

To,
RRL STEELS LIMITED
STEPHEN HOUSE, 3RD FL, 4 B B D BAG E,
Kolkata,
West Bengal-700001,
India.
Contact details: **+91-9831470862**

Date: 18/03/2023

Subject: Policy Number: 0000000032832769

Dear Customer,

Welcome to SBI General. Thank you for choosing SBI General's "**Burglary Insurance Insurance**" policy. We are delighted to have you as our esteemed Customer.

With this, we enclose the following documents pertaining to your Policy:

- Policy Schedule
- Policy Clauses & Wordings.
- Premium Receipt.
- Grievance Redressal Letter

We have taken care that the documents reflect details of risk and cover as proposed by you. We request you to verify and confirm that the documents are in order. Please ensure safety of these documents as they form part of our contract with you. For all your future correspondence you may have with us, kindly quote your Customer ID and Policy No.

Your Customer ID : 0000000003581326

Your Policy Number. : 0000000032832769

The Postal Address of your SBI General Branch that will service you in future is:

SBI General Insurance Company Limited
SBI General Insurance Co Ltd, Horizon Building, 1st Floor,
57 Chowringhee Road, Kolkata,
Kolkata,
West Bengal-700071,
India,

In case of any queries or suggestions, please do not hesitate to get in touch with us. You can contact us at customer.care@sbigeneral.in or call our Customer Care Number **1800-22-1111** (MTNL/BSNL user) and **1800-102-1111** (for other users)

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,



Authorized Signatory

SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

SBI General Insurance Company Limited

Registered and Corporate Office: "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099".

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

SCHEDULE

Policy No :0000000032832769	Servicing Branch Office :HO	Issue Date :24/02/2023
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Intermediary Details :

Intermediary Name	SBI General Insurance Direct Code	
Intermediary Code	0061174	
Intermediary Contact Details	Mobile No:	Landline No:

Insured Details :

Insured	RRL STEELS LIMITED
Business of the Insured	Manufacturing/Basic Iron & Steel Production including pig iron, steel in ingot, ferro alloys, hot/cold rolled steel
Mailing Address	STEPHEN HOUSE, 3RD FL,4 B B D BAG E, Kolkata,Kolkata, West Bengal-700001, India Contact Details:+91-9831470862
Period of Insurance	From 24/02/2023 00:01 to 23/02/2024 Midnight
Name and Address of the Financial Institution	As Per Annexure 'B' attached herewith
Loan Account Number	10687248243
Coinsurance Details	SBIG own share 100%

Particulars of Property Insured:

Location / Address of Premises to be insured	Particulars/ Description of Stocks, Contents and specified items, if any	Sum Insured (Full Value) Rs.
As per Annexure 'A' attached herewith		

Basis of Valuation - Buildings/Contents	
Basis of Valuation - Stock	Market Value

Total Sum Insured	Rs.220000000 Subject to the condition that the maximum indemnification under the provisions of the Policy shall be limited to the amount specified hereunder as the First Loss Limit.(to be deleted if 1st loss limit is not opted)
First Loss Limit / Limit of Indemnity	Rs.220000000 Sublimited to the respective sums Insured any one occurrence being one claim or a series of claims arising out of one event or cause and in the aggregate of all occurrences during the Period of Insurance.
Deductible	5% of claim amount s/t minimum of Rs 5000 for each and every claim Any one occurrence being one claim or a series of claims arising out of one event or cause.

Additional Conditions : Subject to the following additional Conditions and attached Clauses / Endorsements /Warranties :

Clauses Applicable :
1. Agreed Bank Clause Policy is subject to Agreed Bank Clauses attached herewith.
2. Communicable Disease Exclusion Clause 1. Notwithstanding any provision, clause or term of this Policy to the contrary, this Policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect): 1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and 1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority. 2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where: 2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

SBI General Insurance Company Limited

Registered and Corporate Office: "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099".

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Policy that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, coverage or protection under this Policy that would otherwise be excluded through the exclusion set forth in this Clause.

6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Policy the burden of proving the contrary shall rest in the insured.

Warranties Applicable :

1. Policy shall stand canceled ab initio in the event of non-realization of the premium
2. Terrorism Damage Exclusion Warranty

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

Special Conditions:

1. Communicable Disease Exclusion Clause.

Communicable Disease Exclusion Clause.

1. Notwithstanding any provision, clause or term of this Policy to the contrary, this Policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Policy that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, coverage or protection under this Policy that would otherwise be excluded through the exclusion set forth in this Clause.

