



WITH YOU ALWAYS

CONTRACT REPUDIATION INSURANCE (SALES CONTRACTS)

UIN: IRDAN108CP0012V01200102

POLICY WORDINGS

Tata AIG General Insurance Co. Ltd.

Registered Office:

Peninsula Business Park, Tower A, 15th Floor,

G.K. Marg, Lower Parel, Mumbai – 400013

24X7 Toll Free No: 1800 266 7780 Fax: 022 6693 8170

Email: customersupport@tataaig.com Website: www.tataaig.com

IRDA of India Registration No: 108 CIN:U85110MH2000PLC128425

Contract Repudiation Insurance (Sales Contracts)

UIN: IRDAN108CP0012V01200102



In consideration of the premium paid and in reliance upon statements made to the Company by the Insured and subject to the Schedule and Endorsements made a part hereof and the terms, conditions and limitations set forth herein, the Tata AIG General Insurance Company Limited (the "Company") hereby agrees as follows:

ARTICLE I. INSURING AGREEMENT

To indemnify the Insured in the Currency of the Contract for the Insured Percentage of the amount of the Insured's Loss caused directly by any act or occurrence set forth in Causes of Loss occurring during the Policy Period and continuing from the Date of Loss for the duration of the Waiting Period.

ARTICLE II. CAUSES OF LOSS

1. UNILATERAL TERMINATION

The Buyer's unilateral termination of the Contract before or after Shipment where the Buyer has no right or cause to terminate the Contract under its terms and conditions.

2. PAYMENT DEFAULT

The default under the terms of the Contract of the Buyer's obligations of payment in the Currency of the Contract and, where applicable, the Guarantor's failure to honor its obligations in support of the Contract.

3. LICENSE CANCELLATION

- a) Cancellation or non-renewal of the export license(s) issued by the government of the Insured's Country;
- b) Cancellation or non-renewal of the import license(s) issued by the Government of the Buyer's Country;

Which under a) and b) above occur in circumstances beyond the control of the Insured, which prevents the Insured from fulfilling the terms of the Contract.

4. EMBARGO

Imposition of any law, order, decree or regulation or import or export restriction by either the government of the Insured's Country or the Government of the Buyer's Country in circumstances beyond the control of the Insured, which legally prevents the Insured from fulfilling the terms of the Contract.

5. WAR, CIVIL WAR

War, subject always to Exclusion B. hereof, civil war, rebellion, revolution, insurrection, strike, civil commotion or other like disturbance occurring within the Buyer's Country which directly prevents the Insured or the Buyer from fulfilling the terms of the Contract for the duration of the Waiting Period.

6. ARBITRATION AWARD DEFAULT

Where an arbitration is commenced during the Policy Period, the default of the Buyer's and /or the Guarantor's obligations of payment under an arbitration award made in favor of the Insured in accordance with the terms and conditions of the Contract. For the purposes of this policy the arbitration award default itself need not occur during the Policy Period.

7. TRANSPORT OR INSURANCE CHARGES

Transport or insurance charges incurred after shipment of products by interruption or diversion of voyage outside the Insured's Country due to those events specified in Causes of Loss 4. and 5. which charges cannot be recovered from the Buyer.

8. GOVERNMENT ACT, LAW, DECREE OR REGULATION

The imposition of any act, law, decree, or regulation by the Government of the Buyer's Country which prevents the Buyer from fulfilling the terms of the Contract.

ARTICLE III. DEFINITIONS

The following terms shall have the meaning set forth when used throughout this policy:

