

Bajaj Allianz General Insurance Company Limited
 Corporate Identity Number: U66010PN2000PLC015329. IRDAI Registration No.113
 Regd. Office & Head Office: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006
 UIN: IRDAN113CPLB0034V01202425

INVESTMENT MANAGEMENT INSURANCE POLICY

POLICY SCHEDULE

Policy Number	
Policyholder/Insured Person	
Principal Address	
Date of Proposal	
Period of Insurance	Risk Inception Date _____ Risk Expiry Date _____
Retroactive Date	
Jurisdictional Limits	
Crisis Management Specialist	

Limits and Sub-Limits of Liability

Insuring Clauses:

1. Civil Liability for Manager and Fund	INR	in the aggregate, Costs and Expenses inclusive
2. Directors & Officers Liability for Manager	INR	in the aggregate, Costs and Expenses inclusive
3. Directors & Officers Liability for Fund	INR	in the aggregate, Costs and Expenses inclusive
4. Crime	INR	in the aggregate, Costs and Expenses inclusive
Sub-limit of liability:	INR	
4.3 Social Engineering Fraud	INR	in the aggregate, Costs and Expenses inclusive
4.5 System and Data Rectification Costs	INR	in the aggregate, Costs and Expenses inclusive
4.6 Extortion	INR	in the aggregate, Costs and Expenses inclusive
5. Cyber Liability and Loss	INR	in the aggregate, Costs and Expenses inclusive
Sub-limit of liability:		
5.1 Liability from Malicious Cyber	INR	in the aggregate, Costs and Expenses inclusive
5.2 System and Data Rectification Costs	INR	in the aggregate
5.3 Additional Costs of Working	INR	in the aggregate

Extensions:(Applicable to Claims and Loss for purchased insuring clauses only and sub-limits thereof)

1. Additional Limit for AIFM		Included/Excluded
2. Additional Limit for Non-Executive Directors		Included/Excluded
3. Civil Fines & Penalties		Included/Excluded
4. Crisis Management – Crime, Cyber and Data Loss Incident		Included/Excluded
5. Crisis Management – Other Claims and Losses		Included/Excluded
5.3 Public Relations Services sub-limit	INR	in the aggregate, Costs and Expenses inclusive
6. Extended Reporting Periods		Included/Excluded
7. New Funds and Companies		Included/Excluded
8. Skilled Person Review sub-limit		Included/Excluded
Skilled Persons Review sub-limit	INR	in the aggregate

Excess:

1. Civil Liability for Manager and Fund	INR	each and every Claim, Costs and Expenses inclusive
2. Directors & Officers Liability for Manager	INR	each and every Claim, Costs and Expenses inclusive
3. Directors & Officers Liability for Fund	INR	each and every Claim, Costs and Expenses inclusive

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4. Crime	INR	each and every Loss, Costs and Expenses inclusive
5. Cyber Liability and Loss		
5.1 Liability from Malicious Cyber	INR	Each and every Claim, Costs and Expenses Inclusive
5.2 System and Data Rectification Costs	INR	each and every Loss, Costs and Expenses inclusive
5.3 Additional Costs of Working		_____ hours for each and every Loss

Premiums:

Insuring Clause 1 – Civil Liability for Manager and Fund	INR
Insuring Clause 2 – Directors & Officers Liability for Manager	INR
Insuring Clause 3 – Directors and Officers Liability for Fund	INR
Insuring Clause 4 – Crime	INR
Insuring Clause 5 – Cyber Liability & Loss	INR
Total Net Premium	INR
GST	INR
Total Final Premium	INR

OTHER DETAILS

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Agency Code		Contact No.	
Agency Name		E Mail ID.	

In case of any claim, please contact our 24 Hour Call centre at 1800-22-5858, 1800-102-5858 (Toll Free) / 91-020-30305858 (chargeable, add area code before this number in case of mobile call) or email us at 'customercare@bajajallianz.co.in'

Policy Servicing Office:

Receipt No / Collection No / Amount (INR):= _____ (INR) (If Premium is paid through cheque the policy is void ab initio in case of dishonour of cheque)

For & on the behalf

Bajaj Allianz General Insurance Company Ltd.



Signature valid

Digitally signed by ASHEEM GOEL
Date: 2018.10.30 11:54:37 IST
Reason: Policy Receipt
Location: BAJAJ ALLIANZ PUNE
HO

Authorized Signatory _____ This document is digitally signed, hence counter signature / stamp is not required.
Consolidated stamp Duty paid vide Receipt No: <Receipt No> Dated <dd-Mmm-yyyy>.

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POLICY WORDINGS

Whereas the **Insured** named in the **Policy Schedule** hereto has made to Bajaj Allianz General Insurance Company Limited (hereinafter called the '**Company**') a written proposal and declaration, which shall be the basis of this contract and be deemed to be incorporated herein for the insurance hereinafter contained, and has paid the **Premium** stated in **Policy Schedule** on the basis of which the Policy has been issued by the Company subject to the terms, conditions, provisions, exclusions, exceptions contained herein or endorsed or otherwise expressed herein.

Coverage

This policy is designed to protect **You** (the **Manager**, the **Fund** and the **Insured Persons**) against certain **Liabilities** and **Losses** that **You** may become exposed to during the provision of **Investment Management Services**. It covers certain **Losses** that **You** may suffer, **Costs** and **Expenses** relating to investigations brought by **Regulators** and **Claims** that may be made by investors, customers and other third parties.

Insuring Clauses

Subject to the terms, limitations, exclusions and conditions of this policy and the relevant limits and sub-limits of liability stated in the **Schedule**:

1. Civil Liability

Insurers agree, to pay **Liability** and **Costs and Expenses** on behalf of the **Manager**, **Funds** and **Insured Persons** in respect of any **Claim** other than those arising from a **Theft** or **Malicious Cyber**, first made against the **Manager**, **Funds** or **Insured Persons** and notified to the **Insurers** during the **Period of Insurance** in respect of any actual or alleged:

- (a) negligence or breach of professional duty.
- (b) negligent misstatement or negligent misrepresentation;
- (c) breach of a duty of care or confidentiality or of any rights to privacy.
- (d) **Data & Document Loss Incident**.
- (e) libel or slander.
- (f) dishonesty of **Employees**.
- (g) **AIFMD Wrongful Act**; and
- (h) **civil Liability** (including from **Non-Malicious Cyber**) not listed in (a) to (g) above. in the performing of, or failure to perform **Investment Management Services**.

