IndusInd GENERAL INSURANCE
FORMERLY RELIANCE GENERAL INSURANCE

# INDUSIND WEATHER PROTECT POLICY (NON AGRI) - COMMERCIAL - POLICY WORDINGS

## PREAMBLE

IndusInd General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Proposer named in the Part I of the Schedule referred to herein below, and the said Proposal and Declaration together with any statement, report or other document leading to the issue of this Policy and referred to therein having been accepted and agreed to by the Company and the Proposer as the basis of this contract do, by this Policy agree, in consideration of and subject to the due receipt of the subsequent premiums, as set out in the Schedule with all its Parts, and further, subject to the terms and conditions contained in this Policy, as set out in the Schedule with all its Parts that on proof to the satisfaction of the Company of the compensation having become payable as set out in Part I of the Schedule to the title of the said person or persons claiming payment or upon the happening of an event upon which one or more benefits become payable under this Policy, the Sum Insured/ appropriate benefit will be paid by the Company.

## OPERATIVE CLAUSE

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained or endorsed or otherwise expressed herein, to compensate the Insured/ Insured Person (s) against loss or damage sustained due to operation of any of the Contingencies, specified in the Schedule to the Policy to the extent and in the manner specified therein and further subject to a maximum of the Sum Insured as specified in the said Schedule to this Policy.

## DEFINITIONS

**"Company"** means the IndusInd General Insurance Company Limited.

**"Strike Index"** shall mean the Observed Weather Index level after which the Insured becomes eligible for claim payment.

**"Exit Index"** shall mean the Observed Weather Index level at which the Insured becomes eligible for full Sum Insured under the Policy. Beyond this no liability rests to Company.

**"Insured"** means the person or entity whose name specifically appears as such in Part I of the Schedule to this Policy.

**"Notional Payment"** shall mean the agreed amount, which shall be paid as compensation to the Insured per unit deviation in Weather Index (To be specified for each Policy under section "Coverage Details" in Schedule I).

**"Observed Weather Index"** shall mean the observed value of the Weather Index against the weather parameters covered in the Policy, which observed value will be used for determining the Strike Index or the Exit Index, during the Period of Insurance.

**"Policy"** means the Policy booklet, the Schedule and any applicable endorsement. The Policy contains details of cover available, the exclusions from the cover and the terms and conditions of the Policy.

**"Reference Weather Station"** shall mean the weather station engaged in the study or monitoring of weather or atmospheric observations as stated in Schedule I, the data from which will be used for the purpose of determining the Observed Weather Index, Exit Index and Strike Index for payment of compensation and claim settlement under this Policy.

**"Sum Insured"** means and denotes the amount of cover available as stated in Part I of the Schedule. This is the maximum amount that the Company will pay for each and every claim, and in all, under this Policy.

**"Weather Index"** shall mean the mathematical construct on the basis of which Policy is issued. Weather Index would be constructed with any one or a combination of the following weather parameters (this will be specified for each individual Policy under section "Coverage Details" in Schedule I):

- Rainfall
- Temperature
- Humidity
- Fog
- Wind Velocity
- Hailstorm
- Sun Shine

**"Financial Institution"** shall have the same meaning assigned to the term under section 45 I of the Reserve Bank of India Act, 1934 and shall include a Non Banking Financial Company as defined under section 45 I of the Reserve Bank of India Act, 1934.

**"Endorsement"** Endorsement means any alteration made to the policy which has been agreed to by the company in writing.

**"Exclusion"** Exclusion means the damages / perils / properties/ contingencies which are not covered under the policy and for which the company have no liability in the event of loss occurrence.

**"IMD"** IMD means the Indian Meteorological Department, Government of India including its network of Regional Meteorological Centres, Meteorological Centres and Observatories and other such Weather Stations (Confirming to IMD norms) which



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collaborate with IMD in observing, recording and storing weather data.

**"Independent Third Party Agencies"** means the companies who are engaged in installation of procurement and supply of Daily Weather data.

**"Missing Data"** Missing Data shall mean the specified weather data for any particular period or sub- period which has officially been reported by IMD as not having been recorded or having been recorded but is not available.

**"Missing Data day Adjustment"** means any missing data day is replaced by the average weather event during the corresponding Missing Data Day for the immediately preceding 10 years where data is available at the Missing Data Day.

