

Bajaj Allianz General Insurance Company Limited
Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
Regd. Office & Head Office: GE Plaza, Airport Road, Yerwada, Pune - 411 006
Product UIN: IRDAN113P0002V01201819

WARRANTY CONTRACT INSURANCE

POLICY DOCUMENT

Whereas as the Insured has made to Bajaj Allianz General Insurance Company Ltd. (hereinafter called the Company), a proposal which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees to indemnify the Insured in excess of the amount of the Deductible and subject always to the Sum Insured and the following terms, conditions, exclusions, and limitations.

DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the feminine wherever the context so permits:

- 1) **Breakdown**
 - a) For electrical and mechanical items, Breakdown shall mean the mechanical and/or electrical failure of a physical object that causes it to not function in its intended manner
 - b) For Furniture, Breakdown shall mean
Mechanical operational or structural failure of frames, springs, joints, welds, mechanisms (including inclining, reclining, heating, and vibrating), motors, levers or hand wands, or power or remote cords used for sleeper, reclining, and inclining applications.
- 2) **Bank Rate** means Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.
- 3) **Constructive Total Loss [CTL]:** An Insured Asset will be considered to be a Constructive Total Loss if the cost of repair of the Insured Asset exceeds 75% of the respective Insured Asset's Market Value or Sum Insured, whichever is lower.
- 4) **Cover Period** means the period [which shall always be after expiry of standard Manufacturer's Warranty] during which the Insured Asset is covered by Insured by himself/itself issuing the Warranty Contract to the Warranty Contract Holder.
- 5) **Covered Insured Event** means the insured risk covered during Cover Period under Warranty Contract issued by Insured to Warranty Contract Holder but such risk coverage by the Company under Policy shall always be as per these Terms and Conditions and the Policy Schedule issued by the Company to the Insured.
- 6) **Deductible** means the amount which shall be borne by the Insured in respect of each and every claim made for respective Insured Asset under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible for each Insured Asset.
- 4) **Insured** means the Organization/Entity/Firm named in the Policy Schedule.
- 5) **Insured Asset** means a physical object of electrical and/or mechanical nature or Furniture (owned by the Warranty Contract Holder/ for which the Warranty Contract Holder is liable for) which is usable movable Article, which has value and for which a Market Value can be ascertained, which is the subject matter of insurance under this Policy.
- 6) **Manufacturer's Warranty** means the period of time for which the standard Manufacturer's provided Warranty for Insured Asset shall be effective/available.
- 7) **Market Value** means cost of Replacement of the Insured Asset as new at the time of damage less due allowance for betterment, wear and tear and / or depreciation or the value which can be realized from the market for such damaged Insured Asset, whichever is lower.
- 8) **Policy** means the Proposal, the Policy Schedule, along with these Terms and Conditions issued to the Insured and any annexures and/or endorsements attaching to and / or forming part thereof either at the commencement of Policy Period or during the Policy Period.
- 9) **Policy Period** refers to the period of one year from the Policy commencement date as mentioned in the Policy Schedule
- 10) **Policy Schedule** means the policy schedule and any annexure to it which forms part of Policy.

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- 11) **Sum Insured** means invoice value/selling price of any particular Insured Asset as declared by the Insured under this Policy.
- 12) **Warranty Contract** means business agreement over a specified period of time which is serially numbered document containing effective terms, conditions and exclusions, executed between the Insured and the Warranty Contract Holder under which the Insured is contractually obligated to the Warranty Contract Holder.
- 13) **Warranty Contract Holder** means an individual who has purchased the Insured Asset / is liable for the Insured Asset and entered into a Warranty Contract with the Insured.
- 14) **We, Our, Us, Ours, Company** means the Bajaj Allianz General Insurance Company Limited.
- 15) **You, Your, Yourself** means the Insured named in the Policy Schedule.

SECTION 1

WHERE PROPOSAL TO COVER THE INSURED ASSETS ARE RECEIVED BY THE COMPANY BEFORE EXPIRY OF MANUFACTURER'S WARRANTY:

The Company will indemnify the Insured, against the repair or replacement costs in respect of the Insured Asset caused by a Breakdown arising out of manufacturing defect and/or due to poor workmanship of the service personnel of the authorized workshop during the Cover Period provided that the liability of the Company in respect of any one Insured Asset in any one Cover Period will not individually or in the aggregate exceed the Sum Insured stated in the Policy Schedule or the Market Value [whichever is less] of respective Insured Asset.

