IndusInd GENERAL INSURANCE
FORMERLY RELIANCE GENERAL INSURANCE

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - POLICY WORDINGS

PREAMBLE

IndusInd General Insurance Company Limited ("the Company"), having received a Proposal and the premium from the Proposer named in 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 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 Policy Schedule of 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").

"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 or annexure thereto, 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.

"Backup Weather Stations" shall mean the weather station engaged in the study or monitoring of weather or atmospheric observations as stated in Schedule or annexure thereto, the data from which will be used for the purpose of determining the Observed Weather Index, Exit Index and Strike Index in case the Reference weather station has not recorded weather data.

"Sum Insured" means and denotes the amount of cover available as stated in Policy Schedule. This is the maximum amount that the Company will be liable to 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 or annexure thereto):

- 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 or part thereof which has been agreed to by the company in writing.

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IGI/MCOM/CO/MI-24/RWBCIS/PW/Ver. 1.0/300326.

"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 occurrence of loss.

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

"Independent Third Party Agencies" means the companies/agencies/ entities who are engaged in installation of weather station, procurement and supply of Daily Weather data.

"Missing Data" Missing Data shall mean the specified weather data for any particular period or sub-period or day which has officially been reported by IMD/Independent Third party agencies 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 or any other suitable methodology.

"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 or any amendment thereto 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 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 the Schedule or any part 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

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weather parameters as stated in 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
- Any other weather index/parameter other than stated in the schedule or part thereto.

BASIS OF ASSESSMENT OF CLAIMS

A. Insofar as it relates to loss or damage to the Crop Cultivated as specified in the Schedule of 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 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 the Schedule, subject to a maximum of the Sum Insured of that peril or in all.

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 or peril.

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/reference Weather station who is independent third party or IMD (as stated in the schedule or part thereto), the insurer shall calculate the loss as per the payment formula 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 the Schedule and not later than 60 days from the expiry of the Period of Insurance subject to receipt of the full premium (in case Government subsidy is involved),
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 subject to the receipt of full premium in case of Government subsidy.
5. Claims processing should be strictly as per the insurance term sheets, payout structure and the Scheme provisions. Claims shall be worked out as per the Insurance Declarations received from the Nodal Branches/ Nodal Banks for each notified area and crop.
6. Administrative structure for collection of premium, insurance proposal and remittance of admissible claim along with other return will be same as PMFBY. (Refer para X of Operational Guidelines of PMFBY)
7. All standard Claims should be processed and paid within 45 days from the end of the risk period. Further verification & collection of relevant documents / papers, if required, in respect of affected farmers should be completed within a period of 30 days from payment of standard claims of season.
8. Insurance Companies should verify & satisfy themselves about the insured farmers, crops & areas before approaching the Government for release of Subsidy. Cases of area discrepancies under WBCIS will be settled as per procedure explained in para XVII(4) of OGs of PMFBY, and such cases should be settled within a maximum period of three months from closing of crop season.
9. Disputed claims / sub-standard claims, if any, shall be referred through State Government to DAC&FW for disposal by the insurance company and the decision or any interpretation of DAC&FW of provisions of scheme or disputes shall be binding on all concerned.
10. If observed index value falls below or above, (as the case may be) the notified trigger value, then claims per unit shall be calculated using following formula depending upon index definition:

    Claims per Unit = (Difference between Observed & Notified index values) X Notional Payout

    Overall claims will be 'Claims per Unit' X 'Number of units'

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Illustration

In table below, a farmer having 1, 2 and 3 hectares of land in RUAs X, Y and Z respectively buys an insurance policy having deficit rainfall cover.

Table 1: Deficit Rainfall Cover

Index	Aggregate rainfall in mm during cover phase
Cover Phase, From	1-July
To	15-August
Strike 1 (mm)	200
Strike 2 (mm)	150
Exit (mm)	100
Standard Loss Rate between Strike 1 and Strike 2 – *Notional 1 (Rs / mm / Hectare)*	50
Standard Loss Rate between Strike 2 and Exit – *Notional 2 (Rs / mm / Hectare)*	80
Standard loss below Exit	Nil
Policy Limit (Rs / Hectare)	6500

In table below actual observed index values are mentioned for 3 notified RUAs during the cover period obtained on the basis of data of RWS.

RUA	RWS	Strike-1	Strike-2	Exit	Notional-1	Notional-2 Limit	Policy Index	Observed Index
X	A	200	150	100	50	80	6500	300
Y	B	200	150	100	50	80	6500	120
Z	C	200	150	100	50	80	6500	80

RUA X: In this case notified trigger value is 200. Observed index value is 300. In this case there would be no claim payable as the notified trigger is not breached.

RUA Y: Here observed index value is 120.

Hence, claims per unit will be: {(200-150)*50}+{(150-120)*80} = Rs. 4900. For two hectares, overall claim= Rs. 4900 X 2= Rs. 9800/

RUA Z: Here observed index value is 80 which has breached the exit level. Hence in this case the full sum insured assigned to the phase of Rs. 6500 per unit would be payable.

For two hectares, overall claim= Rs. 6500 X 2= Rs. 13000/

Using the methodology discussed above, total claims will be worked out.

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.

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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.

   (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

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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 irreconcilable
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

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has been in force as per the table given below:

Cancellation Period	Refund
Upto one month	50% of Premium
Upto two 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.

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

Website	https://www.indusindinsurance.com
e-mail	services@indusindinsurance.com
Telephone	022 4890 3009 (paid)
Post/Courier	Any branch office, the correspondence address, during normal business hours
Write to us at	IndusInd General Insurance Company Limited.
(Correspondence Only)	Correspondence Unit, C- 42, Pawane, T.T.C, Industrial Area, M.I.D.C, Turbhe, Navi Mumbai, Maharashtra-400705 India.

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

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

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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 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 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 Fax : 0755-2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009.	Tel.:- 0674-2596455/2596461, Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017	Tel.: 0172 - 2706196 / 2706468 Fax: 0172 – 2708274 Email: bimalokpal.chandigarh@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, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai – 600 018.	Tel.: 044 - 24333668 / 24335284 Fax: 044 – 24333664 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
DELHI	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@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh.
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015.	Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Mahe-a part of Union Territory of Puducherry.
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001 (Assam).	Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.

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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. Restructured Weather Based Crop Insurance Scheme (RWBCIS) UIN No.: IRDAN103CP0055V01201920.
IGI/MCOM/CO/MI-24/RWBCIS/PW/Ver. 1.0/300326.

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 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005.	Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, Kolkatta - 700 072.	Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001.	Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh: 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, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.	Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.

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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.: 0120-2514252 / 2514253 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.
PATNA	Office of the Insurance Ombudsman, 1st Floor,Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, Patna - 800 006.	Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030.	Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

The updated details of Insurance Ombudsman are available on IRDAI website: www.irdai.gov.in, 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) 3"' Floor, Jeevan SevaAnnexe, S. V. Road, Santacruz(West), Mumbai-400054, Tel: 022-26106889/671 Email id:inscoun@cioins.co.in

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