

**EXCESS FOLLOW FORM FOR CASUALTY**

**Policy Wordings**

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The Insurer of this product is Zurich Kotak General Insurance Company (India) Limited. In this document, Zurich Kotak General Insurance Company (India) Limited may also be expressed as ‘Company’, ‘we’, ‘us’ or ‘our’.

### **Company Agreement**

In consideration of the Insured having paid or agreed to pay the premium, Company, on the basis of all information provided to it, agrees with the Insured to provide insurance as follows, subject to the provisions of this Policy and on the basis that this Policy shall not be in force unless premium has been paid and it has been signed by an authorised company official.

### **Insuring Clause**

The Company shall indemnify the Insured for loss in excess of and after all Underlying Insurance has been exhausted by payment of any Compensation and shall then apply in accordance with the Terms, Conditions, Exclusions and Endorsements of the Primary Policy, together with all Limitations, Restrictions or Exclusions contained in or added by Endorsement to any other Underlying Insurance, except as specifically set forth in the Terms, Conditions and Endorsements of this Policy.

This Policy shall not provide broader coverage than would be provided by any of the reduced or exhausted Underlying Insurance; except as otherwise expressly stated and/or agreed to in this Policy.

### **Extensions of Cover**

#### **1. Step Down Clause**

If an aggregate Limit of Liability for an Underlying Insurance is partially or totally exhausted by reason of Compensation paid or payable by Underlying Insurers and for which indemnity is provided under this Policy, the Company will, subject to the Terms and Conditions of the Primary Policy, in the event of:

- (a) partial exhaustion: pay the excess of the reduced Limits of Liability for the Underlying Insurance; or
- (b) total exhaustion: treat this Policy as the Underlying Insurance, and on the basis that this Policy shall only pay excess of any Deductible or Self-Insured Retention specified for the Underlying Insurance, for the remainder of the Period of Insurance stated in the Schedule.

In the event of partial or total exhaustion of an aggregate Limit of Liability for an Underlying Insurance by reason of Compensation outside the scope of the indemnity provided by this Policy, then such Compensation will be deemed not to have exhausted the aggregate Limit of Indemnity of the Underlying Insurance for the purposes of this Policy.

This Policy does not indemnify the Insured in respect of any liability which is the subject of any Sub-Limit in any Underlying Insurance specified in the Schedule of this Policy.

#### **2. Costs Clause**

- (a) If the Underlying Insurers invoke their right to pay Costs and Expenses pursuant to the Underlying Insurance for which they are responsible up to the time of such payment, then the Company may agree to pay for further Costs and Expenses for which the Underlying Insurers would have been liable had they not invoked such right.
- (b) In the event of a Claim or Claims for which there is indemnity under this Policy, then provided:
  - (i) the Primary Policy indemnifies the Insured for Cost and Expenses; and
  - (ii) the Company has agreed to incur Costs and Expenses under this Policy,then the Company will pay a proportion of such Costs and Expenses in the ratio that the amount of indemnity payable under this Policy (excluding Costs and Expenses) bears to the total sum payable by the Insured (excluding Costs and Expenses) in the settlement of such Claim or Claims after making proper deduction for all recoveries

and salvages whether recovered or not.

### Exclusions

The Company shall not be liable under this *policy* in respect of any liability of whatsoever nature directly or indirectly caused by, in connection with or contributed to by or arising from:

#### 1. Asbestos

Any liability directly or indirectly caused by or contributed to by or arising from asbestos or asbestos products or asbestos contained in any products.

#### 2. War, Act of Terrorism, Radioactivity

Any loss, damage, destruction, death, personal injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss resulting from:

- (a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- (b) any Act of Terrorism;
- (c) any order of any Government, Public or Local Authority involving the confiscation, nationalisation, requisition, damage or destruction of any property unless such destruction was undertaken to reduce the spread of fire; or
- (d) radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

However this shall not apply to liability arising from radio-isotopes, radium or radium compounds when used away from the place where such are made or produced and when used exclusively incidental to ordinary industrial, educational, medical or research pursuits.

This Policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to the above.

For the purposes of this Exclusion, Act of Terrorism means any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- (i) involves violence against one or more persons;
- (ii) involves damage to property;
- (iii) endangers life other than that of the person committing the action;
- (iv) creates a risk to health or safety of the public or a section of the public; or
- (v) is designed to interfere with or to disrupt an electronic system.