2. Manager Directors & Officers Liability

Insurers agree to pay:

- 2.1 **Personal Liability**
Liability and **Costs and Expenses** on behalf of any **Insured Person** of the **Manager** arising from any **Claim** for a **Wrongful Act**.
- 2.2 **Extradition**
Extradition Costs on behalf of any **Insured Person** of the **Manager**.
- 2.3 **Prospectus Liability**
Liability and **Costs and Expenses** on behalf of any **Insured Person** of the **Manager** arising from any **Claim** for an **Offering Wrongful Act**.
- 2.4 **Outside Position Liability**
Liability and **Costs and Expenses** on behalf of any **Insured Person** of the **Manager** whilst serving in an **Outside Position** for or on behalf of the **Manager** and arising from any **Claim** for a **Wrongful Act**; and
- 2.5 **Company Reimbursement**
on behalf of the **Manager** to the extent that the **Manager** has indemnified any **Insured Person** for any **Liability** and **Costs and Expenses** covered under insuring clauses 2.1, 2.2, 2.3; or 2.4. first made or incurred and notified to **Insurers** during the **Period of Insurance**.

The cover provided under insuring clause 2 shall also be afforded to claims arising from **Malicious**

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Cyber and/or Non-Malicious Cyber.

3. Fund Directors & Officers Liability

Insurers agree to pay:

3.1 Personal Liability

Liability and Costs and Expenses on behalf of any **Insured Person** of a **Fund** arising from any **Claim** for a **Wrongful Act**.

3.2 Extradition

Extradition Costs on behalf of any **Insured Person** of a **Fund**.

3.3 Prospectus Liability

Liability and Costs and Expenses on behalf of any **Insured Person** of a **Fund** arising from any **Claim** for an **Offering Wrongful Act**.

3.4 Outside Position Liability

Liability and Costs and Expenses on behalf of any **Insured Person** of a **Fund** whilst serving in an **Outside Position** for or on behalf of the **Fund** and arising from any **Claim** for a **Wrongful Act**; and

3.5 Fund Reimbursement

on behalf of the **Fund** to the extent that the **Fund** has indemnified any **Insured Person** for any **Liability and Costs and Expenses** covered under insuring clauses 3.1, 3.2, 3.3 and 3.4; and first made or incurred and notified to **Insurers** during the **Period of Insurance**.

The cover provided under insuring clause 3 shall also be afforded to claims arising from **Malicious Cyber** and/or **Non-Malicious Cyber**.

4. Crime

Insurers agree to:

4.1 Internal Crime

indemnify the **Manager** and **Fund** for **Loss** to the **Manager** or **Fund** directly caused by any **Theft of Money & Financial Instruments** (including via electronic means) committed by an **Employee**, with or without collusion with a third party, first discovered.

4.2 External Crime

Indemnify the **Manager** and **Fund** for **Loss** to the **Manager** or **Fund** directly caused by any **Theft of Money & Financial Instruments** (including via electronic means) committed by a third party, first discovered.

4.3 Social Engineering Fraud

Indemnify the **Manager** and **Fund** for **Loss** to the **Manager** or **Fund** directly caused by a **Social Engineering Fraud**, first discovered.

4.4 Fraudulent Retention

Indemnify the **Manager** and **Fund** for **Loss** to the **Manager** or **Fund** directly caused by a **Fraudulent Retention** first discovered.

4.5 System and Data Rectification Costs

reimburse the **Manager** and **Fund** for **System and Data Rectification Costs** which arise from a **Loss** covered under insuring clauses 4.1, 4.2, 4.3 or 4.4; and

4.6 Extortion

pay, on behalf of the **Manager** and **Fund**, the costs required to deal with, contain, mitigate and/or pay a ransom demand by a third party who first commenced **Extortion** against the **Manager** or **Fund** and is insurable by law.

and notified to **Insurers** during the **Period of Insurance**.

5. Cyber Liability and Loss

The **Insurers** agree to pay on behalf of the **Manager** and/or **Fund**:

5.1 Liability from a Malicious Cyber

Liability and Costs and Expenses arising from **Malicious Cyber**.

5.2 System and Data Rectification Costs

System and Data Rectification Costs as a result of **Malicious Cyber**.

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- 5.3 **Additional Costs of Working**
Additional Costs of Working as a result of **Malicious Cyber**; and
- 5.4 **PCI Investigation and Fines**
PCI Fines and the **Costs & Expenses** in dealing with an investigation or proceeding by the PCI Data Security Standard as a result of **Malicious Cyber**.
 incurred by the **Manager** or **Fund** in connection with their business and first discovered and notified to **Insurers** during the **Period of Insurance**.

Extensions

If stated as 'Included' in the **Schedule** and solely in conjunction with purchased insuring clauses, cover shall be extended in respect to the following extensions. Such extensions shall be subject to the various limits and sub-limits of liability, and relevant excesses, stated in the **Schedule** and to all other terms, limitations, exclusions and conditions of this policy.

1. **Additional Limit for AIFM**

Insurers agree to provide an additional limit of liability, up to the amount stated below, in respect to the cover provided under insuring clause 1 but solely for **Claims** in respect of a **Fund** that is an **AIF** managed by the **Manager**.

The additional limit of indemnity shall be the lesser of:

- (a) the amount stated in the **Schedule** as the limit of liability for insuring clause 1; and
- (b) 0.9% in the aggregate of the value of the portfolios of the **Funds** that are **AIFs** managed by the **Manager** calculated in accordance with paragraph 2 of the AIFMD level 2 regulation.

However, this extension shall only take effect after exhaustion of all indemnity available under all excess layers and all other insurance policies. In no event shall cover under this extension be provided in respect to any **Claim** that arises from the same originating cause or event that has contributed to the exhaustion of any limit of indemnity under this policy.

This extension is solely in respect to insuring clause 1 only.