6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Policy the burden of proving the contrary shall rest in the insured.

2. manufacturing of alloys, iron steel casting metal machinery parts

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

Premium Computation

Particulars	Amount (Rs.)
Gross Premium	6,474.59
Add Terrorism Premium	0.00
Total Premium	6,474.59
Taxes as applicable	1,165.42
Add Higher Education Cess :	0.00
Final Premium	7,640.00

Collection Details : Receipt No: Receipt Date: 18/03/2023

P.S. If premium paid through cheque, the policy is void abinitio in case of dishonour of cheque.

Signed at: HO
Date :24/02/2023

For SBI General Insurance Company Limited



Authorized Signatory

Consolidated Stamp Duty paid towards Insurance Policy Stamps vide Order No:LOA/CSD/536/2022/(Validity Period Dt.05/12/2022 to Dt.04/12/2023)/5039 Date:- 28/11/2022 Dated: 2022-12-23 21:17:50.0 Stamp Office, Mumbai

Important Note:

Please examine this Policy including its attached Schedules/ Annexure if any. In the event of any discrepancy please contact the office of the Company immediately, it being noted that this Policy shall be otherwise considered as being entirely in order. Please refer the Claims Settlement & Grievance Redressal procedure document attached herein for ready references

Please refer the Claims Settlement & Grievance Redressal procedure document attached herein for ready reference

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

Annexure 'A' - Location wise Details.

Insured	RRL STEELS LIMITED		
Risk Details	Sr.No	Risk Location Address	Risk Occupancy
		G T ROAD, 286/287, SALKIA, HOWRAH, WEST BENGAL- 711106 Contact Details:+91-9831470862	Manufacturing/Basic Iron & Steel Production including pig iron, steel in ingot, ferro alloys, hot/cold rolled steel

Risk Location 1 :

Description of Blocks	Type of Assets	Assets Description	Sum Insured (Rs.)
G T ROAD, 286/287, SALKIA, HOWRAH, 24101-711106. Contact Details:+91-9831470862	Stocks		45,000,000.00
	Contents		175,000,000.00
		Total Sum Insured	220,000,000.00

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BURGLARY INSURANCE POLICY

Annexure 'B' - Hypothecation Details

Sr.No	Name of the financial Institution	Address of the Financial Institution
1	SBI SME N S ROAD 15197	SBI SME N S ROAD 15197,

INTIMATING A CLAIM

For Intimating a Claim with us please contact us through the following channels:

Phone: 022 - 30698989 (Monday to Friday between 10:00 am to 6:00 pm)

Toll free nos: 1800 - 102- 1111 , 1800-22-1111

Email: claims@sbigeneral.in

Facsimile: 022- 30699009

CLAIM SETTLEMENT

The Company will settle the claim under this policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event that the Company decides to reject a claim made under this policy, the Company shall do so within a period of thirty days of the Survey Report or the additional Survey Report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2017

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

Clauses Applicable :

1. Agreed Bank Clause

Policy is subject to Agreed Bank Clauses attached herewith.

2. Communicable Disease Exclusion Clause

1. Notwithstanding any provision, clause or term of this Policy to the contrary, this Policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Policy.

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Policy that is affected by such Communicable Disease.

5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, coverage or protection under this Policy that would otherwise be excluded through the exclusion set forth in this Clause.

6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Policy the burden of proving the contrary shall rest in the insured.

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

Warranties Applicable :

1. TERRORISM DAMAGE EXCLUSION WARRANTY

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this Endorsement an act of 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.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

In the event any portion of this Endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

2. Policy shall stand canceled ab initio in the event of non-realization of the premium

Policy shall stand canceled ab initio in the event of non-realization of the premium

Special Condition / Special Warranties / Special Exclusion :

1. Communicable Disease Exclusion Clause.

Communicable Disease Exclusion Clause.

1. Notwithstanding any provision, clause or term of this Policy to the contrary, this Policy excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):

1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and

1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.

2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:

2.1 the disease includes, but is not limited to an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and

2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and

2.4 the disease, substance or agent is such:

2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or

2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property.

For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.

3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:

3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to reinsured premises, or customer and or supplier premises (including service / utility providers), or

3.2 change in consumer behaviour, or

3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this Policy .

4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this Policy that is affected by such Communicable Disease.


5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this Policy (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this Policy by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) no change in the law, clause or similar provision; (3) no follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any reinsurance, coverage or protection under this Policy that would otherwise be excluded through the exclusion set forth in this Clause.