### Definitions

When used in this *policy*, its *schedule* and its Endorsements, the following definitions shall apply:

#### 1. Claim

Claim has the same meaning in this Policy as the same or equivalent definition in the Primary Policy.

#### 2. Compensation

Compensation has the same meaning in this Policy as the same or equivalent definition in the Primary Policy.

**3. Costs and Expenses**

Costs and Expenses has the same meaning in this Policy as the same or equivalent definition in the Primary Policy.

**4. Deductible**

Deductible means the Deductible specified in the Schedule.

**5. Insured**

Insured means the Insured named in the Schedule.

**6. Occurrence**

Occurrence has the same meaning in this Policy as the same or equivalent definition in the Primary Policy.

**7. Period of insurance**

Period of Insurance means the Period of Insurance specified in the Schedule of the Primary Policy, and any subsequent extension agreed to in writing between the Company and the Insured.

**8. Policy**

Policy shall mean:

- (a) the Insuring Clauses, Exclusions, Conditions, Definitions, Schedule and other terms contained herein (including Exclusions, Conditions, Definitions incorporated by reference from the Primary Policy); and
- (b) any Endorsement to this Policy whether issued at the inception of the Policy or during the Period of Insurance.

**9. Primary policy**

Primary Policy means the first layer of insurance cover specified in the Schedule and issued in respect of the same risk as this Policy.

**10. Schedule**

Schedule means the Schedule attaching to and forming part of this Policy, including any Schedule substituted for the original Schedule.

**11. Self Insured Retention**

Self Insured Retention means the Self Insured Retention specified in the Schedule.

**12. Underlying Insurance**

Underlying Insurance means all other insurance policies as specified in the Schedule which attaches before this Policy.

**13. Underlying Insurers**

Underlying Insurers means the insurers issuing:

- (a) the Primary Policy specified in the Schedule; and
- (b) any underlying excess policy specified in the Schedule providing indemnity in excess of the Primary Policy, up to the Limits of Liability specified in the Schedule.

**General Conditions**

**1. Action against Zurich Kotak General Insurance Company (India) Limited**

The Company shall not be liable unless the Insured has complied fully with all provisions of this Policy nor until the amount of Compensation has been finally determined, either by judgment against the Insured or by written agreement with the Insured, the claimant and the Company.

The Insured shall make a definite Claim for any Personal Injury or Property Damage for which the Company may be liable within a reasonable time after such final determination.

## 2. Appeals

If the Insured's Underlying Insurer elects not to appeal a judgment in excess of the Insured's Retained Limit, the Company may do so at its own expense. Under no circumstances will Company's liability for the ultimate net loss exceed the applicable limit of liability, plus the taxable costs, disbursements and interest incidental to such appeal.

## 3. Cancellation

- (a) The Insured may cancel this Policy at any time by giving notice in writing to us.
- (b) Company may cancel this Policy in any of the relevant circumstances set out in the Insurance Act 1938 and Indian Contracts Act, 1872 (as amended), such cancellation to take effect within 30 days from the time of notification received by the Insured.
- (c) Upon cancellation by the Insured a refund of premium will be allowed pro rata of 80% of the premium for the unexpired Period of Insurance;
- (d) Upon cancellation by the Company, a refund of premium will be allowed pro rata for the unexpired Period of Insurance.

## 3. Change in Risk

Every change materially affecting the facts or circumstances existing at the commencement of or during the course of this Policy, or at any subsequent renewal date, shall be notified to the Company as soon as such change comes to the Insured's notice. Company reserves the right to accept or deny coverage at the time of such notification and to establish a separate rate and premium for any such coverage.

## 4. Claims assistance and cooperation

The Insured must assist and cooperate with the Company fully and promptly in relation to a Claim, including:

- (a) supplying Company with all information and assistance we may reasonably require;
- (b) allowing Company to negotiate, defend or settle the Claim:
  - (i) in the Insured's name and on the Insured's behalf; or
  - (ii) in the name of and on behalf of any other party covered by the Insured's Policy.
- (c) sending to Company any Claim, writ, summons, or full details of other relevant legal or other proceedings such as an impending prosecution or inquest Insured receives or become aware of; and
- (d) as far as possible, preserve any product, appliance, plant or other items which might prove necessary or useful as evidence until the Company has had an opportunity of inspection.

