of the following:

- i. **Rescheduled Event by the Certificate Holder:** If the Travel **Event** has been rescheduled by the **Certificate Holder** then no **Claim** shall be payable under this **Cover**.
- ii. **Less than 6 hours Journey Time:** For Train journeys, if the scheduled travel time (i.e. time of arrival at the booked destination less the time of departure at the departing station) at the time of booking is less than 6 hours then no Claim is payable under this Cover.
- iii. **Cancellation of the Trip:** If the Trip has been cancelled by either the **Insured** or the **Certificate Holder** or the Event Organizer or the Supplier then no Claim is payable under this Cover.

SECTION-5. GENERAL CONDITIONS – APPLICABLE TO ALL EVENTS

This Policy and the **Certificate of Insurance** 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 **Certificate of Insurance** shall bear the same meaning wherever it may appear.

- i. **Disclosure to information norm**

Policy shall be void and all premium 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, mis-declaration, 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 **Certificate Holder** / Event Attendee / Ticket Holder 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 favour.

ii. Claim Procedure

If the **Certificate Holder** cancels the booking of the **Event** with the **Master Cover Holder** and thereafter incurs a direct Financial **Loss** on account of such **Cancellation**, the **Company** will indemnify the **Certificate holder** within 30 days from the date of receipt of last necessary document, subject to the Claim being payable under this Policy.

A. Responsibility of the Certificate Holder:

- a. Initiate and complete the process of Cancellation of underlying booked **Event** from the same platform from where it was booked.
- b. Preserve all the documents, acknowledgements either in hard copy, email, sms or as a screen-shot of the interface as an evidence of Cancellation.
- c. Maintaining the Bank statement from which the booking was done and to which account the refund was received.
- d. Preserving and submitting all relevant documents related to booking and cancellation of the underlying **Event** along and to produce it to the Company whenever it is being asked for.
- e. **Company** reserves the right to do the inspection or audit of the records of the Certificate Holder or Insured related to this Claim as per the merit of the case.

B. Responsibility of the Master Cover Holder:

- a. Collect the premium at the time of booking of the underlying **Event** in the same transaction.
- b. Transfer the premium in the account of the **Company** within a pre-agreed time duration.
- c. Provide the details of the prospect **Certificate Holder** and the **Insured** in the format agreed upon as **Proposal Form** for Insurance.
- d. At the time of Cancellation of the underlying booked **Event** by the **Certificate Holder** the **Master Cover Holder** will refund the difference of amount due to **Cancellation** in the same account from which the transaction was done at the time of booking of underlying **Event** along with the refund of booking subject to the terms and condition of the cover has been duly complied with.
- e. The **Master Cover Holder** will share the detail of cancellation with the **Company** on very next day.
- f. **Company** will check with the details of **Cancellation** and ascertain the admissibility of the **Claim**. If it is found in order the amount will be transferred in the CD Account of the **Master Cover Holder** maintained with the **Company** for Claim settlement.

- g. Due diligence to be observed by the **Master Cover Holder** in reimbursing the **Certificate Holder** and should ensure that terms of Cover has been duly complied with. The **Company** reserves the right to reject the settlement of any case where any violation of term will be observed.

All Claims are to be paid in Indian Rupees only.

iii. Cancellation of Policy:

The **Company** reserves the right to cancel this **Policy** at any time and forfeit any premium paid hereon, by sending 7 days' notice in writing to the **Certificate Holder's** last known address or to the **Certificate Holder's** registered email-id with the **Supplier**, in case event of misrepresentation, mis-declaration, mis-description or non-disclosure of the material fact.

The Certificate holder may cancel this policy by giving 7days' written notice and in such an event, the **Company** shall refund no premium on the **Policy**.

iv. Cancellation of Master Cover

The **Company** reserves the right to cancel the master **Cover** at any time, by sending 7 days notice in writing to the **Master Cover Holder's** last known address or registered emailid for cancellation of the **Master Cover**.