**"Schedule"** Schedule includes all its Parts providing detailed description of risk and perils covered.

**"Sub-period"** Sub-period shall mean the smaller periods within the policy period as specified in the schedule.

**"Deductible"** The insured shall first bear an agreed percentage of the value at risk at the time of loss at the insured location as specified in the schedule on each and every loss caused by any insured peril and the company shall only be liable for any amount in excess of the said loss amount.

**"Bank"** means an entity licensed as a Bank under Banking Regulation Act, 1949 and permitted by the Reserve Bank of India to carry on banking business in India.

**"Terrorism"** means an act, including but not limited to the use of force or violence and / or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

## SCOPE OF COVER

The Company hereby agrees, subject to the terms, conditions and exclusions herein contained, or otherwise expressed herein, to compensate the Insured for the cost of input, yield and/or increased operational costs of agricultural or non-agricultural economic activity as stated in the Policy, resulting from deviation of Observed Weather Index from Strike Index if such deviation is as stated in coverage within a specific geographical location and specified time period, subject to the maximum Sum Insured in the manner specified in Part I of the Schedule to this Policy.

## GENERAL EXCLUSIONS

**The Company shall not be liable in respect of:**

A. Any expenses whatsoever incurred by any Insured arising out of deviation in Weather Index resulting from:
   I. Any claim, whether direct or indirect, occasioned by, happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, terrorism, military or usurped power or civil commotion or loot or pillage in connection therewith.
   II. Any claim, whether direct or indirect, occasioned by, happening through or arising from terrorism.

B. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.

C. Any claim / liabilities, directly or indirectly of whatsoever nature caused by or contributed by or arising from ionizing radiation, toxic explosive or other hazardous properties of any explosive nuclear assembly component or any nuclear or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear weapons or from any nuclear weapons material, and similar other weapons of mass destruction.

D. Any payment made in connection with or in respect of any expenses whatsoever incurred by any insured in connection with or in respect of any loss, howsoever caused, other than on account of increase in number of days on which the insured event is observed as against the anticipated normal number of days on which insured event has occurred within geographical location and period of insurance specified in the schedule to this Policy.

E. Loss, destruction or damage by pollution or contamination excluding pollution or contamination which itself results from a peril hereby Insured against.

F. The Company shall not be liable to make any payment under this Policy in connection with or in respect of any expenses whatsoever incurred by any Insured in connection with or in respect of any event leading to diminished agricultural or non-agricultural output/yield or increased operational costs, howsoever caused, other than on account of a deviation in weather parameters as stated in Part I of the Schedule within a specific geographical location and specified time period.

G. The Company shall not be liable to make any payment under this Policy for any loss incurred to:
   - Harvested crops and crop in transit
   - Any crop which has been harvested prior to inspection by our loss assessor



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**BASIS OF ASSESSMENT OF CLAIMS**

A. Insofar as it relates to loss or damage to the Property and /or Crop Cultivated as specified in Part I of the Schedule to the Policy, with regard to which the Insured shall make a claim under this Policy, the basis upon which the Company shall assess the claim shall be as follows:

B. In the event that, in the geographical location and during the time period specified in Part I of the Schedule to this Policy, the Observed Weather Index is greater (or lower) than the Strike Index, the benefit payable to the Insured shall be as per the Payment Formula specified in Part I of the Schedule, subject to a maximum of the Sum Insured.

C. The Company shall not be liable to compensate the Insured or pay any amount, in the event that the Observed Weather Index is lower than the Strike Index in case of coverage for excess weather parameter cover or In the event that the Observed Weather Index is greater than the Strike Index in case of coverage for deficient weather parameter cover during the Period of Insurance.

**CLAIMS PROCEDURE**

Upon the happening of any event giving rise to a claim under this Policy:

1. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder.
2. In some cases where the Insured shall not require to deliver to the Company In event when there is a deviation in weather parameter and as the data for the claims is provided by authorised Weather station who is independent third party, the insurer shall calculate the loss as per the payment formula as stated in the Policy schedule on the basis of parameter data and shall not require the claim form and payment shall be made to the insured, which is irrespective of the date on which the event shall have occurred, but not earlier than the expiry of the Period of Insurance specified in Part I of the Schedule and not later than 60 days from the expiry of the Period of Insurance.
3. Assist and not hinder or prevent the Company or any of its agents in pursuance of their duties in the event of any claim.
4. In the event of a claim, if the same is found admissible under the policy, the company shall make an offer of settlement or convey the rejection of the claim within 30 days of receipt of all relevant documents and investigation / assessment report (if required). In case the claim is admitted the claim proceeds shall be paid within seven days of insured/ insured person's acceptance of company's offer.