2. **Additional Limit for Non-Executive Directors**

Insurers agree to provide an additional limit of liability up to the amount stated in the **Schedule** for **Liability** and/or **Costs and Expenses** on behalf of any non-executive director of the **Manager** or **Fund** arising from any **Claim** for a **Wrongful Act** first made or incurred and notified to **Insurers** during the **Period of Insurance**.

However, this extension shall only take effect after exhaustion of all indemnity available elsewhere in this policy, under all excess layers, all other insurance policies and from all other sources of indemnity available to the non-executive directors. In no event shall cover under this extension be provided in respect to any **Claim** or **Loss** that arises from the same originating cause or event that has contributed to the exhaustion of any limit of indemnity under this policy.

This extension is solely in respect to insuring clauses 2 and 3 only.

3. **Civil Fines and Penalties**

Insurers agree that the cover provided under this policy is extended, where legally permissible, to include civil fines imposed by law against the **Manager**, **Fund** or an **Insured Person** as a result of a **Claim** but only where there has been no determination of intentional or deliberate breach of the law by the **Manager**, **Fund** or **Insured Person**.

This extension is in respect to insuring clauses 1, 2 and 3 only.

4. **Crisis Management - Crime, Cyber and Data & Documents Loss Incidents**

If, during the **Period of Insurance**, the **Insured** first becomes aware of a **Theft of Money & Financial Instruments**, or of **Malicious Cyber** against the **Manager's** or the **Fund's Computer System**, or of a **Data & Documents Loss Incident** they should immediately notify the **Crisis Management Specialist** or **Insurers**. In such events **Insurers** agree, subject to the relevant sub-limit of liability stated in the **Schedule**, to pay the **Crisis Management Costs** on behalf of the **Manager** or **Fund**.

This extension is in respect to insuring clauses 1(d), 4 and 5 only.

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5. Crisis Management - Other Claims and Losses

Insurers agree, other than in respect to claims and losses arising from a **Theft, Malicious Cyber** or from a **Data & Documents Loss Incident**, to provide the following cover:

5.1 Mitigation Costs

If, during the **Period of Insurance**, the **Insured** first becomes aware of any act, error or omission of the **Insured** which is likely to lead to a **Claim** being brought against the **Insured** unless immediate action is taken **Insurers** shall pay **Mitigation Costs**, for the sole purpose of avoiding or reducing the financial consequences of a possible **Claim**. This clause does not entitle the **Insured** to contend that coverage is therefore otherwise available under this Policy and the **Insurer** can deny coverage under this Insuring Clause in the event the **Insurer** concludes that coverage is otherwise not available under this Policy.

In no event, shall **Insurers** pay **Mitigation Costs** that exceed the **Insurers'** estimated amount of a **Claim** that would have arisen in the absence of such action to avoid or reduce such **Claim** and **Insurers** shall only be liable after the **Insured** has paid the excess stated in the **Schedule**. The burden of proving that any such loss as a result of a **Claim** would have been covered under this policy shall rest with the **Manager**.

This extension is in respect to insuring clause 1 only and other than as provided in extension 4.

5.2 Pre-Claim Inquiry Costs and Expenses

If during the **Period of Insurance**, the **Insured** first becomes aware and notifies **Insurers** of the need for a **Pre-Claim Inquiry**, **Insurers** agree to pay the necessary and reasonable legal **Costs and Expenses** incurred by the **Insured Person** to prepare for such **Pre-Claim Inquiry**.

This extension is in respect to insuring clauses 2 and 3 only.

5.3 Public Relations Services

The **Insurers** agree, subject to the relevant sub-limit of liability stated in the **Schedule**, that following a **Claim** having been made or **Loss** incurred, which is indemnifiable under this policy, cover is extended to include all reasonable costs which the **Insured** incurs with the **Insurers'** prior written consent for a public relations and/or crisis management consultant to avert or mitigate any material damage to the **Manager's** or **Fund's** reputation and/or business.

This extension is in respect to all insuring clauses other than as provided in extension 4.

6. Extended Reporting Periods

If this policy is not renewed or replaced with similar insurance to this policy, then the **Insured** shall be automatically entitled to an extended reporting period to follow immediately after the expiry of the **Period of Insurance** for:

- (a) 60 days for no additional premium; or
- (b) 365 days for an additional premium of 100% of the annual premium stated in the **Schedule** payable within 60 days of expiry of the **Period of Insurance**.

Retired Insured Persons shall be automatically entitled to an extended reporting period to follow immediately after the expiry of the **Period of Insurance** for 72 months in the event that this policy is not renewed and not replaced with similar insurance to this policy.

The **Insurers** shall only be liable under this extension for any **Loss, Liability, Costs and Expenses, Mitigation Costs** or any other **Liability** or payment which arise from acts, error, omissions or events that first occurred prior to the expiry of the **Period of Insurance** stated in the **Schedule** and in no event shall **Insurer's Liability** under this policy be increased.

This extension is in respect to all insuring clauses.

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7. New Funds and Companies

In the absence of the **Manager** merging with or acquiring another manager, **Insurers** agree that the cover provided under this policy shall be extended to apply in respect of all:

- (a) **Funds** (other than those regulated by the US Securities and Exchange Commission), newly created or acquired by or transferred over to the management of; and
- (b) **Subsidiary Companies** newly created and acquired by.

the **Manager** during the **Period of Insurance**.

In the event that the **Manager** does merge with or acquire another manager during the **Period of Insurance**, **Insurers** agree that the cover provided under this policy shall be automatically extended to apply:

7.1 Funds

to the acquired **Funds**, on the proviso that:

- (a) the combined total assets under management of all acquired **Funds** does not exceed 25% of the total pre-acquisition/merger assets under management of the **Manager**; and
- (b) the combined total commitments from US domiciled investors to the acquired **Funds** does not exceed 50% of total commitments to such acquired **Funds**.

No acquired **Fund** incorporated within the United States of America (other than feeder **Funds** to a master **Fund** incorporated outside of the United States of America) shall be included; and

7.2 Companies

to the acquired companies, on the proviso that:

- (a) the business services carried out by the acquired companies fall within the definition of **Investment Management Services**.
- (b) the turnover relating to such acquired companies does not exceed 25% of the pre-acquisition/merger turnover of the **Manager**; and
- (c) the acquired companies are not domiciled or incorporated or listed in the United States of America, its territories or possessions.