The **Master Cover Holder** may also give 7 days notice in writing, to the **Company** or to the **Company's** registered emailid or servicing branch address as mentioned on the Master Cover schedule, for the cancellation of this **Master Cover** by returning the original **Master Cover** and stating when thereafter cancellation is to take effect.

In effect of this the terms and condition as agreed upon in the **Master Cover** ceases to exist on the completion of the said 7 days notice period in consequence thereof any **Policy Certificate** issued on or after the effective date and time of such cancellation as agreed upon will stand null and void and the **Company** will not be liable for any loss reported thereafter in such **Policy Certificates**. Further to be noted that any **Policy Certificate** issued before the Effective Date and time of Cancellation of **Master Cover** will hold good till the **Insurance End Date** as mentioned in the **Certificate of Insurance**. No further extension in the **Period of Insurance** will be allowed in such cases.

v. Renewal of Master Policy

- a. The **Policy** shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.
- b. The **Company** shall endeavour to give notice for renewal. However, the **Company** is not under obligation to give any notice for renewal.
- c. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- d. Request for renewal along with the requisite premium shall be received by the **Company** before the end of the **Policy Period**.
- e. Renewal premium may vary and shall be as communicated by the **Company** to the **Master Cover holder** at the time of renewal of the **Policy**.

vi. Subrogation

In the event of payment under this **Policy**, the **Company** shall be subrogated to all the **Insured's and or Certificate Holder's** rights or recovery

thereof against any person or organisation, and the **Insured and or Certificate Holder** shall execute and deliver instruments and papers necessary to secure such rights. The **Insured and or Certificate Holder** and any claimant under this **Policy** shall at the expense of the **Company** do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the **Company**, before or after **Insured / Certificate Holder's** indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the **Company** shall be or would become entitled or subrogated.

vii. 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.

viii. Observance of Terms And Conditions:

The due observance and fulfilment of the terms, conditions and endorsement, if any of this **Policy** in so far as they relate to anything to be done or complied with by the **Certificate Holder** and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the **Company** to make any payment under this **Policy**.

ix. Onus Of Proof:

Any action, suit or other proceedings where the **Company** alleges that by reason of provisions hereof, any **Loss** or damage is not covered by this insurance, the burden of proving that such **Loss** or damage is covered shall be upon the **Certificate Holder** or **Ticket Holder**.

x. Changes in Insured's Circumstances:

The **Insured** must notify the **Company** as soon as possible in writing of any change in the **Insured's** circumstances which may affect this insurance cover. The **Company** will advise the **Certificate Holder** if there is any additional premium payable by within the scope of cover.

xi. Multiple Insured

In granting coverage to any one of the **Certificate Holder / Insured**, the **Company** has relied upon the declarations and statements which are contained in or constitute the written proposal for this **Policy**. All such declarations and statements are the basis of such coverage and shall be considered as incorporated in and constituting part of this **Policy**.

Such proposal for coverage shall be construed as a separate proposal for coverage by each of the **Ticket Holders**. With respect to the declarations and statements contained in such written proposal for coverage, no statement in the proposal or knowledge possessed by any **Event Attendee / Ticket Holder** shall be imputed to any other **Event Attendee / Ticket Holder** for the purpose of determining if coverage is available.

xii. Other Insurances

In the event of an incident which results in a claim under this **Policy** and the **Insured** have other insurance covering the same Loss, the **Company** will not pay more than the **Company's** share, subject to the maximum Limit of Cover granted under this **Policy**.

xiii. Complete discharge

Payment made by the **Company** to the **Certificate Holder** or the legal representative of the **Certificate Holder or the Insured** or any firm or agency authorized by the **Certificate Holder** as the case may be, of any compensation or benefit under the **Policy** shall in all cases be complete and construe as an effectual discharge in favour of the **Company**.

xiv. 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.

xv. Communication

Any communication meant for the **Company** must be in writing and be delivered to its address shown in the **Policy Schedule** or in the **Certificate of Insurance**. Any communication meant for the **Certificate holder** will be sent by the **Company** to his last known address or **Insured's** registered email.id with the **Supplier** or the address as shown in the **Policy Schedule or Certificate of Insurance**.