6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this Policy the burden of proving the contrary shall rest in the insured.

2. manufacturing of alloys, iron steel casting metal machinery parts

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BURGLARY INSURANCE POLICY										
GST INVOICE										
GST Invoice No:	87518996					GST Invoice Date:	18/03/2023			
GST No. (SBI General)	19AAMCS8857L1Z9					SBI General State	West Bengal			
SBI General Branch Address:	SBI General Insurance Company Limited SBI General Insurance Co Ltd, Horizon Building, 1st Floor, 57 Chowringhee Road, Kolkata, Kolkata, West Bengal-700071, India.									
Details of Policy Holder:										
Name:	RRL STEELS LIMITED									
Address:	STEPHEN HOUSE, 3RD FL, 4 B B D BAG E, KOLKATTA G.P.O., Kolkata, Kolkata, West Bengal-700001, India.									
Policy Holder State	West Bengal									
GST No./ISD No.	19AABCR3150L1Z9					Policy Number	0000000032832769			
Insurance Product Name	HSN Code	Premium (without Taxes)	KFC		CGST		SGST/ UTGST		IGST	
			Rate	Amount	Rate	Amount	Rate	Amount	Rate	Amount
Burglary	997137	6,474.59	1%	0.00	9%	582.71	9%	582.71	0%	0.00
Total Invoice Value (In Figures)	7,640.00					 Authorized Signatory				
Taxes Applicable	1,165.42									

"I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare e-invoice in view of exemption provided to insurance companies under Notification no. 13/2020-Central Tax dated March 21, 2020"

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

POLICY WORDINGS

RECITAL CLAUSE

Whereas the **Insured** described in the Schedule hereto has applied to **SBI General Insurance Company Limited** (hereinafter called the 'Company') by a proposal and declaration which is declared to be the basis of this contract and which is deemed to be incorporated herein and has paid the premium stated in the Schedule hereto as consideration for the indemnity hereinafter contained for the Period of Insurance stated in the Schedule hereto.

OPERATIVE CLAUSE

The Company agrees that if at any time during the said period or during any other period for which the Company may accept payment for the renewal of this Policy:-

- a) The property described in the Schedule hereto or any part thereof shall be lost destroyed or damaged by Burglary or Housebreaking (theft following upon an actual forcible and violent entry of or exit from the premises by the person or persons committing such theft) or Hold-up;
 - b) Any damage to the premises described in the Schedule hereto following upon or occasioned by an actual forcible and violent entry to or exit from the premises or any attempt thereat by the person or persons committing or attempting to commit such theft
- then the Company will subject to the terms exceptions and conditions contained herein or endorsed hereon pay or make good to the Insured such loss to the extent of the intrinsic value of the property so lost or such damage to the amount so sustained. Provided that the liability of the Company shall in no case exceed in respect of each item the sum expressed in the Schedule hereto to be insured thereon or in the whole the total Sum Insured hereby.

DEFINITIONS

In this Policy:

Business means the business described in the Schedule to this Policy and no other.

Business Hours means the normal trading hours or whilst the Insured or their authorized employees are on the premises for the purposes of the business.

Claim means a claim under an Operative clause in respect of an insured event that has taken place.

Computers mean electronic data processing equipment including software programs.

Contents mean the items belonging to the Insured or for which the Insured is legally responsible, or have assumed a responsibility to insure, described below:

1. furniture, furnishings, carpets, curtains and the like
2. machinery and plant, tools, instruments and utensils of trade, unaffixed or portable equipment, office equipment, safes, strong rooms;
3. computers, all equipment connected to and operating from Computers, and all disks, tapes, cards or other materials used for storing data;
4. advertising material and display equipment;
5. where the Insured is a tenant of leased or rented premises:
 - (a) landlord's fixtures and fittings for which the Insured is liable under the terms of a lease or similar agreement;
 - (b) fixtures and fittings, or materials and supplies intended for use in the construction of fixtures and fittings, installed or to be installed for the Insured's own use;
6. but does not mean:
 - Stock;
 - Specified Items;
 - Deeds, bonds, bills of exchange, promissory notes, money or securities for money, monetary instruments, stamps, business books or documents, books of accounts, cheques, share certificates, tickets, stamps,
 - Vehicles or trailers (including their accessories) registered or licensed to travel on a public road, including mobile plant and equipment, cars, sedans, panel vans and trucks, while in the insured premises;
 - Watercraft, aircraft, locomotives or rolling stock, including their accessories.
 - Gold or Silver articles, watches, jewellery, precious stones, medals, coins, stamp collections, coin collections, curiosities, sculptures, manuscripts, rare books or documents of any kind.
 - Plans, patterns, models, moulds, designs, specifications, blue prints, document of title to goods, contracts or other legal documents or documents of any other kind

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

Documents mean written or printed: deeds, wills, agreements, manuscripts, maps, plans, drawings, records, computer data, designs, books of account, books, letters, certificates, documents or forms of any nature whatsoever (excluding any bearer bonds or coupons, bank or currency notes, other negotiable instruments, book debts) all belonging to the Insured, or in their custody, or for which the Insured is legally responsible or have assumed a responsibility to insure.