If all of the above criteria cannot be satisfied, then **Insurers** will require further information to consider the inclusion of the acquired or formed **Funds** or companies.

With regards to the acquired **Funds** and companies, the **Retroactive Date** shall be the date of acquisition/merger of the **Fund** or **Manager** by the **Policyholder**, unless agreed otherwise in writing by **Insurers**.

The **Manager** should use its best endeavours to ensure that the acquired or formed company's IT infrastructure will be promptly absorbed into the IT infrastructure of the **Manager** unless the existing IT infrastructure and risk management measures are at least of the same standard as those of the **Insured** most recently disclosed to **Insurers**.

This extension is in respect to all insuring clauses.

8. Skilled Person Review Extension

Insurers agree, subject to the relevant sub-limit of liability stated in the **Schedule**, to pay on behalf of the **Manager** or **Fund** the **Costs and Expenses** charged by an independent professional to perform a **Skilled Person Review**.

This extension is in respect to insuring clause 1 only.

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Definitions

Special meanings of certain words appearing other than in headers: The words stated below have a special meaning throughout this Policy, Policy Schedule and Endorsements. These words with special meaning are stated in this Policy with the first letter in capital and in bold font.

1. Additional Costs of Working

The term Additional Costs of Working means the reasonable additional costs (including staff overtime payments) incurred by the **Insured** during the **Period of Interruption** (not to exceed 30 days) in order to maintain its usual operations and level of customer service after **Malicious Cyber**.

The term Additional Costs of Working shall not include any **Systems and Data Rectification Costs** or any exceptional expenditure that is unrelated to the **Malicious Cyber**.

2. AIF

The term AIF means an Alternative Investment Fund as is to be understood from the **Commission Delegated Regulation**.

3. AIFM

The term AIFM means the legal person whilst managing an **AIF**.

4. AIFMD Wrongful Act

The term AIFMD Wrongful Act means the professional liability risks stated in Article 12(1) and (2) of the **Commission Delegated Regulation**.

5. Claim

The term Claim means a claim form, suit, counter claim or similar formal notice of any civil, administrative or regulatory proceeding or arbitration, mediation, conciliation, or any other alternative dispute resolution process to pay civil compensation or damages or the assertion of a right by a third party.

Under insuring clauses 2 and 3, in addition to the above, the term Claim shall also mean criminal proceedings against an **Insured Person** for a **Wrongful Act**.

All claims consequent upon or attributable to (either directly or indirectly) one originating source or cause (including but not limited to the dishonest, fraudulent, criminal or malicious acts of any one person or of persons acting in collusion) shall be deemed to be one Claim.

6. Commission Delegated Regulation

The term "**Commission Delegated Regulation**" means the Commission Delegated Regulation EU No 231/2013 of 19 December 2012 supplementing Directive 2011/61/EU of the European Parliament and of the Council with regard to exemptions, general operating conditions, depositaries, leverage, transparency and supervision.

7. Computer System

The term "**Computer System**" means any information and/or communication technology system, device or equipment including any hardware, software or firmware and data stored thereon, but not including telephone systems (whether digital, analogue, IP enabled or any other type of telephone system), irrespective of where these are hosted.

8. Computer Virus

The term "**Computer Virus**" means any malicious software or malware.

9. Costs and Expenses

The term "Costs and Expenses" means the necessary and reasonable legal costs and expenses incurred in the investigation, defence, monitoring or settlement of any **Claim** or **Loss** under this policy. The term "Costs and Expenses" does not include **Liability**, internal costs or expenses of the **Manager** or **Fund**, or remuneration of whatsoever nature due to any **Insured Person** or **Employee**.

10. Crisis Management Costs

The term "Crisis Management Costs" means those costs incurred by the **Crisis Management Specialist** with their prior written agreement, such agreement not to be unreasonably withheld, following first discovery of a **Data & Documents Loss Incident**, **Theft of Money & Financial Instruments** or **Malicious Cyber** against the **Manager** or **Fund** to:

- (a) provide the **Manager** or **Fund** with initial incident-response advice via a 24 hours / 7 days-a-week telephone helpline.
- (b) provide technical support including an independent security audit of the **Manager's** or **Fund's Computer System** to ascertain the source, scope and extent of any breach.