If the Insured does not comply with the provisions of this Clause or other obligations cast upon Insured under this Policy, in terms of the other clauses referred to herein or in terms of the other clauses in any of the Policy documents, all benefits under the Policy shall be forfeited, at the option of the Company.

**GENERAL CONDITIONS**

1. **Notices:** Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to -
   - In case of the Insured, at the address specified in the Schedule to this Policy.
   - In case of the Company, to the Policy issuing office / nearest office of the Company.
2. **Mis-description:** This policy shall be void and all premiums paid by the Insured / Insured person shall be forfeited in the event of misrepresentation, mis-description, concealment or non disclosure of any material information.
3. **Change in Circumstances:** Insured / Insured person must inform the company as soon as reasonably possible, of any change in information provided to the company. In case of such alteration or changes made and not accepted by the company in writing, all covers under this policy shall cease.
4. **Legal Ownership:** During the Period of this Insurance, the Insured shall possess all legal ownership rights with regard to the Insured Property. The Insured shall provide to the Company such title deeds and other documents as may be required by the Company for verification of his/her ownership over the Property. The due observance and fulfilment of the above shall be a condition precedent for settlement of any claim under this Policy.
5. **Limitation Clause:** It is expressly agreed and declared that if the company shall disclaim liability for any claim hereunder and such claim shall not within 12 calendar months from the date of disclaimer have been made the subject matter of a suit in court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
6. **Agreed Bank Clause:**

   It is hereby declared and agreed:

   (a) That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.



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The Bank shall mean the first named Financial Institution/ Bank named in the policy.

(b) That the receipts of the Bank shall be complete discharge of the Company there of and shall be binding on all the parties Insured hereunder.

(c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

(d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the Insured or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.

(e) That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured Property by reason of operation of condition 3 of policy except where a breach of the condition has been committed by the Bank or its duly authorized agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party Insured hereunder whereby the risk is increased or by anything being done to upon or in any building hereby Insured or any building in which the goods Insured under the policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company the necessary additional premium from the time when such increase of risks first took place. And

(f) It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties Insured hereunder or from any securities or funds available.

7. **Incontestability and Duty of Disclosure:** The Policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on nondisclosure in any material particular 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 devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Policy.

8. **Reasonable Care:** The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to a claim.

9. **Observance of terms and conditions:** The due observance and fulfilment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

10. **Material change:** The Insured shall immediately notify the Company by fax and in writing of any material change in the risk, and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim, and the Company may adjust the scope of cover and / or premium if necessary, accordingly.

11. **Records to be maintained:** The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the Insurance Policy furnish such information as the Company may require.

12. **No constructive Notice:** Any knowledge or information of any circumstances or condition in connection with the Insured in possession of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

13. **Notice of charge:** The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his legal representative of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

14. **Special Provisions:** Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument shall be deemed to be part of this Policy and shall have effect accordingly.

15. **Overriding effect of Part II of the Schedule:** The terms and conditions contained herein and in Part II of the Schedule shall be deemed to form part of the Policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in Part II of the Schedule, then the term(s) and condition(s) contained herein shall be read mutatis mutandis with the scope of cover/terms and conditions contained in Part II of the Schedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being



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16. **Electronic Transactions:** The Insured 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.
17. **Right to inspect:** If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed in that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.
18. **Position after a claim:** The Insured shall not be entitled to abandon any Insured item/property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the Period of Insurance shall stand reduced by the amount of the compensation.
19. **Condition of Average:** If the Insured property be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly. Every item, if more than one in the Policy, shall be separately subject to this condition.
20. **Contribution:** If at the time of the happening of any loss or damage covered by this Policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.
21. **Arbitration clause:** If any dispute or difference shall arise as to the quantum to be paid under this Policy (liability being otherwise admitted) such difference shall independently 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 of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

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

    It is understood, however that the insured / insured person shall have the right at all times during currency of the policy to communicate only with the leading or issuing office in all matters pertaining to this insurance.
22. **Fraudulent claims:** If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his/her behalf to obtain any benefit under this Policy.
23. **Cancellation/termination:** The Company may at any time, cancel the policy by giving 15 days notice in writing by Registered post acknowledgment due post to the insured at his last known address if the insured has furnished any misleading/false information on material matter of the contract. The Insured may also give 15 days notice in writing to the company for the cancellation of the this policy, in which case the Company shall retain premium for the period this policy has been in force as per the table given below:

| Cancellation Period | Refund |
|---|---|
| Upto one month | 50% of Premium |
| Upto three months | 25% of Premium |
| Exceeding three months | Nil |

A return of premium for the unexpired period is allowed provided no claim has occurred up to the date of cancellation of the policy.