Employee means any person with whom the Insured has entered into a contract of service

Excess or deductible means the sum shown in the Schedule to this Policy, or an endorsement to this Policy (if any) which any loss or claim must exceed before the Company will be liable under this Policy and which the Company will not be liable to pay in respect of each claim. Where a claim is made in respect of more than one occurrence, the excess will apply as though a claim was made for each individual occurrence.

Housebreaking means the unforeseen and unauthorised entry to or exit from the insured premises by aggressive and detectable means with the intent to steal contents therefrom

Limit of Indemnity means the amount stated in the Schedule to this Policy, which shall be the Company's maximum liability under this Policy (regardless of the number of the total number or amount of claims made) for any one claim or in the aggregate for all claims during the Policy Period for each category of contents specified in the Schedule and at all times subject to Special Condition 5 below

Loot means contents from the insured premises appropriated illegally.

Period of Insurance means the period of Insurance shown in the Schedule to this Policy.

Pilferage means the theft of contents in small quantities by a person authorized to stay on the insured premises and deal with the contents (employee).

Policy means the Proposal, the Schedule, this Policy document, and any endorsement attaching to or forming part thereof, either at inception or during the Policy period

Premises mean the buildings at the situation including outbuildings but excluding any garden, yard, open verandah, or other fixed attachments and fixed accessories thereof.

Property Insured means contents, specified Items, stock.

Sack means and includes the taking of contents from the insured premises by force or wrongfully and the destruction thereof.

Schedule means the schedule to this Policy.

Situation means the situation(s) shown in the Schedule.

Specified Items mean property specifically described in the Schedule under specified Items.

Spillage means and includes the flow, movement, fall or spread of contents over the edge of or outside the container/premises described in the Schedule.

Stock means the items belonging to the Insured or for which the Insured is legally responsible, or have assumed a responsibility to insure, described below,

1. merchandise or materials of trade manufactured, unmanufactured or in the course of manufacture;
2. materials used in making and packing;
3. consignment stock;
4. goods held in trust or on commission;
5. pallets and containers;
6. consumable materials used in the operation of machinery;

but does not include:

1. Contents;
2. Specified Items;
3. Money;

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

Additional Benefits automatically provided by this Policy

1. Injury During Burglary and/or Housebreaking

It is hereby declared and agreed that this policy extends to cover an injury suffered by the Insured due to an incident of burglary or housebreaking (theft following upon an actual forcible and violent entry to or exit from the premises by the person or persons committing such theft) and such injury is the sole cause of:

1. Death;
2. Total and permanent loss of sight in one or both eyes;
3. Total and permanent loss of one or both hands or feet;

occurring within twelve (12) months of the Insured sustaining the injury. The Company will, in respect of such injury, pay to the Insured or his or her legal representative, an amount of Rs. 50,000/- in respect of any one person and Rs. 1,00,000/- in the aggregate, for any one event.

However, no amount will be payable in respect of:

1. death, attributable to, or consequent upon, or accelerated by; or
2. disablement, aggravated by, attributable to, or consequent upon;

any pre-existing physical defect, illness or disease or injury.

2. Clothing and Personal Effects

This policy extends to cover loss of clothing and personal effects (excluding money), not otherwise insured, belonging to the owners, partners, proprietors or directors of Insured's business, due to an Insured Peril up to an amount not exceeding Rs. 5000/- in respect of any one event and in aggregate of all occurrences during the period of insurance.

3. Damage to Safe and/or Strongroom

If the Sum Insured under this Policy has not been exhausted, the Policy will indemnify up to the balance of the Sum Insured but not more than Rs. 50,000 in respect of any one event, for damage (other than breakage of glass) to the premises due to due to an Insured peril. In the event of such damage, the Company will:

- (a) at its option, pay for or repair or make good the damage for which Insured are legally responsible;
- (b) indemnify the Insured in respect of the cost of temporary protection reasonably necessary for the safety and protection of the property insured, pending repair of the damaged premises.