SPECIAL CONDITION APPLICABLE TO SECTION 1:

1. The Manufacturer's Warranty for the Insured Asset is still effective/available on the date it has been proposed for Insurance.
2. The Sum Insured in respect of each Insured Asset must be equal the invoice value/selling price as declared by the Insured.
3. The Sum Insured shall stand reduced by the amount of loss that has been claimed by the Insured for any one or more Insured Asset and cannot be reinstated.
4. In the event of a total loss/CTL settlement of claim or exhaustion of Sum Insured of the Insured Asset due to payment of partial loss claims, the cover shall cease immediately for that said particular Insured Asset and the Insured shall not be entitled to any refund of premium.

SECTION 2

WHERE PROPOSAL TO COVER THE INSURED ASSETS ARE RECEIVED BY THE COMPANY AFTER EXPIRY OF THE MANUFACTURER'S WARRANTY:

The Company will indemnify the Insured, against the repair or replacement costs in respect of the Insured Asset caused by a Breakdown arising out of manufacturing defect and/or due to poor workmanship of the service personnel of the authorized workshop during the Cover Period provided that the liability of the Company in respect of any one Insured Asset in any one Cover Period will not individually or in the aggregate exceed the Sum Insured stated in the Policy Schedule or the Market Value [whichever is less] of respective Insured Asset.

SPECIAL CONDITION APPLICABLE TO SECTION 2:

1. The Manufacturer's Warranty for the Insured Asset is not in force on the date it has been proposed for Insurance.
2. The age of the Insured Asset should be less than 4 years.
3. The Insured Asset is in sound working condition on the date of inception of cover and the same shall be certified by the Insured.
4. The Sum Insured in respect of each Insured Asset must equal the invoice value/selling price/valuation report provided by the Insured. This value must represent the present day

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replacement value of the asset on the day the Insured Asset is being proposed to be covered under the policy.

5. Insured shall, within 15 days of Warranty Contract Holder opting for the Warranty Contract, shall declare and provide to the Company all the required proposal, details and documents with the Company along with premium.
6. No claim shall be admissible within 30 days of the inception of the Cover Period, however in case of renewal this 30 days waiting period shall not be applicable.
7. The Sum Insured shall stand reduced by the amount of loss that has been claimed by the Insured and cannot be reinstated.
8. In the event of a total loss/CTL settlement of claim or exhaustion of sum insured due to payment of partial loss claims, the cover for the Insured Asset shall cease immediately and the Insured shall not be entitled to any refund of premium.

EXCLUSIONS

The Company is not liable for and no indemnity will be provided in respect of any loss to the Insured Asset arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. Any claim falling beyond the Cover Period.
2. Deductible as opted by the Insured and stated in the Policy Schedule
3. Loss or damage arising out of the Insured Asset not being used in accordance with manufacturer's general instructions/guidelines.
4. Loss or damage for which the manufacturer of the Insured Asset is responsible under a guarantee and/or warranty/conditions.
5. Loss or damage arising out of improper use of the Insured Asset.
6. Loss or damage arising out of modification or alteration of any nature made in the electrical circuitry and/or physical/structural construction of the Insured Asset.
7. Where repair work is carried out by persons/agency that are not authorized by the manufacturer or by Us.
8. Superficial and inconsequential aspects such as noises, vibrations, warpage, oil seepage and sensations that do not lead to dismal performance of the Insured Asset.
9. Loss or damage to accessories used in connection with the Insured Asset that were not supplied at the time of purchase of the Insured Asset by the Insured.
10. Replacement of any consumable item of the Insured Asset, including but not limited to batteries, bulbs, plugs, cables, ribbons, belts, tapes, fuses, filters, toner or software.
11. Defects or faults that were not covered under the Manufacturer's Warranty.
12. Loss or damage due to or consequent upon wear and tear and/or gradual deterioration of the Insured Asset.
13. Loss or damage arising out of improper or abnormal electrical/gas/water supply or signal connection to the Insured Asset.
14. The cost of transporting the Insured Asset to and/or from the place of repair.
15. Loss or damage caused by or arising out of the wilful acts or wilful gross negligence or fraudulent acts of the Insured/ Warranty Contract Holder(s) and/or Insured's/ Warranty Contract Holder(s) family and/or Insured's/ Warranty Contract Holder(s) employees.
16. Insured/ Warranty Contract Holder(s) consequential losses of any kind
17. Insured/ Warranty Contract Holder(s) legal liability of any kind excluding repair or replacement costs incurred by the Insured in respect of the Insured Asset by a Breakdown arising out of manufacturing defect and/or due to poor workmanship of the service personnel of the authorized workshop.
18. Failure of parts which are subject to recall by manufacturer of the Insured Asset.
19. The cost of repairing, restoring or reconfiguring computer software or any system programs.
20. Any cost incurred with periodic maintenance of the Insured Asset, including parts replaced in course of such maintenance operations.
21. Loss or damage due to corrosion, rust, denting, scratching, blockages or dust.