- A. **BUYER** means the entity named in Item 4. of the Schedule.
- B. **BUYER'S COUNTRY** means the country named in Item 5. of the Schedule.
- C. **CONTRACT** means the agreement between the Insured and the Buyer identified in Item 6. of the Schedule.
- D. **CURRENCY OF THE CONTRACT** means the currency (or currencies) which the Buyer is obligated to pay and deliver to the Insured under the terms and conditions of the Contract and shall be the currency (or currencies) in which the Loss is payable.
- E. **DATE OF LOSS** means the date during the Policy Period on which the act or occurrence, as set forth in Causes of Loss, resulting in a Loss occurs.
- F. **DEDUCTIBLE** means the amount of each and all Losses which the Insured shall retain for its own account. The amount of the Deductible, if any, shall be stated in the Schedule.
- G. **DUE DATE** means the date(s) of payment stated in the Contract provided that this date (s) falls within the Policy Period.
- H. **GOVERNMENT OF THE BUYER'S COUNTRY** means the present or any succeeding governing authority (without regard to the method of its succession or to whether it is recognized by the government of the Insured's Country or to whether it is formally recognized as governmental) or authorized agents thereof, in effective control of all or any part of the Buyer's Country or of any political or territorial subdivision thereof.
- I. **GROSS INVOICE VALUE** means the invoice value in Currency of the Contract of the goods shipped in performance and under the terms of the Contract plus any marine insurance, freight, or other charges paid or to be paid in Currency of the Contract by the Insured on the Buyer's behalf, (but shall not include any payments received from the Buyer prior to shipment of the goods).
- J. **GUARANTOR** means the entity named in Item 12. of the Schedule.
- K. **INSURED** means the entity named in Item 1. of the Schedule.
- L. **INSURED'S COUNTRY** means the country named in Item 2. of the Schedule.
- M. **INSURED PERCENTAGE** means the percentage, stated in Item 8. of the Schedule, of the amount of each and every Loss which is to be insured under this policy.
- N. **LOSS** means:
 1. When the Date of Loss occurs before Shipment, costs incurred by the Insured up to the Date of Loss as per the Insured's records and in accordance with generally accepted accounting principles with respect to the following:
 - a) design costs;
 - b) direct material costs for raw materials, work-in-progress and finished goods awaiting shipment;
 - c) direct material handling costs and assembly labor costs; and
 - d) contractual penalties paid in respect of termination of sub-contracts for material supply or design work; plus the lesser of profit, where such profit has been allocated to the Contract according to the Insured's standard accounting practice and calculated as of the Date of Loss, or 10% of the sum of a) b) and c) above.
 2. When the Date of Loss occurs after Shipment, the Gross Invoice Value of goods shipped including interest, as specified in the Contract, if any, accrued and unpaid to the Due Date.

3. When the event giving rise to a Loss is as defined in Item 7. of Causes of Loss, the actual amount of transport or insurance charges less any allowance, rebate or refund to which the Insured is entitled by reason of the interruption or diversion of voyage.

Less, under 1) and 2) above, (a) allowances; (b) any amount which, prior to the time of the payment by the Company hereunder, the Insured has received from any source as or towards payment of the purchase price under the Contract including realization of any security and resale of the products; (c) any amount which the Buyer would have been entitled to take into account by way of payment, credit, setoff or counterclaim and any sums or credits which the Insured is entitled to appropriate as or towards payment of the purchase price under the Contract; (d) any expenses saved by the Insured by the non-payment of agent's commission or otherwise; (e) any local tax saved by the Insured due to non-payment of the Gross Invoice Value and (f) the amount of the Deductible if applicable.

The premium paid under the policy shall not be included in the calculation of any Loss.

- O. MAXIMUM LIMIT OF LIABILITY** means the amount stated in Item 7. of the Schedule which is the maximum amount payable under this policy for every Loss and for all Losses occurring during the Policy Period.
- P. POLICY CURRENCY** means the currency stated in Item 9. of the Schedule and shall be the currency in which:
- 1) the premium is payable; and
 - 2) the Maximum Limit of Liability and Deductible are stated.

For the purpose of calculating the amounts in Item 2. above for losses denominated in currencies other than the Policy Currency, the rate of exchange which shall be used shall be that rate offered on the date of claim payment by the Company's commercial bank

- Q. POLICY PERIOD** means the period stated in Item 3. of the Schedule.
- R. SHIPMENT** means the date when the goods are irretrievably placed in transit to the Buyer on the order of the Insured or any of its agents.
- S. WAITING PERIOD** means the period specified in Item 10. of the Schedule which must elapse from each Date of Loss or the date the Company receives written notice of a Loss, whichever is later, before any Loss is payable under this policy in accordance with Proof and Payment of Claims.