All notifications and declarations for the **Company** must be in writing and sent to the address specified in the **Policy Schedule or Certificate of Insurance**. Notice and instructions will be deemed to be served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or email.

xvi. Alteration in the Policy

This **Policy** constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by the **Company**, which approval shall be evidenced by a written endorsement signed and stamped by the **Company**.

xvii. Electronic Transactions

The **Certificate Holder** or the **Event Attendee / Ticket Holder** agrees to adhere to and comply with all such terms and conditions as the **Company** may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions

including the Internet, World Wide Web, electronic data interchange, call centers, tele.service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the **Company**, for and in respect of the **Policy** or its terms, or the **Company's** other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the **Company's** terms and conditions for such facilities, as may be prescribed from time to time.

xviii. 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, unless otherwise stated in the **Certificate of Insurance**.

xix. Event Territorial Scope

This **Policy** covers Cancellation of the booking of the underlying Events that has venue within the geographical boundaries of India or worldwide.

xx. Jurisdiction

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

xxi. Third Parties

Notwithstanding what is stated in any Law, this **Policy** is not intended to confer any rights or benefits on and or enforceable by any Third Party other than the **Certificate Holder** and accordingly no Third Party shall acquire any rights in relation to or under this **Policy** nor can enforce any benefits or **Claim** under term of this contract against the **Insured**.

A person or any entity who is not a party to this **Policy** shall have no rights under the Contracts (Rights of Third Parties) Act 2001 or any similar act, common law or any provision of law in any other jurisdiction to enforce any of its terms.

xxii. 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 **Certificate Holder** and actually realised by the **Company** in full. In the event of non-realisation of the premium, the **Policy** shall be treated as void ab-initio.

xxiii. Records to be Maintained

The **Certificate Holder** shall keep an accurate record containing all relevant records and shall allow the **Company** or its representative(s) to inspect such records. The **Certificate Holder** shall furnish such information as the **Company** may require under this **Policy** at any time during the **Policy Period** and up to three years after the policy expiration, or until final adjustment (if any) and resolution of all **Claims** under this **Policy**.

xxiv. No Constructive Notice

Any knowledge or information of any circumstance or condition in relation to the **Certificate Holder** or the **Event Attendee / Ticket Holder** which is in knowledge or possession of the **Company** but it has not specifically informed by the **Certificate Holder** or the **Ticket Holder**, shall not be held to bind or prejudicially affect the **Company** notwithstanding subsequent acceptance of any premium.

xxv. Overriding Effect of the Policy Schedule or the Certificate of Insurance

In case of any inconsistency in the terms and conditions in this **Policy** vis-a-vis the information contained in the **Policy Schedule** or **Certificate of Insurance**, the information contained in the **Policy Schedule** or **Certificate of Insurance** shall prevail.

xxvi. Maximum Liability

Maximum Liability in the Policy is limited to Sum Insured defined under this Policy.

xxvii. Extension in Period of Insurance

In case of the **Supplier** or **Organiser** unilaterally decide without a prior request raised, consultation and approval of the **Certificate Holder** or the **Event Attendee / Ticket Holder** to postpone or advance the **Event**, the **Insurance End Date** shall be deemed to be automatically as per the new **Schedule Date and Time of Event** and the **Cut off Time Clause** is also deemed to be automatically readjusted to the new date **Schedule Date and Time of Event**, provided that such new **Schedule Date and Time of Event** shall be within 48 hours of the original **Schedule Date and Time of Event**.