## 5. Control of claims

- (a) The Insured shall not, without Company's written consent, admit or repudiate liability, negotiate or make any offer, promise or payment in connection with any Claim.
- (b) Company shall be entitled, but not obliged, to take over and conduct in the Insured's name, the defence or settlement of any Claim, or to prosecute in the name of the Insured at its own expense and for its own benefit any Claim, for indemnity or damages or otherwise against any persons, and shall have full discretion in the conduct of any proceedings and in the settlement of any Claim.
- (c) The Insured shall give all such information and assistance as the Company may require.

## 6. Discharge of any liability

The Company may at any time pay the Limits of Liability (after deduction of sum or sums already paid), or any lesser sums for which any Claim or Claims can be settled and shall then be under no further liability in respect thereof except for the payment of Additional Payments incurred prior to such payment.

In the event of a Claim or series of Claims arising from an Occurrence resulting in liability of the Insured to pay a sum in excess of the Limit of Liability, Company's liability for such Additional Payments shall not exceed an amount being in the same proportion as Company's payment bears to the total payment made by or on behalf of or to be made by the Insured in satisfaction of the Claim or Claims.

#### **7. Duty of Disclosure**

Before entering into a contract of insurance with Zurich Kotak General Insurance Company (India) Limited, the Insured has a duty under the Insurance Act 1938 and Indian Contract Act, 1872 to disclose every matter it knows, or could reasonably be expected to know, that is relevant to our decision whether to insure it and, if so, on what terms. This applies to all persons to be covered under this contract of insurance.

The Insured has the same duty to disclose those matters to the Company before renewing, extending, varying or reinstating a contract of insurance. The Insured's duty however, does not require disclosure of a matter that:

- (a) diminishes the risk to be insured;
- (b) is of common knowledge;
- (c) Company knows or in the ordinary course of business Company ought to know; or
- (d) Company indicated to the Insured that Company does not want to know.

#### **8. Fraud**

If any Claim upon this Policy be in any respect fraudulent, or if any fraudulent means or devices be used by the Insured, or if any damage be occasioned by a wilful act of the Insured or with their connivance, all benefit under this Policy shall be forfeited and the Policy void.

#### **9. Headings**

Headings have been included for ease of reference, but do not form part of the Policy.

#### **10. Inspection and audit**

The Company shall be permitted but not obligated to inspect the Insured's property and operations at any reasonable time. Neither Company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of an Insured or others to determine or warrant that such property or operations are safe or healthy, or are in compliance with any law, rule or regulation.

Company may examine and audit the Insured's books and records at any time during the Period of Insurance and within three years after the final termination of the Policy, as far as they relate to the subject matter of this insurance.

#### **11. Liability not to be admitted**

The Insured shall not admit liability for or offer to or agree to settle any Claim without Company's written consent. Company shall be entitled to take over and defend, any Claim with full discretion in the conduct of that Claim.

#### **12. Maintenance of Underlying Insurance**

The Underlying Insurance specified in the Schedule, shall be maintained in force as valid collectible insurance during the currency of this Policy, except for any reduction of the aggregate limits contained therein solely by reason of payment of Claims.

Failure to comply with the foregoing or bankruptcy or insolvency of any of the Underlying Insurers shall not invalidate this Policy but in the event of such circumstances, the Company shall be liable only to the extent that it would have been liable had such circumstances not existed during the Period of Insurance.

The Insured shall give the Company a written notice as soon as practicable of any change in the scope of coverage or in the amount of limits of insurance in the Underlying Insurance and of the termination of any coverage or exhaustion or likely exhaustion of aggregate limits of any Underlying Insurance.

#### **13. Non-disclosure or misrepresentation**

If the Insured makes a misrepresentation to the Company, or if the Insured does not comply with the Duty of disclosure and Company issues the Policy with terms and conditions that are different to the Terms and Conditions

that would have been issued had there not been any misrepresentation, or the Insured's duty of disclosure had been complied with, then We may:

- (a) reduce the cover provided so that Company is placed in the same position as it would have been in, had there not been any misrepresentation and the Insured's Duty of Disclosure had been complied with; and
- (b) also cancel the Insured's Policy; or
- (c) treat the Insured's Policy as if it never existed if the misrepresentation or non-compliance with the Insured's Duty of Disclosure was fraudulent.