ARTICLE IV. EXCLUSIONS

This policy does not cover any Loss caused by or resulting from:

- A. Acts or omissions of the Insured or at the Insured's direction or lack thereof including, but not limited to fraudulent, dishonest or criminal acts;
- B. War (whether before or after the outbreak of hostilities) (i) between the Russian Federation, the United States of America, France, the United Kingdom or the People's Republic of China; (ii) involving nuclear or thermonuclear devices; or (iii) between the Buyer's Country and the Insured's Country;
- C. Currency fluctuation or devaluation;
- D. Insolvency, bankruptcy, or financial default of any party whatsoever except the Central Bank or the equivalent official Sovereign exchange authority;
- E. Material breach or inaccuracy of any representation or warranty made herein or failure to perform or fulfill any covenant or agreement made herein by the Insured;
- F. Any fines, local duties, taxes or penalties imposed upon the Insured, including penalties for delay or non-performance under the Contract;

- G. Disputes between the Insured and the Buyer, its legal representative or successor in interest, relating to the failure of the Insured or its agents to perform their obligations under the Contract, unless and until either the Buyer has withdrawn from such dispute or the Insured has obtained a judgment in its favor by legal proceedings as set forth in the Contract;

- H. Counterclaims and offsets on any contracts which the Buyer may have with the Insured.

- I. Loss, damage, liability or expense directly or indirectly caused by or contributed to or arising from:

1. ionizing radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
2. the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
3. any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.

This policy does not cover any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused.

- J. the failure of the Insured's (or the Insured's agents) computer, data processing equipment or media, microchip, operating systems, microprocessors (computer chip), integrated circuit or similar device or any computer software, whether occurring before, during or after the year 2000 that results in the inability of the Insured to:

1. correctly recognize any date as its true calendar date; or
2. capture, save, retain or correctly manipulate, interpret or process any data or information or command or instruction as a result of treating any date other than as its true calendar date; or
3. capture, save, retain or correctly process any data as a result of the operation of any command that has been programmed into any computer software, being a command which causes the loss of data or the inability to capture, save, retain or correctly process such data on or after any date.

This clause applies to the Insureds systems whether owned, leased or outsourced to a third party.

All other terms, conditions and exclusions to this policy remain unchanged.

ARTICLE V. WARRANTIES AND COVENANTS

The Insured warrants and agrees:

- A. That it has no knowledge at policy inception of any circumstance which could give rise to a Loss hereunder and that all information provided to the Company by the Insured is true and correct and that no material information has been withheld.
- B. To give written notice to the Company within 21 days after becoming aware of a circumstance which could result in a Loss; to take all reasonable measures at its expense to prevent or minimize Loss, including but not limited to the termination of the shipment of all goods or performance of all services under the Contract, unless otherwise agreed to in writing by the Company, the enforcement of any security or the institution of legal proceedings against the Buyer or Guarantor, where applicable, and cooperation with the Company to effect recoveries after payment of Loss;
- C. That it has obtained, and will obtain or extend, renew or modify, all authorizations and licenses necessary for the completion of the Contract and receipt of payment, and that it has complied and will continue to comply in all material respects with the law of the Buyer's Country and the Insured's Country, it being agreed that the law of the Insured's Country shall apply in the event of a conflict of law;

- D. That it will not change or amend the Contract on file with the Company, or reschedule or accelerate any payment obligation under the Contract, unless otherwise agreed to in writing by the Company; that it will adhere to the Contract terms with regard to the resolution of disputes; that it will establish and maintain an indebtedness valid and enforceable in the Buyer's Country, which shall be evidenced by a written Contract, written loan agreement, debt instrument or any combination thereof; that the Contract provided by the Insured on file with the Company is a true copy which embodies all terms and conditions; that the Contract is in full force and effect at the commencement of the Policy Period and that it has complied with all the terms and conditions of the Contract;
- E. That it will retain for its own account without recourse to any other party the amount of the Loss which remains uninsured;
- F. That it will not disclose the existence of this policy to any third party, other than the Insured's professional advisors, without the prior written consent of the Company.

ARTICLE VI. PROOF AND PAYMENT OF CLAIMS

After the Waiting Period specified in Item 10. of the Schedule has elapsed payment for Loss shall be made promptly by the Company only if the Insured has tendered a Proof of Loss acceptable to the Company within:

- (i) Twelve (12) months of the end of the Waiting Period; or
- (ii) Thirty (30) days following request by the Company for submission of such Proof of Loss.

Such Proof of Loss shall include but not be limited to evidence that the Loss was caused by an act or occurrence insured hereunder and that all conditions and warranties have been complied with.

The responsibility for proving a Loss under this policy shall at all times rest with the Insured.

ARTICLE VII. GENERAL CONDITIONS

A. ACCOUNTING PRINCIPLES

All financial statements and accounts as well as the calculation of any Loss hereunder shall be in accordance with the principles of accounting generally accepted in the Insured's Country, consistently applied and as customarily used by the Insured in financial statements certified by a public accounting firm.