Upon making any refund of premium under this Policy in accordance with the terms and conditions hereof, the cover and Company's liability in respect of the Insured shall forthwith terminate.



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Notwithstanding anything contained herein or otherwise stated, no refunds of premium shall be made where any claim has been lodged with the Company or any benefit has been availed by the Insured / admitted by the Company under the Policy

24. **Policy Disputes:** Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agrees to submit to the exclusive jurisdiction of the High Court of Mumbai and to comply with all requirements necessary to give such Court the jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.
25. **Renewal notice:** The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this Policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company.
26. **Cause of Action / Currency for Payment:** No claim shall be payable under this Policy unless the cause of action arises in India. All claims shall be payable in India and in Indian Rupees only.
27. **Customer Service:** If at any time the Insured/ Insured person requires any clarification/ assistance/is aggrieved in any way, the Insured/ Insured Person may contact the policy issuing offices of the Company at its address during normal office hours or the Insured may also contact our customer service desk as mention in the schedule to this policy.
28. **Grievances:** If the Policyholder has a grievance that the Policyholder wishes the Company to redress, the Policyholder may contact the Company with the details of his grievance through:

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|---|---|
| Website | https://www.indusindinsurance.com |
| e-mail | inscoun@ecoi.co.in |
| Telephone | 022 4890 3009 (paid) |
| Contact | Any nearest Branch office from Monday to Friday in working hours between 9:30 Am to 5:30 Pm. |

If you are not satisfied with the redressal of your grievance you may also write us to our grievance redressal cell at:

IndusInd General Insurance Company Limited

Correspondence Unit, C- 42, Pawane, T.T.C, Industrial Area, M.I.D.C, Turbhe, Navi Mumbai, Maharashtra - 400705 India.

In case you are not satisfied with the decision/resolution of the company you may approach the Insurance Ombudsman at the www.ombudsmanindia.org/www. www.ecoi.co.in. or contact to below given offices:

**OMBUDSMAN OFFICE**

| Office of the Ombudsman | Address | Contact Details | Areas of Jurisdiction |
|---|---|---|---|
| AHMEDABAD | Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001 | Tel.: 079 - 25501201/02/05/06<br>Email: bimalokpal.ahmedabad@cioins.co.in | Gujarat, Dadra & Nagar Haveli, Daman and Diu |
| BENGALURU | Office of Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560078 | Tel No: 080 - 26652048 / 26652049<br>Email: bimalokpal.bengaluru@cioins.co.in | Karnataka |
| BHOPAL | Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. | Tel.:- 0755-2769201, 2769202<br>Fax : 0755-2769203<br>Email: bimalokpal.bhopal@cioins.co.in | Madhya Pradesh & Chhattisgarh |