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- (c) advise on legal, regulatory and compliance issues.
 - (d) comply with a legal requirement to:
 - (i) notify third parties and/or **Employees** of an actual or suspected breach; and
 - (ii) establish a credit monitoring, identity theft and/or similar mitigation services for up to 12 months; and
 - (e) notify third parties of an actual or suspected breach where no legal requirement exists, but where such a measure will mitigate damage to the brand or reputation of the **Manager** or **Fund**.
- 11. Crisis Management Specialist**
The term "Crisis Management Specialist" means the party stated as such in the **Schedule**.
- 12. Data & Documents**
The term "Data & Documents" means data and documents, either in physical or electronic form, that:
- (a) belongs to the **Manager** or **Fund**.
 - (b) the **Manager** or **Fund** is legally responsible for; or
 - (c) should have been in the safe custody of the **Manager** or **Fund** or the safe custody of any person to or with whom it had been entrusted, lodged or deposited by the **Manager** or **Fund** in the ordinary course of the **Investment Management Services**.
- The term "Data & Documents" shall include, but not be limited to, personally identifiable information (PII) and information that is private, confidential or subject to statutory restrictions on its use.
The term "Data & Documents" does not include **Money & Financial Instruments**.
- 13. Data & Documents Loss Incident**
The term "Data & Documents Loss Incident" means the loss, misuse, theft, inappropriate publication, damage or destruction of **Data & Documents** other than from **Malicious Cyber**.
- 14. Denial of Service Attack**
The term "Denial of Service Attack" means any unlawful or unauthorised attempt to temporarily or indefinitely overload, hinder, interrupt or suspend service to a **Computer System**, via the internet.
- 15. Employee**
The term "Employee" means any person, other than an **Insured Person**, who is or was:
- (a) under a contract of service or apprenticeship with the **Manager** or **Fund**.
 - (b) supplied to or hired or borrowed by the **Manager** or **Fund**; or
 - (c) a guest student, volunteer, person on secondment, or internship or under any work experience or similar scheme with the **Manager** or **Fund**.
- whilst employed by the **Manager** or **Fund** or engaged by and under the control of the **Manager** or **Fund**.
- 16. Employment Wrongful Act**
The term "Employment Wrongful Act" means any actual or alleged:
- (a) wrongful or unfair termination, whether actual or constructive, of the employment of, or demotion of, failure or refusal to hire or promote any natural person in violation of the law, whether common or statutory, or in breach of any agreement to commence or continue employment.
 - (b) employment discrimination, including any failure or refusal to hire any natural person, or discharge of, or other discrimination against, any natural person with respect to his remuneration or any of the terms, conditions or privileges of his employment, or any limitation, segregation or classification of any **Insured Person** or **Employee** or of applicants for employment in any way which would deprive or tend to deprive any natural person of employment opportunities or otherwise adversely affect his status as an **Insured Person** or **Employee**, because of such natural person's race, colour, religion or belief, age, gender or sexual orientation, national origin, disability, pregnancy, part time or fixed term status or other protected status;
 - (c) sexual harassment, including unwelcome sexual advances, requests for sexual favour or other verbal or physical conduct of a sexual nature that are made a condition of the employment of an **Insured Person** or **Employee**, are used as a basis for employment decisions, or create a work environment that interferes with performance; or
 - (d) retaliatory treatment against an **Insured Person** or **Employee** on account of such **Insured Person** or **Employee** exercising or attempting to exercise his or her rights under law.
- 17. Extortion**
The term "Extortion" means a threat communicated to the **Manager** or **Fund** to:
- (a) commit a **Theft** of **Money & Financial Instruments**.

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- (b) initiate or continue **Malicious Cyber** against the **Computer System** of the **Manager** or **Fund**;
or
- (c) divulge, share, publicise, encrypt or utilise in some way information held (or previously held) by the **Manager** or **Fund** on its **Computer System** or otherwise.
if a ransom demand is not met.

18. Extradition Costs

The term "Extradition Costs" means **Costs and Expenses** to defend against a proceeding pursuant to the Extradition Act 1962 or such equivalent in any other jurisdiction within the **Jurisdictional Limits** alleging a **Wrongful Act**.

19. Fraudulent Instruction

The term "Fraudulent Instruction" means a written, electronic and/or telephonic communication that purports to be a genuine payment request or a funds transfer demand but is in fact fraudulent.

20. Fraudulent Retention

The term "Fraudulent Retention" means:

- (a) the wrongful retention of **Money & Financial Instruments** by; or
- (b) the inability to recover erroneously transferred **Money & Financial Instruments** from a third party who does not have a legal or contractual right to its retention and after all efforts to recover such **Money & Financial Instruments** have been made.

21. Fund

The term "Fund" means any from the following list that were advised to the **Insurers** in the **Proposal** and were either managed by the **Manager** at the inception of the **Period of Insurance** or managed prior to the inception of the **Period of Insurance** and for which the **Manager** retains the contractual responsibility to insure:

Any fund, **AIF**, trust, investment company, investment trust, pooled investment vehicle, mutual fund, managed account, managed investment scheme, hedge fund, limited partnership, collective investment scheme, SICAV protected cell company or a special purpose vehicle established for investment purposes.

The term "Fund" shall also extend to include any sub-funds, sub-cells, feeder funds and carry funds for the above.

22. Hacking Incident

The term "Hacking Incident" means any electronic attack of a malicious or unauthorised nature.

23. Insured

The term "Insured" means the **Manager**, the **Funds** and the **Insured Persons**.

24. Insured Person

The term "Insured Person" means any natural person who is or was or during the **Period of Insurance** becomes:

- (a) a director or officer, non-executive director, alternate director, shadow director, de-facto director, member, principal or partner.
- (b) a natural person who is construed to be a director or officer within the meaning of any applicable law or regulation governing such matters.
- (c) a senior manager, responsible officer, company secretary or trustee.
- (d) a member of the investment committee, investment advisory committee, compliance team, or other similar committees.
- (e) an **Employee** whilst acting in a managerial or supervisory capacity; or
- (f) an **Employee** who is a co-defendant with any person in (a) to (e) above.;
when and to the extent that such person is acting in the capacities above.

The term "Insured Person" shall extend to include the:

- (a) lawful spouse or civil partner of an Insured Person who is the subject to enforcement proceedings in respect of a judgment against such Insured Person for; or
- (b) estate, heirs, legal representatives or assigns of an Insured Person on the death, incompetency or bankruptcy of such Insured Person.

25. Investment Management Services

The term "Investment Management Services" means the following professional services performed for or on behalf of a **Fund**, or actual or prospective client, customer or investor, or in respect to any investment mandate or agreement:

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- (a) investment advisory and investment management, including identifying, evaluating, selecting, negotiating, financing, monitoring and achieving disposition of investments and/or lending opportunities.
- (b) trustee, custodial and registry services.
- (c) the organisation, capitalisation, formation and structuring of a **Fund**, including any re-organisation, re-capitalisations, re-formations and re-structuring.
- (d) administration, legal, compliance, payment, back office and other support services.
- (e) marketing activities such as the solicitation for the purchase of shares or commitments to invest, the preparation, writing and issuing of documents and publications for investors and prospective investors, and the valuation of any assets or calculation of unit or share prices.
- (f) the review, selection and oversight of counterparties and other **Service Providers**.
- (g) the provision of advisory services, direction or control of, or influence over **Portfolio Companies** and joint ventures.
- (h) provision of research, analysis, review and due diligence; and
- (i) auxiliary services to (a) to (h) above and any other services by as advised in the **Proposal**.

26. Jurisdictional Limits

The term "Jurisdictional Limits" means those territories stated as such in the **Schedule**.

27. Liability

The term "Liability" means the amount legally liable to pay, in respect of a **Claim**, for:

- (a) civil damages, compensation or restitution (including aggravated, punitive or exemplary damages where permissible and insurable by law).
- (b) awards of any tribunal, ombudsman, **Regulator** or arbitrator.
- (c) **Costs and Expenses** awarded pursuant to an order or judgment; and
- (d) settlements entered into with the **Insurers'** prior written consent (such consent not to be unreasonably withheld or delayed).