B. ACTION AGAINST THE COMPANY

No action arising out of this policy may be brought against the Company unless such action is commenced within twenty-four (24) months following the Date of Loss.

C. APPLICATION OF FUNDS

For the purpose of determining the Company's liability under this policy, all funds received by the Insured after the Buyer is in default for any obligation shall first be applied to overdue principal and interest accrued to the Due Date. No funds shall be applied to past due interest (interest accruing after the Due Date) until the outstanding overdue principal and interest accrued to the Due Date is paid in full.

D. ARBITRATION

- (a) Any and all disputes or differences which may arise under, out of, in connection with or in relation to this policy, or to its existence, validity or termination, or to the determination of the amount or any amounts payable under this policy, shall be referred to a sole arbitrator to be appointed by the parties to the dispute within 30 days of any party giving notice of arbitration to the other(s).
- (b) In the event that the parties are unable to agree upon the identity of a sole arbitrator, the disputes or differences shall be referred to the decision of 3 arbitrators of whom one shall be appointed in writing by each of the parties within a period of 30 days after the failure to appoint a sole arbitrator and the third (who shall serve as Chairman) shall be appointed by the nominated arbitrators. In case either party shall refuse or fail

to appoint an arbitrator within the aforesaid 30 days after receipt of notice in writing requiring an appointment, the other party shall be at liberty to appoint a sole arbitrator who shall thereafter be empowered to conduct the arbitration and determine the disputes or differences referred to him as if he had been appointed a sole arbitrator with the consent of both parties.

- (c) The parties shall share the expenses of the arbitrator or arbitral tribunal equally and such expenses, along with the reasonable costs of the parties in the arbitration, shall be awarded by the arbitrator or arbitral tribunal in favour of the successful party in the arbitration or, where no party can be said to have been wholly successful, to the party who has substantially succeeded.
- (d) The place of arbitration shall be India, the language of the arbitration shall be English, the law applicable to and in the arbitration shall be Indian law and the arbitration process will be in accordance with the provisions of the Arbitration & Conciliation Act 1996, as amended from time to time.
- (e) It is a condition precedent to any right of action or suit upon this policy that the award by such arbitrator or arbitrators shall be first obtained.
- (f) In the event that these arbitration provisions shall be held to be invalid then all such disputes shall be referred to the exclusive jurisdiction of the Indian courts.

E. ASSIGNMENT

The Contract and this policy may not be assigned by the Insured to any third party without the prior written approval of the Company.

F. CANCELLATION

- (a) The Company may cancel this policy by giving 30 days written notice of such cancellation to the last known address of the Insured and in such event the Company will return a pro-rata portion of the premium for the unexpired Policy Period.
- (b) This policy may also be cancelled by the Insured by giving 30 days written notice to the Company in which event the Company will retain premium at the customary short period scale, provided that there has been no claim under the policy during the Policy Period in which case no refund of premium shall be allowed.
- (c) The payment or tender of any unearned premium by the Company shall not be a condition precedent to the effectiveness of cancellation but such payment shall be made as soon as practicable.

G. CHANGES

Notices to any representative of the Company or knowledge possessed by any representative or by any person shall not effect a waiver or a change in any part of this policy or stop the Company from asserting any right under the terms of this policy, nor shall the terms of this policy be waived or changed unless agreed to by a written endorsement issued to form a part of this policy and signed by an authorized agent or representative of the Company.

H. CHOICE OF LAW

The construction, validity and performance of this policy shall be governed by the laws of India.

I. COMPLIANCE BY INSURED

Failure by the Insured to comply with any term or condition of this policy shall not be deemed to have been excused or accepted by the Company unless the same is specifically so excused or accepted by the Company in writing.

J. CONFORMITY TO STATUTE

Terms of this policy which are in conflict with the statutes of the jurisdiction wherein this policy is issued are hereby amended to conform to such statutes.

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K. FALSE OR FRAUDULENT STATEMENTS, REPORTS OR CLAIMS, CONCEALMENT

If the Insured makes any statement, report or claim knowing it to be false or fraudulent, or if the Insured knowingly conceals any material fact, this policy shall be void and all claims thereunder shall be forfeited.

L. HEADINGS

Headings printed in this policy are included for reference only and shall not constitute a part of this policy.