When the Sum Insured is exhausted the Company will pay up to Rs. 10,000 over and above the Sum Insured in respect of this

Additional Benefit 3.

4. Money

This Policy extends to cover loss of money stolen from a securely locked safe or strongroom on Insured Premises arising out of an insured peril up to an amount not exceeding Rs. 5000/- in respect of any one event.

For the purposes of this clause, Money means current coin, bank notes, currency notes, cheques, credit card sales vouchers, negotiable securities, postal orders, money orders, and unused postage stamps that are not part of a collection.

Further, for the purposes of this clause, **Money stolen from a Securely Locked Safe or strongroom** means Money in a securely locked safe or securely locked strongroom on the Premises, **provided that** the key and details of the combination are removed from the premises whilst closed for business.

Exclusions

This Policy does not cover the following unless specially mentioned in the Schedule and expressly insured by the Policy

- a) Loss or damage by fire or explosion however caused
- b) Loss or damage where any inmate or member of the Insured's household or of his business staff or any other person lawfully in the premises is concerned in the actual theft of or damage to any of the articles or premises or where such loss or damage has been expedited or in any way assisted or brought about by any such person or persons.
- c) Loss or damage caused by wear and tear or gradual deterioration.
- d) Loss or damage occasioned by loot, sack, spillage or pilferage.
- e) Unexplained losses, shortages due to error or omissions, losses discovered when making an inventory or a periodic stock taking or loss resulting from the Insured's voluntarily parting with title or possession of any property or induced to do so by deception.
- f) Loss or damage to property from yards, gardens, open spaces unless the property contained within such spaces is specifically insured by the Policy.
- g) Consequential loss or damage or legal liability of any kind.

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

h) Loss or damage which either in origin or extent or directly or indirectly proximately or remotely, occasioned by or contributed to by or which either in origin or extent directly or indirectly, proximately or remotely, arise out of or in connection with earthquake, volcanic eruption, typhoon hurricane, tornado, cyclone, or other convulsion of nature or atmosphere disturbance, or war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot & strike, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law or state of siege or any of the events or cause which determine the proclamation or maintenance of martial law or state of siege.

Any loss or damage happening during the existence of abnormal conditions (whether physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently or the existence of such abnormal conditions. In any action, suit or other proceedings, where the Company alleges that by reason of the provisions of this condition any loss or damage is not covered by this insurance, the burden of proving the contrary shall be upon the Insured.

i) Damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exclusion an act of 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.

This also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to action taken in respect of any act of terrorism.

If the Company alleges that by reason of this Exclusion, any loss, damage, cost or expenses is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

j) Loss or damage directly or indirectly caused by or contributed to by or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel nor any consequential loss and for the purpose of this exception combustion shall include any self-sustaining process of nuclear fission directly or indirectly caused by or contribution to by or arising from nuclear weapons material.

k) Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority.

l) For the amount of the Excess specified in the Schedule ascertained after the application of all other terms and conditions of this Policy including any condition of average (under-insurance)

m) This Policy shall cease to attach:-

1. If the premises shall have been left uninhabited by day and night for seven or more consecutive days and nights while the premises shall have been left uninhabited.
2. If the Insured shall cause or suffer any material alteration to be made in the premises or anything to be done whereby the risk is increased; change or relax any of the safeguards for securing the premises.
3. To any property insured which shall be removed from the premises in which it is herein stated to be safe so far as is expressly provided for in the Policy or these conditions.
4. To any property the interest of the Insured which shall pass from the Insured otherwise than by will or operation of law; unless in every case the consent of the Company to the continuance of the insurance thereon is obtained and signified by a memorandum made on the Policy by or on behalf of the Company.

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

Conditions

1. Notices and alterations to the Policy

All notices and communications in relation to this Policy are to be sent to the Company in writing. No receipt for renewal premium is valid except on the official form issued by the Company and no endorsement on this Policy or alteration in the terms thereof is valid unless countersigned by an authorized official of the Company or by an agent acting under Power of Attorney from the Company.

2. Claim Notification and Proof of Loss

On the happening of any loss or damage the Insured shall forthwith give notice thereof in writing to the Police and also to the Company detailing the circumstances of the case and shall within seven days after such loss or damage shall have come to the Insured's knowledge and at the Insured's own expense deliver to the Company a claim in writing and containing as particular an account as may be reasonably practicable of all the property lost or damaged and of the amount of the loss or damage in respect thereof respectively having regard to its value at the time of the loss or damage and also of the damage (if any) to the premises.