28. Loss

The term "Loss" means any direct financial loss.

The term "Loss" does not include fines, penalties or indirect and/or consequential losses.

29. Malicious Cyber

The term "Malicious Cyber" means a **Hacking Incident, Computer Virus, Denial of Service Attack** or any other unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **Computer System**.

30. Manager

The term "Manager" means the **Policyholder** and its **Subsidiaries**

31. Merger

The term "**Merger**" means the combination of the **Manager** or of a **Fund**, with one or more other entities such that none of them:

- (a) controls the composition of the board of directors.
- (b) controls more than half of the voting power; or
- (c) holds more than half of the issued share capital.

of the new combined entity.

32. Mitigation Costs

The term "Mitigation Costs" shall mean the additional external costs directly incurred by the **Manager** or **Fund** for the sole purpose of avoiding or reducing the financial consequences of a possible **Claim** under insuring clause 1.

The term "Mitigation Costs" shall not include any:

- (a) project or product development costs or expenses, including those to avoid or reduce any delay in delivery or production.
- (b) element of betterment or profit.
- (c) internal costs (such as management or staff pay or overtime).
- (d) element of overheads.
- (e) **Loss**, loss of profit or any business interruption costs.
- (f) ex gratia payments.
- (g) costs that would have been incurred in any event; and/or

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- (h) amounts otherwise excluded under this policy.
- 33. Money & Financial Instruments**
The term “Money & Financial Instruments” means money, securities, debt instruments, negotiable instruments, certificates of deposit, promissory notes, financial instruments and the like, either in physical or electronic form, that:
- belong to the **Manager** or **Fund**.
 - the **Manager** or **Fund** is legally responsible for; or
 - should have been in the safe custody of the **Manager** or **Fund** or the safe custody of any person to or with whom it has been entrusted, lodged or deposited by the **Manager** or **Fund** in the ordinary course of the **Investment Management Services**.
- The term “Money & Financial Instruments” does not include **Data & Documents**.
- 34. Non-Malicious Cyber**
The term “Non-Malicious Cyber” means:
- any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **Computer System**; or
 - any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **Computer System**.
- that relate in the performing of, or failure to perform **Investment Management Services**.
The term “Non-Malicious Cyber” does not include **Malicious Cyber** or the failure to prevent **Malicious Cyber**.
- 35. Offering Wrongful Act**
The term “Offering Wrongful Act” means any actual or alleged untrue or misleading statement or information provided by any **Insured Person** or omissions by any **Insured Person** from:
- the **Offer Document**, or
 - any directly related representations or presentations prior to, or within, 7 days following the filing or issuance of the **Offer Document**.
- 36. Offer Document**
The term “Offer Document” means any:
- official document issued by the **Manager** or **Fund** promoting or offering for sale the securities of the **Manager** or of the **Fund** and/or to provide a commitment to invest in the **Fund**.
 - document, such as a ‘pathfinder’ document, which serves as a preliminary prospectus to documents mentioned in (a) of this definition; or
 - statements made by an **Insured Person** in a formal presentation intending to market an offering for sale of securities to investors or prospective investors of the shares or bonds of the **Manager** or **Fund** or to make a commitment into the **Fund**.
- 37. Outside Entity**
The term “Outside Entity” means any entity other than the **Manager** or its **Subsidiaries**.
- 38. Outside Position**
The term “Outside Position” means a director or officer:
- of any **Outside Entity** in respect to insuring clause 2.4; and
 - of any **Portfolio Company** in respect to insuring clause 3.4.
- 39. PCI Fines**
The term “PCI Fines” means those fines levied against the **Insured** due to a breach of the PCI Data Security Standard, but only as a result of a **Data & Documents Loss Incident, Theft** or **Malicious Cyber**.
- 40. Period of Insurance**
The term “Period of Insurance” means the period stated as such in the **Schedule** (if no **Retroactive Date** is specified). Where **Retroactive Date** is provided “Period of Insurance” shall mean the period between the **Retroactive Date** and the risk expiry date specified in the **Policy Schedule**.
- 41. Period of Interruption**
The term “Period of Interruption” means the actual continuous period of time the **Insured’s Computer System** is affected or interrupted by **Malicious Cyber**.
In no event shall the Period of Interruption exceed 30 days in length.
- 42. Policyholder**
The term “Policyholder” means the entity named in the **Schedule**.

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43. Portfolio Company

The term "Portfolio Company" means any entity in which the **Fund** has made an investment.

44. Pre-Claim Inquiry

The term "Pre-Claim Inquiry" means a request for an **Insured Person** to appear at a meeting or interview or to produce documents concerning the **Manager**, the **Fund** or another **Insured Person** and such request is made by:

- (a) a government body, **Regulator** or any official body with authority to investigate the affairs of the **Manager**, the **Fund** or the **Insured Person**; or
- (b) the **Manager** or the **Fund** or its Board of Directors and based upon:
 - (i) an inquiry by a government body, **Regulator** or any official body with authority to investigate the affairs of the **Manager**, the **Fund** or the **Insured Person**.
 - (ii) written notification to a government body, **Regulator** or any official body informing them of an actual or alleged breach of duty by an **Insured Person**; or
 - (iii) a raid or on-site visit to the **Manager** or **Fund** by a government body, **Regulator** or any official body with authority to investigate the affairs of the **Manager** or **Fund**.

The term "Pre-Claim Inquiry" does not include routine or regularly scheduled regulatory, market-wide review, or any internal inquiries.

45. Premium

The term "Premium" means the amount stated as such in the **Schedule** plus all applicable taxes.

46. Proposal

The term "Proposal" means the written proposal prepared by the **Insured** and any other information provided by the **Insured** to the **Insurers**.

47. Regulator

The term "Regulator" means any authority, within the **Jurisdictional Limits**, charged with the:

- (a) administration, investigation, or enforcement, of laws, regulations or professional standards, such as the Financial Conduct Authority, Prudential Regulation Authority, Ofcom, Serious Fraud Office or National Crime Agency; or
- (b) administration or enforcement of laws or regulations relating to the use, transfer, storage, control or processing of information or data, such as the Information Commissioner's Office and the PCI Security Standards Council.