M. INSURED'S RECORDS

Upon reasonable notice to the Insured, the Company may at any time examine or copy any letter, account or other documentation in the possession or control of the Insured relating to or connected with this policy or any transaction between the Insured and the Buyer. The Insured shall, at the request of the Company, take all reasonable steps to obtain for the Company any information or any document in the possession of any third party relating to or connected with this policy and any transaction between the Insured and the Buyer.

N. LOSS PAYEE

Any Loss under this policy may be paid after adjustment with the Insured to a named Loss Payee if such action is requested by the Insured, agreed by the Company and the policy is endorsed accordingly.

O. NOTICES

All notices of Loss, claims, proposals, demands and requests provided for in this policy shall be in writing and given to or made upon either party at its address stated in the Schedule.

P. OTHER INSURANCE

The insurance provided under this policy shall be excess over any other valid bond, insurance or other indemnity.

Q. RECOVERIES

After payment of any Loss hereunder any sums which are recovered from any source less the costs of recovery thereof shall be shared between the Company and the Insured in the proportions of insured and uninsured percentages. Where a Deductible applies, any sums recovered for any Loss retained by the Insured under the Deductible shall reinstate the Deductible by the same amount.

R. SUBROGATION

At the time of any payment under this policy, the Company shall be subrogated to all the Insured's rights of recovery therefor against any person or organization, and the Insured shall execute and deliver all instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing to prejudice such rights.

S. RENEWAL

The Policy may be renewed with our consent. The benefits under the policy or/and the terms and conditions of the policy, including premium rate may be subject to change. We, however, are not bound to give notice that it is due for renewal. Unless renewed as herein provided, this Policy shall terminate at the expiration of the period for which premium has been paid / received. 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.

IN WITNESS WHEREOF, the Company has caused this policy to be signed by its duly Authorized Signatory.

Grievance Lodgment Stage

The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to contact us through below channels:

Call us 24X7 toll free helpline 1800 266 7780

Email us at customersupport@tataaig.com

Write to us at : Customer Support, Tata AIG General Insurance Company Limited

A-501 Building No. 4 IT Infinity Park, Dindoshi, Malad (E), Mumbai - 400097

Visit the Servicing Branch mentioned in the policy document

Nodal Officer

Please visit our website at www.tataaig.com to know the contact details of the Nodal Officer for your servicing branch.

After investigating the grievance internally and subsequent closure, we will send our response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, we will inform you of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet your expectations, you can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, we will send our response within a period of 8 days from the date of receipt of your complaint.

Escalation Level 2

For lack of a response or if the resolution still does not meet your expectations, you can write to the Head-Customer Services at head.customerservices@tataaig.com. After examining the matter, we will send you our response within a period of 7 days from the date of receipt of your complaint. Within 30 days of lodging a complaint with us, if you do not get a satisfactory response from us and you wish to pursue other avenues for redressal of grievances, you may approach Insurance Ombudsman appointed by IRDA of India under the Insurance Ombudsman Scheme. Given below are details of the Insurance Ombudsman located at various centers.

INSURANCE OMBUDSMAN CENTRES

Office of the Ombudsman	Address and Contact Details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th Floor, Tilak Marg, Relief Road, Ahmedabad - 380 001. Tel.: 079 - 25501201/ 02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	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	Karnataka
BHOPAL	Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor, 6, Malviya Nagar,	Madhya Pradesh, Chattisgarh

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	Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201/ 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in			bimalokpal.hyderabad@ecoi.co.in	
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461/ 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@eco i.co.in	Orissa	JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur-302 005. Tel.: 0141 - 2740363 Email: Bimalokpal. jaipur@ecoi.co.in	Rajasthan
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@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh	ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484-2358759/2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe- a part of Pondicherry
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@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which, are part 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@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
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@ecoi.co.in	Delhi	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@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun,Kanpur , Basti, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Ambedkarnag ar, Sultanpur, Maharajgang, Santkabirnaga r, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau,
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@ecoi.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:	Andhra Pradesh, Telangana, Yanamand part of Territory of Pondicherry.			

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		Ghazipur, Chandauli, Ballia, Sidharathnagar
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@ecoi.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, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250/ 2514252/ 2514253, Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodha nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, 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@ecoi.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Flr, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune-411 030. Tel.: 020-41312555 Email:	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

bimalokpal.pune@ecoi.co.in

Grievance Redressal Procedure:

As per Regulation 17 of IRDA of India (Protection of Policy holders Interests) Regulation. 2017.