The Insured shall also produce and give to the Company when where and to whom and in a manner required by the Company and at the Insured's own expense all such books of account, vouchers, invoices, documents, proofs and information as may be reasonably required and the Insured shall be bound to satisfy the Company by such reasonable evidence as the Company may require that the loss or damage claimed for has actually arisen from one of the causes insured against and that the property in respect of which a claim is made is not merely mislaid or missing.

3. Fraudulent Claims

The Company shall not be liable to make any payment under this Policy in respect of any if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the Insured or by any person on behalf of the Insured nor if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured.

4. Reinstatement and Repair

The Company at any time before payment of a claim and notwithstanding that an offer of settlement has been made instead of paying the amount of the loss or damage in respect of any property or the premises may make it good by reinstating or replacing any of the property stolen or repairing the premises damaged or such items or part thereof as the Company may think fit and paying the amount of the loss or damage in respect of the residue of such property or premises. Provided that if the Company elects to replace any property or reinstate any premises the Company in making good the loss or damage shall not be bound to replace or reinstate such property or premises exactly and completely but only to do so substantially as nearly as circumstances permit and in a reasonably sufficient manner. In case where any of the property or premises are insured elsewhere the Company may join with any other insurance company or insurers in replacing or reinstating the same.

5. Underinsurance

If the property hereby insured shall at the time of happening of any loss destruction or damage 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 rateable proportion of the loss accordingly. Every item if more than one of the Policy shall be separately subject to this Condition.

6. Prosecution

The Insured upon becoming aware of any loss or damage in respect of which a claim is or may be made shall take all practicable steps to discover the person by whom the property was stolen or the premises damaged and to prosecute and obtain the conviction of such person for the offence and to trace and recover any property stolen.

7. Contribution

If at the time of any loss or damage there shall be any other subsisting insurance against such loss or damage the Company shall not be liable for more than its rateable proportion of such loss or damage.

8. Subrogation

The Insured and any claimant under this Policy shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or of obtaining relief or indemnity from the parties to which the Company shall be or would become entitled or subrogated upon the paying for or making good any loss or damage under this Policy whether such acts and things shall be or become necessary or required before or after the Insured's indemnification by the Company.

9. Cancellation

The Company shall not be bound to accept any renewal premium nor to give notice that such is due and the Company may at any time by notice to the Insured cancel the Policy as after fifteen days after the date when the Insured shall receive such notice in the ordinary course of post subject and without prejudice to any rights or claims either of the Company or the Insured arising under the Policy prior to that date and the Insured shall be entitled to a return of any premium paid by him after deducting a proportionate part thereof for the part of the year during which the Policy has been in force.

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

10. Book-Keeping Warranty

Warranted that the Insured keeps and during the whole of the currency of this Policy shall keep a complete set of Books, Accounts and Stock Sheets or Stock Books showing a true and accurate record of all business transactions, and Stock in hand, and that such Books, Accounts and Stock Sheets or Stock Books shall be locked in a fire-proof safe or removed to another building at night and at all times when the premises are not actually open for business. This Warranty applies separately to each and every business or branch business. Transfers of goods from one premise to another shall be a business transaction within the meaning of this Warranty. It is further warranted that the said safe shall not contain explosives or other hazardous commodities.

11. Adequate Protection

It is further warranted that adequate protection to the doors, windows and all other such openings in the premises are properly maintained during the currency of the Policy.

12. Damage Entry Warranty

Further warranted that there shall be actual visible damage caused to the premises or part thereof or connected with violent and forcible entry in the premises.

13. Protection

It is a condition precedent to liability under this Policy that:-

- a) all protections in force at the premises at the inception of the cover or subsequently as stipulated by or agreed by the Company shall be in full operation securing the premises, whether the premises are closed for business or left unattended.
- b) any keys for the premises and or intruder alarm systems or safes and /or strong rooms and /or any other secured area or device in which insured property is kept and removed from the premises whenever the premises are closed for business or left unattended.
- c) the Insured maintains the secrecy of codes for the Intruder Alarm Installation to authorised persons and no details of the same are left on.