48. Retired Insured Persons

The term "Retired Insured Persons" means an **Insured Person** who, other than by reason of a **Takeover** or **Merger** or insolvency of the **Manager** or **Fund**, voluntarily retires prior to the expiry of **Period of Insurance**.

49. Retroactive Date

The term "Retroactive Date" means the date (if any) stated as such in the **Schedule**.

Where a Retroactive Date is specified in the **Schedule**, then cover under this policy shall only be in respect of acts, events, errors or omissions first committed or alleged to have been first committed on or after the Retroactive Date regardless of who committed such acts, errors or omissions.

Where no Retroactive Date is specified in the **Schedule**, cover under this policy shall be in respect of acts, events, errors or omissions committed or alleged to have been committed irrespective of when they were committed or alleged to have been committed.

50. Schedule

The term "Schedule" means the document titled schedule or declarations that include the name and address of the **Insured**, the **Premium** and other variables to this policy (including endorsement clauses) and is incorporated in this policy and accepted by the **Insured**. Schedules may be re-issued from time to time where each successor overrides the earlier document.

51. Service Provider

The term "Service Provider" means a business the **Insured** does not own, operate, or control, but that the **Insured** hires for a fee under a contract to perform services on behalf of the **Insured** in the course of the **Insured's** business.

52. Skilled Person Review

The term "Skilled Person Review" means a review into an aspect of the **Manager's** or **Fund's** activities which is requested by a **Regulator** and conducted by an independent professional.

53. Social Engineering Fraud

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The term "Social Engineering Fraud" means the **Theft of Money & Financial Instruments** directly caused by being deceived into acting upon a **Fraudulent Instruction**.

54. Subsidiary

The term "Subsidiary" means any company, other than a corporate pension trustee, in respect of which the **Insured** (either directly or indirectly through one or more of its **Subsidiaries**) on or before the inception date of this policy:

- (a) controls the composition of the board of directors.
- (b) controls more than half of the voting power at a general meeting of shareholders; or
- (c) holds more than half of the issued share capital, regardless of class of share.

This policy shall only apply in respect of acts, errors, omission committed or events occurring whilst being a Subsidiary.

55. System and Data Rectification Costs

The term "System and Data Rectification Costs" means those costs reasonably required to restore, replace, rebuild, replicate or reinstate the **Insured's Computer System**.

56. Takeover

The term "Takeover" means a transaction or event as a result of which another entity:

- (a) controls the composition of the board of directors,
- (b) controls more than half of the voting power, or
- (c) holds more than half of the issued share capital

of the **Manager**.

57. Terrorism

The term "Terrorism" means the use of force or violence and/or the threat thereof, by any person or groups of persons, whether acting alone or on behalf of or in connection with any organisations or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

58. Theft

The term "Theft" means stealing or mis-appropriating, via electronic means or otherwise.

59. Unlawful Association

The term "Unlawful Association" means any organisation which is engaged in activities listed under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear for such purposes

60. War

The term "War" means 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.

61. Wrongful Act

The term "Wrongful Act" means any actual or alleged act, error or omission, breach of duty, breach of trust, breach of statutory duty, breach of warranty of authority or an **Employment Wrongful Act** by an **Insured Person** whilst acting in the capacity of a director or officer or in a managerial capacity.

Related, continuous, repeated or causally connected Wrongful Acts shall constitute a single Wrongful Act.

The term "Wrongful Act" shall not include an **Offering Wrongful Act**.

62. We, Us, Our, Company, Insurer means Bajaj Allianz General Insurance Company Limited.

The obligations of each individual insurer are limited to the extent of its coinsurance percentage of **Loss** up to its coinsurance **Limit of Liability**.

63. You, Your, yourself means the **Insured**

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Exclusions

The **Insurers** shall not be liable under this policy for any **Loss, Liability, Costs and Expenses, Mitigation Costs** or any other **Liability** or payment which arises or allegedly arises directly or indirectly from, in consequence of, or in any way attributable to:

1. **Asbestos**
asbestos in whatever form or quantity.
2. **Betterment**
the **Manager's** or **Fund's Computer System** or financial position being in a better or improved position compared to its position in the absence of a **Claim** or **Loss**.
3. **Bodily Injury**
bodily injury, mental injury, mental anguish, shock, sickness, disease or death sustained by any person, provided that this exclusion shall not apply:
 - (a) to insuring clause 1 if such **Liability** results directly from breach of a professional duty owed by the **Insured** to a third party in the course of the **Investment Management Services**; or
 - (b) to insuring clause 2 and/or 3 for **Costs and Expenses; Employment Wrongful Acts** or for criminal prosecutions for manslaughter by an **Insured Person**.
4. **Consortia and Joint Ventures**
the operation or existence of any joint venture or consortium in which the **Insured** has an interest unless agreed in writing by the **Insurers**.
5. **Contractual Liabilities and Penalties**
any **Liability** assumed by the **Manager** or **Fund** under:
 - (a) any express contractual guarantee or indemnity regarding the performance or future rate of return of the **Fund** or of any investment, indices or markets; or
 - (b) any agreement to pay service credits, liquidated damages or other fixed contractual penalties. unless such **Liability** would have attached to the **Manager** or **Fund** in the absence of such express contractual guarantee or indemnity, or agreement. This exclusion shall not apply to **PCI Fines**.
7. **Dishonest, Fraudulent, Criminal or Malicious Acts or Omissions**
any dishonest, fraudulent, criminal or malicious act or omission of the **Manager, Fund, Insured Person** or of an **Employee**, provided that this exclusion shall not apply to:
 - (a) insuring clauses 1(f) or 4, for any dishonest, fraudulent, criminal or malicious act or omission committed by an **Employee**.
 - (b) insuring clause 2 or 3, for **Costs and Expenses** or if any **Insured Person** is not found by a court or other judicial panel to be guilty of such acts; or
 - (c) insuring clause 5, for a **Malicious Cyber** committed by or in collusion with an **Employee**.