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22. Where the original serial number is removed, obliterated or altered from Insured Asset.
23. Loss or damage arising out of improper storage or transportation of the Insured Asset.
24. The cost of installation of the Insured Assets and/or any optional attachment to the Insured Asset.
25. Loss or damage due to use of non-genuine parts, accessories and/or consumables.
26. Where there is a change of ownership of the Insured Asset.
27. Mechanical and/or electrical breakdown caused by overloading, strain, overrunning, freezing, excessive pressure, short-circuiting, heating.
28. Service/maintenance calls which do not involve malfunction or defects in the Insured Asset due to workmanship or material used by manufacturer.
29. Damages caused by services performed by service personnel of the non-authorized persons or repairer workshops.
30. Where the Insured Asset is subject to commercial, rental or profit generation purposes except in cases of domestic/residential rental property.
31. Loss or damage arising out of any external cause, including but not limited to fire, theft, explosion, water damage, acts of God perils, riots/strike/malicious damage, - act of terrorism, corrosion, rust, denting, scratching, animal/insect damage, entry of foreign bodies, etc.
32. Accidental damage both internal and external
33. Any circumstance, fact or matter of which the Insured was or ought reasonably to have been aware prior to the commencement of the Policy Period/Cover Period.
34. Ionising, radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
35. The radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
36. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition of or damage to property by or under the order of any government or public local authority.
37. **Exclusion specific to furniture which is Insured Asset:**
 - a) Loss or damage caused by stains howsoever caused
 - b) Maintenance, damage caused by normal or ordinary wear-and-tear, including but not limited to Scuffing, scrapes, or other surface abrasions, including surface scratches on leather or fabrics..
 - c) Damage to Mattresses, Wicker and rattan furniture, Nubuck, suede or exotic leathers, Split-grain leather hides used in seat cushions, back cushions, or arm areas,
 - d) Components and mechanisms integrated into furniture, including but not limited to adjustable bed frames, sinks, plumbing, robotics, TV lifts, electronics, USB ports, electrical outlets, electrical appliances, fireplaces, clocks
 - e) Fading, colour loss, or colour change and/or Cracking and peeling of leather or vinyl
 - f) Loss of foam and/or inner spring resiliency (including any impressions or deformation)
 - g) Repairs carried out by persons not authorised by the company/manufacturer.
 - h) Checking, cracking, bubbling, or peeling of the finish.
 - i) Chips, scratches, and/or breakage of glass or any brittle material used in manufacturing or mirrors, loss of silvering on mirrors.
 - j) Any loss or defects covered under any warranty/Guarantee/ other insurance policies
 - k) Damage caused by fire, smoke, flood or other natural disaster, theft or vandalism.
 - l) Damage caused by structural problems or appliance malfunctions such as, but not limited to, leaks from air conditioners, skylights, roofs, water heaters, or water pipes.
 - m) Furniture that is used for commercial, institutional or rental purposes.
 - n) Furniture that has been mishandled, neglected, or abused other than intended use as specified by the manufacturer.
 - o) Furniture sold "as is" or floor samples.
 - p) Furniture showing signs of infestation, including but not limited to insects, rodents, termites and cockroaches.

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- q) The effects of weather conditions upon the product such as but not limited to sunlight, wind, weather, rusting, radiation, corrosion.

CLAIM SETTLEMENT IN RESPECT OF INSURED ASSETS WHICH ARE COVERED UNDER SECTION

1:

In the event of a loss or damage, the basis of loss or damage settlement will be as follows:

1. Where an Insured Asset can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Asset to its state immediately prior to the happening of the Covered Insured event. No depreciation will be deducted.
2. In the case of a total loss/Constructive Total Loss [CTL] the Company shall indemnify the Insured in respect of the restoration or replacement costs subject to maximum of the balance Sum Insured set against the Insured Asset, subject to depreciation as opted by the Insured.
3. Claims subsequent to the payment of partial loss claim(s) shall be considered as a Constructive Total Loss [CTL] if the cost of repairs exceeds the reduced Sum Insured after payment of the partial loss claim.
4. The Company may at its option and sole discretion repair, reinstate, refurbish or replace the Insured Asset damaged or destroyed, or any part thereof through any repairer/dealer or the manufacturer of respective Insured Asset instead of paying the amount of loss or damage
5. The Company shall be entitled to retain any defective part replaced under the Policy.