14. Reasonable Care

The Insured shall take all ordinary and reasonable precautions for the safety of the property insured, and shall as far as practicable make use of all locks, bolts, fastenings and other means of securing any safes, strong-rooms and premises which such property is contained therein. If the property insured shall include items pertaining to a business or profession, the Insured shall keep complete and accurate books of account, and in relation to any merchandise, stock-in-trade or property of a similar nature, the Insured shall keep a complete and accurate record of all business purchases, sales and deliveries in and out of the premises, and such record shall be regularly entered up as soon as such purchases sales or deliveries shall have taken place.

15. Occupation of premises

The Company may at any time after the occurrence of damage to the property insured enter upon the premises and take and keep possession of the property concerned and deal with the salvage and this Policy shall be proof of leave and licence for such purpose, and if the Insured or anyone acting on his behalf shall obstruct or prevent the Company from so doing, all benefit under this Policy shall be forfeited. Upon payment of any claim for loss under this Policy, the property in respect of which the payment is made shall belong to the Company. No property may be abandoned to the Company.

16. Reinstatement after settlement of a claim

All sums which may from time to time be paid by way of indemnity under this Policy in any one Period of Insurance shall be accounted in diminution of the total Sum Insured so that in case of any subsequent event giving rise to a claim occurring during the same period the total amount payable during that period by the Company shall not in any case exceed the total Sum Insured. In the event of the property lost, destroyed or damaged being replaced by other property, the Company will at the Insured's request extend this insurance by endorsement to include such property upon payment of the appropriate pro-rata additional premium. Such reinstatement will be automatic only once during any one period of insurance.

17. Arbitration

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 to 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 dispute or difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this Policy. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

SBI General Insurance Company Limited

Registered and Corporate Office: "9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East, Mumbai – 400099".

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

18. Terms of the Policy

The due observance of the terms of this Policy by the Insured insofar as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal and declaration shall be conditions precedent to any liability of the Company to make any payment under this Policy. If there shall be any mis-statement in or omissions of a material fact from the information supplied by the Insured whether by the said proposal and declaration or otherwise, this Policy shall be null and void and any premium paid thereon shall be forfeited. No transfer in the interest in this Policy and no waiver of alterations to or change in the terms of this Policy shall be valid unless made in writing and signed by the Company.

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

Branch Office Address: 9th Floor, A&B Wing, Fulcrum Building, Sahar Road, Andheri East , Mumbai-400099 India.	Reference No:	000044158294
	OF Receipt No:	
	Date:	18/03/2023
	Branch Code:	00001
	Party/Depositor ID:	0000000003581326

RECEIPT

Received with thanks from **RRL STEELS LIMITED**
 an amount of **Rs. 7640(Rupees Seven Thousand Six Hundred and Forty)**
 by **Customer Cash Deposit**
 No: CCD01172133735
 Dated :
 Drawn on Bank :
 Branch:

Party ID	Quote/Policy/Claim No.	Name of Party	Amount(Rs.)
0000000003581326	0000000087577867	RRL STEELS LIMITED	7,640.00
Total			7,640.00

Disclaimer

- 1) Receipt subject to realisation of instrument submitted
- 2) Kindly refer to the policy document for time of commencement of cover

For and on behalf of
SBI General Insurance Co. Ltd.



Authorized Signatory

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

GRIEVANCE REDRESSAL PROCEDURE

Dear Customer

We value your relationship and are committed to offer you best in class customer service.

However if you are dissatisfied with the services rendered by us during any of your interactions with us or on resolution provided by us on your service request or complaint, we request you to register your concern with our Customer Care Team by following the steps mentioned below.

We will acknowledge receipt of your concerns within next 72 working hours & will respond to you as soon as possible upon completion of the investigation.

Step 1:

Call us at Toll free nos: 1800 - 102- 1111 & 1800-22-1111 from Monday to Saturday (08.00 am - 8.00 pm) or write to us at customer.care@sbigenral.in <<mailto:customer.care@sbigenral.in>>. If you don't hear from us within 48 hrs please follow step 2

Step 2:

If you are dissatisfied with the resolution provided, please Email to

Head - customer care at head.customer.care@sbigenral.in <<mailto:head.customer.care@sbigenral.in>> If after having followed Steps 1 & Step 2 your issue remains unresolved for more than 30 days from the date of filing your first complaint, you may approach the Insurance Ombudsman for Redressal of your Grievance.

The list of Insurance Ombudsman offices along with their area of jurisdiction is attached herewith.