#### **14. Notice and proof of claim**

Upon the discovery of any personal injury, or property damage loss or circumstance giving rise or which may give rise to a Claim (whether or not the Insured believes the Claim amount might fall below the applicable Deductible) under this Policy, the Insured shall:

- (a) give notice in writing to the Company as soon as practicable after the Insured becomes aware of such loss or circumstance and within 30 days thereafter provide, at the Insured's own expense, a written statement detailing or relevant information;
- (b) advise of the cause and the amount of loss and any other proof or information with respect to the Claim that may be reasonably required;
- (c) furnish to Company details of any other insurance covering or which may cover the same loss;
- (d) take reasonable steps to prevent further loss; and
- (e) at all reasonable times permit Company or its agents to inquire into, investigate and examine the circumstances of any loss.

#### **15. Payments in respect to Goods and Services Tax**

When the Company makes a payment under this Policy for the acquisition of goods, services or other supply, Company will reduce the amount of the payment by the amount of any input tax credit that the Insured is, or will be, or would have been entitled to under The Goods and Services Tax Act 2017 in relation to that acquisition, whether or not that acquisition is actually made.

When the Company makes a payment under this Policy as Compensation instead of payment for the acquisition of goods, services or other supply, Company shall reduce the amount of the payment by the amount of any input tax credit that the Insured is, or will be, or would have been entitled to under the Goods and Services Tax Act 2017 had the payment been applied to acquire such goods, services or supply.

#### **16. Privacy**

Company needs to collect personal information from the Insured for the primary purpose of providing them with insurance products, services, processing and assessing Claims.

If the Insured does not to provide the Company with the information, Company may not be able to process their application or assess their Claims.

By providing the Insured's information, the Insured consents to the Company disclosing their information to other insurers, service providers, business partners or as required by law.

#### **17. Proper law and jurisdiction**

- (a) The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law.
- (b) In the event of any dispute arising under this Policy including, but not limited, to its construction and/or validity and/or performance and/or interpretation, the Insured will submit to the exclusive jurisdiction of Indian courts.

#### **18. Reasonable precautions**

It is a condition precedent to Company's liability under this Policy that the Insured shall, at its own expense:

- (a) take, and cause to be taken, reasonable precautions to prevent personal injury, property damage and/or advertising liability;
- (b) comply with all statutory or local authority law, obligations and requirements or equivalent;
- (c) to prevent the manufacture, sale or supply of defective products; and
- (d) the Insured shall at its own expense withdraw, inspect, repair, replace, trace, recall or modify any of the products containing any defect or deficiency of which the insured has knowledge or has reason to suspect.

## 19. Subrogation

The Company waives all rights of subrogation under this Policy against:

- (a) any corporation or organisation the majority of whose capital stock is owned or controlled by the Insured.
- (b) Any corporation, organisation or person which or who owns or controls the majority of the capital stock of any corporation or organisation which or to whom protection is afforded under this Policy, except that if such corporation, organisation or person is protected from such loss by any other Policy of indemnity or insurance, Company's right of subrogation is not waived to the extent and up to the amount of such other policy.

## 20. Valuation and foreign currency

All premiums, limits, retentions, indemnity and other amounts referred to in this Policy are expressed and payable, where due, in Indian rupees. Unless where otherwise provided, if judgment is rendered, settlement is denominated or an element of loss under this policy is stated in a currency other than Indian Currency, payment under this policy shall be made in either this currency at the option of the Company or in the currency specified in the Schedule, at the rate of exchange published in the currency conversion website, [www.rbi.org.in](http://www.rbi.org.in), on the date the final judgment is reached, the amount of the settlement is agreed upon or the element of loss is due, as the case may be.

## 21. Dispute Resolution

The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.

Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

*Note: The above Arbitration Clause is not applicable to retail/ individual policyholders.*

## 22. Sanctions Clause

The Company shall not be deemed to provide cover under this Policy or be liable to pay any Claim under the Policy to the extent that the provision of such cover or payment of such Claim would expose the Company to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America or Switzerland.

## 23. No Tacit Renewal

The Insurer shall not be bound to renew or deemed to renew or to accept any renewal premium on the expiry of this Policy.

## 24. Grievance Mechanisms

For resolution of any query or grievance, Insured may contact the respective branch office of the Insurer or may call toll free number 1800 266 4545 or may write an e- mail at [care@zurichkotak.com](mailto:care@zurichkotak.com).

In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Insurer at [grievanceofficer@zurichkotak.com](mailto:grievanceofficer@zurichkotak.com). In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to [seniorgrievanceofficer@zurichkotak.com](mailto:seniorgrievanceofficer@zurichkotak.com) / [chiefgrievanceofficer@zurichkotak.com](mailto:chiefgrievanceofficer@zurichkotak.com).