CLAIM SETTLEMENT IN RESPECT OF INSURED ASSETS WHICH ARE COVERED UNDER SECTION

2:

In the event of a loss, the basis of loss settlement shall be as follows:

1. Where an Insured Asset can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured in respect of the expenses necessarily incurred to restore the Insured Asset to its state immediately prior to the happening of the Covered Insured event. No depreciation will be deducted.
2. In the case of a total loss/Constructive Total Loss [CTL] the Company shall indemnify the Insured in respect of the restoration or replacement costs subject to maximum of the balance Sum Insured set against the Insured Asset, subject to a depreciation of
 - a) 10% per annum for Insured Asset other than mobile phones.
 - b) 15% per annum for mobile phones
3. Claims subsequent to the payment of partial loss claim(s) shall be considered as a Constructive Total Loss [CTL] if the cost of repairs exceeds the residual Sum Insured after payment of the partial loss claim.
4. The Company may at its Option and sole discretion repair, reinstate, refurbish or replace the Insured Asset damaged or destroyed, or any part thereof through any repairer/dealer or the manufacturer of respective Insured Asset instead of paying the amount of loss or damage
5. The Company shall be entitled to retain any defective part replaced under the Policy.

On receipt of the final survey report or the additional survey report, as the case may be, and on receipt of all required information/documents that are relevant and necessary for the claim, We shall, within a period of 30 days, offer a settlement of the claim to the Insured. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate, which is 2% above the bank rate from the date of receipt of last relevant and necessary document from the Insured by the Company till the date of actual payment.

GENERAL CONDITIONS

1. Due Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy insofar as they relate to anything to be done or complied with by the Insured/ Warranty Contract Holder(s) shall be a condition precedent to any liability of the Company under this Policy.

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2. Reasonable Care

The Insured/ Warranty Contract Holder(s) shall:

- a. Take all reasonable steps to safeguard the Insured Asset against any Covered Insured Event.
- b. Take all reasonable steps to prevent a claim from arising under this Policy
- c. Act as a prudent Un-insured

3. Duties and Obligations after Occurrence of an Covered Insured Event:

Save as more specifically provided for elsewhere in the Policy, it is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- a. The Insured shall immediately and in any event within 14 days give written notice of the same to the Company or any of its representatives and appointees, at the address shown in the Schedule for this purpose, and in case of notification of an event likely to give rise to a claim to specify the grounds for such belief, and
- b. The Insured shall not abandon the Insured Asset, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and
- c. The Insured shall within 28 days deliver to the Company its completed claim form detailing the loss or damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount of Indemnification sought from the Company, and
- d. The Insured shall expeditiously provide the Company and its representatives and appointees with all the information, assistance, records and documentation that they might reasonably require, and
- e. The Insured shall allow the Company and its representatives and appointees to inspect the Insured Asset or any other material items, as per 'the Right to Inspect' Clause.

*Note: Waiver of conditions (a) and (c) may be considered by the Company at its absolute discretion, in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed, it was not possible for the Insured or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit. The decision of the Company shall be final and binding on the Insured.

4. Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss/damage or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss/damage. 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 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.

5. Contribution

If, at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim/Insured Asset, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.

6. Fraud

If the Insured or any one acting on his behalf shall make or advance any claim be in any respect fraudulent, or if any false declaration/mis-representation/false statements be made or used in

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support thereof or if any fraudulent means or devices are used to obtain any benefits under the Policy or if the loss or damage be occasioned by the wilful act, or with the connivance of the Insured, all benefits under the Policy shall be void and all claims or payments thereunder shall be forfeited.