Ombudsman Offices	
Areas of Jurisdiction	Addresses of the Ombudsman Offices
State of Gujarat and Union Territories of Dadra & Nagar Haveli and Daman and Diu.	AHMEDABAD 2nd Floor, Shree Jayshree Ambica Chambers, Nr. C U Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014 Tel: 27546150, Fax: 079-27546142 Email: insombalhd@rediffmail.com
States of Madhya Pradesh and Chhattisgarh.	BHOPAL Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Bhopal - 462 011. Tel:- 0755-2769200/201/202 Fax:- 0755-2769203 Email: bimalokpalbhopal@airtelmail.in
State of Orissa.	BHUBANESWAR 62,Forest Park, BHUBANESWAR-751 009. Tel: 2535220, Fax: 0674-2531607 Email: susantamishra@yahoo.com , ioobbsr@vsnl.net
States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union territory of Chandigarh.	CHANDIGARH S.C.O No.101,102 & 103, 2nd Floor, Batra Building, Sector 17 D, CHANDIGARH-160 017 Tel:2706196 EPBX:0172-2706468 Fax: 0172-2708274 Email: ombchd@yahoo.co.in
State of Tamil Nadu and Union Territories - Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).	CHENNAI Fatima Akhtar Court,4th Floor,453 (Old 312) Anna Salai, Teynampet, Chennai-600 018 Tel: 24333678, 24333668, 24335284Fax: 044-24333664 Email: insombud@md4.vsnl.net.in

Attached to and forming part of the Schedule to the Policy No: 0000000032832769

BURGLARY INSURANCE POLICY

States of Delhi and Rajasthan.	DELHI 2/2 A, Universal Insurance Bldg, Asaf Ali Road, NEW DELHI-110 002 Tel: 23239611, Fax: 011-23230858 Email: nsombudsmandel@netcracker.com
States of Andhra Pradesh, Karnataka and Union Territory of Yanam - a part of the Union Territory of Pondicherry	HYDERABAD 6-2-46, Yeturu Towers, Lane Opp. Saleem Function Palace, A C Guards, Lakdi-Ka-Pool, HYDERABAD-500 004 Tel: 55574325, Fax: 040-23376599 Email: insombud@hd2.vsnl.net.in
State of Kerela and Union Territory of (a) Lakshadweep (b) Mahe-a part of Union Territory of Pondicherry.	KOCHI 2nd Floor, CC 27/2603 Pulinat Bldg, Opp. Cochin Shipyard, M G Road, ERNAKULAM-682 015 Tel: 2373334, 2350959, Fax: 0484-2373336 Email: insuranceombudsmankochi@hclinfinet.com
States of West Bengal, Bihar, Sikkim, Jharkhand and Union Territories of Andaman and Nicobar Islands.	KOLKATA Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL : 033-22124346/22124339 Fax : 033-22124341 Email: insombudsmankolkata@gmail.com
States of Uttar Pradesh and Uttaranchal.	LUCKNOW Jeevan Bhavan, Phase 2, 6th floor, Nawal Kishore Road, Hazaratganj, LUCKNOW-226001 Tel: 0522-2201188, 2231330, 2231331 Fax: 0522-2231310 E-mail: joblko@sancharnet.in
States of Maharashtra and Goa.	MUMBAI 3rd Floor, Jeevan Seva Annexe (above MTNL), S V Road, Santacruz (W), Mumbai-400 054 Tel: 26106889, EPBX: 022-26106889 Fax: 022-26106052, 26106980 Email: ombudsman.i@hclinfinet.com
States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	GUWAHATI 'Jeevan Nivesh', 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001 (ASSAM). Tel.: 0361-2132204/2131307/2132205 Fax:- 0361-2732937 Email: ombudsmanghy@rediffmail.com

Address and contact number of Governing Body of Insurance Council

Secretary General
Governing Body of Insurance Council
Jeevan Seva Annexe, 3rd Floor (Above MTNL)
S. V. Road, Santacruz (W), Mumbai - 400 054
Tel: 022-6106889
Fax: 022-6106980, 6106052
Email: inscoun@vsnl.net

Integrated Grievance Management System

IRDA has launched the Integrated Grievance Management System (IGMS). IGMS is a grievance redress monitoring tool for IRDA. Policyholders who have grievances should register their complaints with the Grievance Redress Channel of the Insurance Company first. If policyholders are not able to access the insurance company directly for any reason, IGMS provides a gateway to register complaints with insurance companies.

Complaints shall be registered with insurance companies first and only if need be, be escalated them to IRDA (Consumer Affairs Department).

Website: http://www.policyholder.gov.in/Integrated_Grievance_Management.aspx

Toll Free Number of IRDA Grievance Call Centre: 155255
Timings: 8 AM to 8 PM -- (Monday to Saturday)