However, if the resolution provided by the Insurer is not satisfactory the Insured may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: <https://bimabharosa.irdai.gov.in>.

The Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman is available hereunder.

The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Company's website: [www.zurichkotak.com](http://www.zurichkotak.com)

The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen [www.cioins.co.in/Ombudsman](http://www.cioins.co.in/Ombudsman).

### Details of Insurance Ombudsman

Office Details	Jurisdiction of Office Union Territory, District
<b>Ahmedabad:</b> Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02/05 /06 Email: <a href="mailto:bimalokpal.ahmedabad@cioins.co.in">bimalokpal.ahmedabad@cioins.co.in</a>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<b>Bengaluru:</b> Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: <a href="mailto:bimalokpal.bengaluru@cioins.co.in">bimalokpal.bengaluru@cioins.co.in</a>	Karnataka.
<b>Bhopal:</b> 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 Email: <a href="mailto:bimalokpal.bhopal@cioins.co.in">bimalokpal.bhopal@cioins.co.in</a>	Madhya Pradesh and Chattisgarh.
<b>Bhubneshwar:</b> Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455 Email: <a href="mailto:bimalokpal.bhubaneswar@cioins.co.in">bimalokpal.bhubaneswar@cioins.co.in</a>	Orissa.
<b>Chandigarh:</b> 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 Email: <a href="mailto:bimalokpal.chandigarh@cioins.co.in">bimalokpal.chandigarh@cioins.co.in</a>	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
<b>Chennai:</b> Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Email: <a href="mailto:bimalokpal.chennai@cioins.co.in">bimalokpal.chennai@cioins.co.in</a>	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).

<p>Delhi: Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: <a href="mailto:bimalokpal.delhi@cioins.co.in">bimalokpal.delhi@cioins.co.in</a></p>	<p>Delhi &amp; following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh.</p>
<p>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: <a href="mailto:bimalokpal.guwahati@cioins.co.in">bimalokpal.guwahati@cioins.co.in</a></p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>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 Email: <a href="mailto:bimalokpal.hyderabad@cioins.co.in">bimalokpal.hyderabad@cioins.co.in</a></p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p>Jaipur: Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: <a href="mailto:bimalokpal.jaipur@cioins.co.in">bimalokpal.jaipur@cioins.co.in</a></p>	<p>Rajasthan.</p>
<p>Ernakulam: Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015.Tel.: 0484 - 2358759 / 2359338 Email: <a href="mailto:bimalokpal.ernakulam@cioins.co.in">bimalokpal.ernakulam@cioins.co.in</a></p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>Kolkata: Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Email: <a href="mailto:bimalokpal.kolkata@cioins.co.in">bimalokpal.kolkata@cioins.co.in</a></p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>
<p>Lucknow: Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: <a href="mailto:bimalokpal.lucknow@cioins.co.in">bimalokpal.lucknow@cioins.co.in</a></p>	<p>Districts of Uttar Pradesh : Lalitpur, 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: Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038821/23/24/25/26/27/28/28/29/30/31 Email: <a href="mailto:bimalokpal.mumbai@cioins.co.in">bimalokpal.mumbai@cioins.co.in</a></p>	<p>Goa, Mumbai Metropolitan Region (excluding Navi Mumbai &amp; Thane).</p>
<p>Noida:</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh,</p>

<p>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: <a href="mailto:bimalokpal.noida@cioins.co.in">bimalokpal.noida@cioins.co.in</a></p>	<p>Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>Patna:          Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001.          Tel.: 0612-2547068          Email: <a href="mailto:bimalokpal.patna@cioins.co.in">bimalokpal.patna@cioins.co.in</a></p>	<p>Bihar and Jharkhand.</p>
<p>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: <a href="mailto:bimalokpal.pune@cioins.co.in">bimalokpal.pune@cioins.co.in</a></p>	<p>Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>

## Excess Liability Endorsement Schedule

Endorsements attaching to and forming part of Policy No.

With effect from \_\_\_\_\_ this *policy* is endorsed as follows, on the basis that the Limits of Liability specified in the *schedule* applies inclusive of these Endorsements and except to the extent which it is hereby modified the Extensions of Cover, Exclusions, Definitions and General Conditions of the *policy* apply:

**LIST OF EXTENSIONS:**

<b>Sr No</b>	<b>Name of the Extensions</b>	<b>UIN</b>
1	Step Down Clause	IRDAN152CPLB0602V01202526/A0603V01202526
2	Costs Clause	IRDAN152CPLB0602V01202526/A0604V01202526