In case of the **Supplier** or **Organiser** unilaterally decide without a prior request raised, consultation and approval of the **Certificate Holder** or the **Insured Person** to postpone or advance the **Event** beyond 48 hours of the original **Schedule Date and Time of Event**, shall make the **Policy** null and void and the Premium paid shall be refunded on pro-rata basis for the unexpired term to the **Certificate Holder**.

xxviii. Grievances

If the **Certificate Holder** has a grievance that the **Certificate Holder** wishes the **Company** to redress, the **Certificate Holder** 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 (Correspondence Only)	IndusInd Insurance, 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 **Certificate Holder** is not satisfied with the **Company's** redressal of the **Certificate holder's** grievance through one of the above methods, the **Certificate Holder** may approach the nearest Insurance Ombudsman for resolution of the grievance. The contact details of Ombudsman offices are attached in Annexure-I

ANNEXURE-I

The Contact details of Insurance Ombudsman Offices are as below

Areas of Jurisdiction	Office of the Insurance Ombudsman
Gujarat, Dadra & Nagar Haveli, Daman and Diu.	AHMEDABAD - Shri Kuldip Singh Gujarat, Dadraurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in
Karnataka	BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in
Madhya Pradesh Chattisgarh	BHOPAL - Shri Guru Saran Shrivastava 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@ecoi.co.in
Orissa	BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in
Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	CHANDIGARH - Dr. Dinesh Kumar Verma 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@ecoi.co.in
Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry)	CHENNAI - Shri M. Vasantha Krishna 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@ecoi.co.in
Delhi	DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in

Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura	<p>GUWAHATI - Shri Kiriti .B. Saha</p> <p>Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (ASSAM).</p> <p>Tel.: 0361 - 2632204 / 2602205</p> <p>Email: bimalokpal.guwahati@ecoi.co.in</p>	Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar	
Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry	<p>HYDERABAD - Shri I. Suresh Babu</p> <p>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.</p> <p>Tel.: 040 - 67504123 / 23312122</p> <p>Fax: 040 - 23376599</p> <p>Email: bimalokpal.hyderabad@ecoi.co.in</p>	Goa, Mumbai, Metropolitan Region excluding Navi Mumbai & Thane	<p>MUMBAI - Shri Milind A. Kharat</p> <p>Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.</p> <p>Tel.: 022 - 26106552 / 26106960</p> <p>Fax: 022 - 26106052</p> <p>Email: bimalokpal.mumbai@ecoi.co.in</p>
Rajasthan	<p>JAIPUR - Smt. Sandhya Baliga</p> <p>Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.</p> <p>Tel.: 0141 - 2740363</p> <p>Email: Bimalokpal.jaipur@ecoi.co.in</p>	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaula, Bulandshahar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Orayya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodha Nagar, Ghazibad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur	<p>NOIDA - Shri Chandra Shekhar Prasad</p> <p>Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Dist: Gautam Buddh Nagar, U.P. - 201301.</p> <p>Tel.: 0120-2514250 / 2514252 / 2514253</p> <p>Email: bimalokpal.noida@ecoi.co.in</p>
Kerala, Lakshadweep, Mahe-a part of Pondicherry	<p>ERNAKULAM - Ms. Poonam Bodra</p> <p>Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015.</p> <p>Tel.: 0484 - 2358759 / 2359338</p> <p>Fax: 0484 - 2359336</p> <p>Email: bimalokpal.ernakulam@ecoi.co.in</p>		
West Bengal, Sikkim, Andaman & Nicobar Islands	<p>KOLKATA - Shri P. K. Rath</p> <p>Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.</p> <p>Tel.: 033 - 22124339 / 22124340</p> <p>Fax : 033 - 22124341</p> <p>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, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar,	<p>LUCKNOW - Shri Justice Anil Kumar Srivastava</p> <p>Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.</p> <p>Tel.: 0522 - 2231330 / 2231331</p> <p>Fax: 0522 - 2231310</p> <p>Email: bimalokpal.lucknow@ecoi.co.in</p>		
		Bihar, Jharkhand	<p>PATNA - Shri N. K. Singh</p> <p>Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.</p> <p>Tel.: 0612-2680952</p> <p>Email: bimalokpal.patna@ecoi.co.in</p>
		Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	<p>PUNE - Shri Vinay Sah</p> <p>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</p> <p>Tel.: 020-41312555</p> <p>Email: bimalokpal.pune@ecoi.co.in</p>

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