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| BHUBANESHWAR | Office of the Insurance Ombudsman,<br>62, Forest park,<br>Bhubneshwar – 751 009. | Tel.:- 0674-2596455/2596461,<br>Fax : 0674-2596429<br>Email:<br>bimalokpal.bhubaneswar@cioins.co.in | Orissa |
| CHANDIGARH | Office of the Insurance Ombudsman,<br>S.C.O. No. 101, 102 & 103, 2nd Floor,<br>Batra Building, Sector 17 – D,<br>Chandigarh – 160 017 | Tel.: 0172 - 2706196 / 2706468<br>Fax: 0172 – 2708274<br>Email:<br>bimalokpal.chandigarh@ecoi.co.in | Punjab, Haryana(excluding Gurugram, Faridabad, Sonepat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh. |
| CHENNAI | Office of the Insurance Ombudsman,<br>Fatima Akhtar Court, 4th Floor,<br>453, Anna Salai, Teynampet,<br>Chennai – 600 018. | Tel.: 044 - 24333668 / 24335284<br>Fax: 044 – 24333664<br>Email: bimalokpal.chennai@cioins.co.in | Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry). |
| DELHI | Office of the Insurance Ombudsman,<br>2/2 A, Universal Insurance Building,<br>Asaf Ali Road, New Delhi – 110 002. | Tel.: 011 - 23232481/23213504<br>Email: bimalokpal.delhi@cioins.co.in | Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh. |
| ERNAKULAM | Office of the Insurance Ombudsman,<br>2nd Floor, Pulinat Bldg.,<br>Opp. Cochin Shipyard, M. G. Road,<br>Ernakulam - 682 015. | Fax: 0484 - 2359336<br>Email:<br>bimalokpal.ernakulam@cioins.co.in | Mahe-a part of Union Territory of Puducherry. |
| GUWAHATI | Office of the Insurance Ombudsman,<br>Jeevan Nivesh, 5th Floor,<br>Nr. Panbazar over bridge, S.S. Road,<br>Guwahati – 781001 (Assam). | Tel.: 0361 - 2632204 / 2602205<br>Email: bimalokpal.guwahati@cioins.co.in | Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. |
| HYDERABAD | Office of the Insurance Ombudsman,<br>6-2-46, 1st floor, "Moin Court",<br>Lane Opp. Saleem Function Palace,<br>A. C. Guards, Lakdi-Ka-Pool,<br>Hyderabad - 500 004. | Tel.: 040 - 23312122<br>Fax: 040 - 23376599<br>Email:<br>bimalokpal.hyderabad@cioins.co.in | Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry. |
| JAIPUR | Office of the Insurance Ombudsman,<br>Jeevan Nidhi – II Bldg., Gr. Floor,<br>Bhawani Singh Marg,<br>Jaipur - 302 005. | Tel.: 0141 - 2740363<br>Email: bimalokpal.jaipur@cioins.co.in | Rajasthan |
| KOLKATA | Office of the Insurance Ombudsman,<br>Hindustan Bldg. Annexe, 4th Floor,<br>4, C.R. Avenue, Kolkatta - 700 072. | Tel.: 033 - 22124339 / 22124340<br>Fax : 033 - 22124341<br>Email: bimalokpal.kolkata@cioins.co.in | West Bengal, Sikkim, Andaman & Nicobar Islands |



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IRDAI Registration No. 103 IndusInd General Insurance Company Limited (Formerly known as Reliance General Insurance). An ISO 9001:2015 Certified Company For complete details on the benefits, coverage, terms & conditions and exclusions, do read the sales brochure, prospectus and policy wordings carefully before concluding sale. Registered & Corporate Office: 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off. Western Express Highway, Goregaon (E), Mumbai-400063. Corporate Identity Number: U66603MH2000PLC128300. IndusInd Weather Protect Policy (Non Agri)- Commercial. UIN No.- IRDAN103CP0054V01201920. IGI/MCOM/CO/IWPP-C/PW/Ver. 1.0/150426.

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| LUCKNOW | Office of the Insurance Ombudsman,<br>6th Floor, Jeevan Bhawan, Phase-II,<br>Nawal Kishore Road, Hazratganj,<br>Lucknow - 226 001. | Tel.: 0522 - 2231330 / 2231331<br>Fax: 0522 - 2231310<br>Email: bimalokpal.lucknow@cioins.co.in | Districts of Uttar Pradesh: Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur,Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar. |
| MUMBAI | Office of the Insurance Ombudsman,<br>3rd Floor, Jeevan Seva Annexe,<br>S. V. Road, Santacruz (W),<br>Mumbai - 400 054. | Tel.: 022 - 26106552 / 26106960<br>Fax: 022 - 26106052<br>Email: bimalokpal.mumbai@cioins.co.in | Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane. |
| NOIDA | Office of the Insurance Ombudsman,<br>Bhagwan Sahai Palace 4th Floor,<br>Main Road, Naya Bans, Sector 15,<br>Distt: Gautam Buddh Nagar,<br>U.P - 201301. | Tel.: 0120-2514252 / 2514253<br>Email: bimalokpal.noida@cioins.co.in | State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur. |



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| PATNA | Office of the Insurance Ombudsman,<br>1st Floor,Kalpana Arcade Building,<br>Bazar Samiti Road, Bahadurpur,<br>Patna - 800 006. | Tel.: 0612-2680952<br>Email: bimalokpal.patna@cioins.co.in | Bihar, Jharkhand |
| PUNE | Office of the Insurance Ombudsman,<br>Jeevan Darshan Bldg., 3rd Floor,<br>C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. | Tel.: 020-41312555<br>Email: bimalokpal.pune@cioins.co.in | Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region. |

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, on the website of General Insurance Council: www.giccouncil.in, the Company's website www.indusindinsurance.com or from any of the Company's offices. Address and contact number of Governing Body of Insurance Council - (Monitoring Body for Offices of Insurance Ombudsman) 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (West), Mumbai-400054, Tel: 022-26106889/671. Email id: inscoun@cioins.co.in



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