7. Cancellation of Insurance Policy by the Company

- a. The Policy may be cancelled by the Company at any time before the expiry of the Policy Period by giving at least 15 days written notice to the Insured. Provided however if the Company cancels the Policy even then the cover for Insured Assets already covered under the Policy shall be valid for the Covered Period, unless the cover for already Insured Assets is also cancelled by the Company.
- b. The cover for already Insured Assets may be cancelled by the Company at any time before the expiry of the Covered Period by giving at least 15 days written notice to the Insured.
- c. If the cover for already Insured Assets is cancelled by the Company prior to commencement of the Cover Period, the Company will refund 100% of the premium to the Insured.
- d. If the cover for already Insured Assets is cancelled by the Company after the commencement of the Cover Period the Company shall refund to the Insured a pro-rata premium for the unexpired Cover Period in respect Insured Assets already insured prior to the date of cancellation on which no claim has been lodged.
- e. No refund shall be made in respect Insured Assets on which claim has been lodged by the Insured or a person on behalf of the Insured.
- f. For the avoidance of doubt, the Company shall remain liable for any claim that was made prior to the effective date on which the cover for already Insured Assets is cancelled.
- g. Under normal circumstances the Policy shall not be cancelled by the company except on the grounds of Fraud, mis-representation or non-disclosure of material facts or non-co-operation by the Insured Beneficiary. Provided however if Policy is cancelled due to Fraud, mis-representation or non-disclosure of material facts or non-co-operation by the Insured and Insured Beneficiary then the premium shall be forfeited and no refund of premium shall be made by the Company.

8. Cancellation of Insurance Policy by the Insured

During the Policy Period, the Insured may cancel the Policy at any time by giving at least 15 days written notice to the Company.

Cancellation of Entire Policy:

1. If request for cancellation of the entire Policy is made by the Insured before commencement of the Cover Period for any of the Insured Asset covered under the Policy, the Company shall refund the premium to the Insured subject however to a minimum retention of Rs.100 per Insured Asset.
2. No request for cancellation of the entire Policy can be made after commencement of Cover Period for any Insured Asset covered under the Policy.

Cancellation of Cover for Individual Warranty Contract of the Insured:

The cover for Insured Assets may be cancelled by the Insured as under:

- (i) If the cover for the Insured Asset(s) is cancelled by the Insured prior to commencement of the Cover Period, the Company will refund, 100% of the premium to the Insured.
- (ii) The cover may be cancelled by the Insured within six months of the date of commencement of the Cover Period, in which case the Company will refund the premium to the Insured on a pro-rata basis by reference to the risk undertaken till effective date of such termination, subject however to a minimum retention of 25% of premium for that particular Insured Asset or Rs.100 per Insured Asset whichever is higher in respect of those Insured Assets on which no claim has been lodged. However no request from the Insured for cancellation of cover

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shall be entertained after completion of six months from the date of commencement of the Cover Period.

(iii) No refund of premium shall be due on cancellation of cover for Insured Assets covered under the Policy if a claim has been made by the Insured.

Note: For avoidance of doubts it is also clarified that since premium is borne and paid by Insured and received by the Company, any cancellation or refund of such premium shall always be made to Insured as mentioned in these Policy Terms and Conditions/wordings.

12. Transfer

Transferring/assigning of Interest in this Policy to anyone else is not allowed.

13. Automatic Termination

The cover for the Insured Asset shall terminate immediately in the event of admissible claim and settlement of 100% Sum Insured.

14. Dispute Resolution

- a. If any dispute or difference shall arise as to the quantum of claim to be paid under this Policy (liability/claim being otherwise admitted by the Company), such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the Company and the Insured or if they cannot agree upon a single arbitrator within 30 days of any party [the Company or the Insured] invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators one to be appointed by the Company or the Insured and the third arbitrator to be appointed by such appointed two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996 as amended from time to time. The law of the arbitration will be Indian law, and the seat of arbitration and venue for all hearings shall be in Pune.
- b. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided if the Company has disputed or not accepted/admitted the liability/claim of Insured under or in respect of the respective Insured Asset.
- c. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit read with this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.
- d. It is also hereby further expressly agreed and declared that if the Company shall disclaim/repudiate the liability to the Insured for any claim, and such claim shall not, within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit or proceeding before a Court of law or any other competent statutory forum/tribunal, then all benefits shall be forfeited and the rights of Insured shall stand extinguished and the liability of the Company shall also stand discharged.
- e. In the event that these arbitration provisions shall be held to be invalid then all such disputes or differences shall be referred to the exclusive jurisdiction of the Indian Courts subject to other clauses herein.

15. Notices

- a. Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Policy.
- b. Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Policy Schedule.

16. Governing Law

The construction, interpretation and meaning of the provisions of this Policy shall be exclusively determined in accordance with Indian law. The section headings of this Policy are included for

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descriptive purposes only and do not form part of this Policy for the purpose of its construction or interpretation.

17. Entire Contract

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

18. Validity of Cover Period

Subject to provision relating to cancellation, the coverage under the Policy will terminate on the earliest of the following occurrence:

- a. The expiry date mentioned in the Policy Schedule
- b. In case of loss(es)/damages, any claim(s) paid up to the Sum Insured
- c. The date of cancellation of this Policy by the Insured/Insurer in accordance with the terms and conditions of the Policy

19. Territorial Limits

This Policy covers insured events of the concerned Insured arising during the Cover Period within India. The Company's liability to make any payment under admissible claims shall be to make payment to the Insured within India and in Indian Rupees only.

20. Renewal Notice

The Company shall not be bound to receive any renewal premium nor give notice that such renewal and renewal premium is due. If the Company agrees to renew the Cover Period every renewal premium (which shall be paid and accepted) 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 in enhancement of the risk of the Company. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company. On renewal, the benefits provided under the Policy and/or terms and conditions of the Policy including premium rate may change subject to IRDAI approval.

21. The Warranty Contract Holder shall not have any right under the Policy against the Company as Indemnity of the Company under the Policy is only to the Insured who can make any claim under the Policy.

22. Resolving Issues

The Company do its best to ensure that its customers are delighted with the service they receive from the Company. If the Insured is dissatisfied the Company would like to inform the Insured that the Company has a procedure for resolving issues, as mentioned herein below.

First Step

Initially, it is suggest that the Insured contact the Branch Manager / Regional Manager of the local office of the Company which has issued the Policy. The address and telephone number will be available in the Policy issued to the concerned Insured.

Second Step

Naturally, the Company hope the issue can be resolved to the satisfaction of Insured at the earlier stage itself. But if Insured feel dissatisfied with the suggested resolution of the issue after contacting the local office, please e-mail or write to:

Customer Care Cell

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E-mail: customercare@bajajallianz.co.in

If the Insured is still not satisfied, he can approach the Insurance Ombudsman in the respective area for resolving the issue. The contact details of the Ombudsman offices are mentioned below:

| Office Details | Jurisdiction of Office Union Territory, District) |
|---|---|
| AHMEDABAD - Office of the Insurance Ombudsman, 2nd floor, Ambica House, Near C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad – 380 014. Tel.: 079 - 27546150 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in | <p align="center">Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p> |
| 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@gbic.co.in | <p align="center">Karnataka.</p> |
| BHOPAL - Shri. R K Srivastava 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@gbic.co.in | <p align="center">Madhya Pradesh Chattisgarh.</p> |
| BHUBANESHWAR - Shri. B. N. Mishra Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in | <p align="center">Orissa.</p> |
| 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@gbic.co.in | <p align="center">Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.</p> |
| CHENNAI - Shri Virander Kumar Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 | <p align="center">Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p> |

Bajaj Allianz General Insurance Company Limited

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| Office Details | Jurisdiction of Office Union Territory, District) |
|---|---|
| Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in | |
| DELHI - Smt. Sandhya Baliga 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@gbic.co.in | Delhi. |
| GUWAHATI - Sh. / Smt. 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@gbic.co.in | Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura. |
| HYDERABAD - Shri. G. Rajeswara Rao Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in | Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry. |
| JAIPUR - Shri. Ashok K. Jain Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@gbic.co.in | Rajasthan. |
| ERNAKULAM - Shri. P. K. Vijayakumar 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@gbic.co.in | Kerala, Lakshadweep, Mahe-a part of Pondicherry. |
| KOLKATA - Shri. K. B. Saha 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@gbic.co.in | West Bengal, Sikkim, Andaman & Nicobar Islands. |

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| Office Details | Jurisdiction of Office Union Territory, District) |
|---|--|
| <p>LUCKNOW - Shri. N. P. Bhagat 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@gbic.co.in</p> | <p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p> |
| <p>MUMBAI - Shri. A. K. Dasgupta 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@gbic.co.in</p> | <p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p> |
| <p>NOIDA - Shri. Ajesh Kumar 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 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in</p> | <p>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.</p> |
| <p>PATNA - Shri. Sadasiv Mishra Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@gbic.co.in</p> | <p>Bihar, Jharkhand.</p> |
| <p>PUNE - Shri. A. K. Sahoo 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 - 32341320 Email: bimalokpal.pune@gbic.co.in</p> | <p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p> |

Note: Address and contact number of Governing Body of Insurance Council:
Secretary General - Governing Body of Insurance Council

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Jeevan Seva Annexe, 3rd Floor, S.V. Road, Santacruz (W), Mumbai - 400 054

Tel. No.: 022 - 2610 6889, 26106245, Fax No.: 022 - 26106949, 2610 6052,

E-mail ID: inscoun@vsnl.net