No person committing or condoning a dishonest, fraudulent, criminal or malicious act or omission shall be entitled to any recovery under this policy.
 No indemnity shall be provided by **Insurers** for any **Loss** occurring after the **Manager, Fund** or an **Insured Person** had, or should have had reasonable cause for, suspicion of any dishonest, fraudulent, criminal or malicious act or omission of an **Employee**.
8. **Electro-magnetic**
electro-magnetic fields, electromagnetic radiation, electromagnetic pulses, electromagnetism, solar flares and storms, or any other type of radiation.
9. **Employers' Liability and Employment Practices Liability**
 - (a) bodily injury, mental injury, mental anguish, shock, sickness, disease or death sustained by any **Employee** or **Insured Person** whilst in the course of their employment for or on behalf of the **Manager** or **Fund**, provided that this exclusion shall not apply to insuring clause 2 or 3; or
 - (b) any breach of any obligation owed by the **Manager** or **Fund** as an employer or potential employer to any actual or prospective **Employee** or **Insured Person**.
10. **Financial Interest**
Any **Claim** made against the **Insured** by or on behalf of any other **Insured** or by or on behalf of any person who has a financial, executive or controlling interest in the **Insured**, unless such **Claim** is:
 - (a) for an indemnity or contribution in respect of a **Claim** made by an independent third party; or
 - (b) brought or maintained solely in the capacity of a client or customer of the **Insured** or of an investor in a **Fund**.
11. **Fines, Penalties and Non-Compensatory Damages**

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- (a) any criminal fines or criminal penalties.
 - (b) disgorgement of fees or commissions.
 - (c) **PCI Fines**, except as provided by insuring clause 5.4; or
 - (d) any punitive, exemplary, multiple, restitutionary or non-compensatory damages other than when permissible and insurable by law.
- 12. Infrastructure Failures**
any failure or interruption of the provision of infrastructure and utilities to the **Manager** or **Fund**, including but not limited to electricity provision, telecommunications service provision or internet service provision.
- 13. Insolvency/Bankruptcy**
the insolvency or bankruptcy of the **Manager**, **Fund**, or any other company, provided that this exclusion shall not apply to insuring clause 2.
- 14. Insufficient IT Infrastructure Capacity**
the **Manager's** or **Fund's Computer System** not having sufficient capacity, unless caused by a **Denial of Service Attack**.
- 15. Jurisdictional Limits**
any claims action or proceeding brought in a court or before an arbitration tribunal or made under the laws of any territory outside the **Jurisdictional Limits**.
- 16. Known Circumstances and IT Vulnerabilities**
- (a) any **Claim, Loss, Malicious Cyber** or circumstance existing prior to the inception of this policy and which the **Insured** knew or ought reasonably to have known might give rise to a **Claim, Loss** or **Malicious Cyber** or to the incurring of **Costs and Expenses**; or
 - (b) any IT vulnerability brought to the **Insured's** attention by a trusted party, including but not limited to an IT security company or IT penetration testing company, either prior to the inception of this policy or during the **Period of Insurance** and not acted upon and resolved by the **Insured** in a timely manner.
- 17. Patents and Trade Secrets**
any actual or alleged infringement or misappropriation of any patent or the disclosure of any trade secrets.
- 18. Pollution**
the discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant including, but not limited to, smoke, vapours, soot, dust, fibres, fungi, viruses, bacteria, fumes, acids, alkalis, chemicals and waste (including, but not limited to material to be recycled, reconditioned or reclaimed).
- 19. Property Damage**
any loss of damage to or destruction of property, including loss of use, provided that this exclusion shall not apply in:
- (a) insuring clause 1, if such **Liability** results from breach of a professional duty owed by the **Insured** in the course of the **Manager's** business to a third party.
 - (b) insuring clause 2 or 3, for **Costs and Expenses**.
 - (c) insuring clause 4; or
 - (d) insuring clause 5, for loss of or damage to a **computer System**.
- 20. Radioactive Contamination or Explosive Nuclear Assemblies**
- (a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss; or
 - (b) any legal **Liability** of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - (ii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 21. Retroactive Date**
- (a) any act, error or omission committed or allegedly committed.
 - (b) any event occurring or allegedly occurring; or
 - (c) any **Malicious Cyber** that commenced.

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prior to the **Retroactive Date** (if any) stated in the **Schedule**, that gives rise to a **Claim** or **Loss** or to the incurring of any costs or expenses.

- 22. Taxation, Competition, Restraint of Trade and Anti-Trust**
any breach of any regulation or legislation governing taxation, competition, restraint of trade or anti-trust, provided that this exclusion shall not apply to insuring clauses 2 or 3;
- 23. Uninsured Clauses**
the cover more specifically offered by any insuring clause or extension in this policy but for the **Insured** not purchasing such insuring clause or extension.
- 24. USA**
- (a) the Employment Retirement Income Security Act of 1974 and any amendment thereto, or any rules or regulations promulgated thereunder.
 - (b) the Racketeer Influenced and Corrupt Organisation Act 18 USC Sections 1961 et seq and any amendments thereto, or any rules and regulations promulgated thereunder.
 - (c) any of the provisions of the Securities Act of 1933, the Securities Exchange Act of 1934 or any similar Federal or State law or any common law relating thereto.
 - (d) any regulation, law or statute relating to unsolicited communications, including but not limited to the CAN-SPAM Act of 2003, the Telephone Consumer Protection Act of 1991 and any subsequent amendments to those regulations, laws or statutes or
 - (e) any actual or proposed offering of securities of the **Manager** or **Fund** in the United States of America.
- 25. Virtual Currencies**
any virtual currency (including but not limited to crypto currency), or fluctuations in its value; and
- 26. War and Terrorism**
- (a) **War.**
 - (b) **Terrorism.**
 - (c) any unlawful, wanton or malicious act committed by a person or persons acting on behalf of or in connection with any **Unlawful Association.**

regardless of any other cause or event contributing concurrently or in any other sequence to the **Claim** or **Loss**.

However, this exclusion does not apply in the context of **Malicious Cyber** initiated for the sole purpose of exacting malice against or commercial gain from the **Manager** or **Fund**.

The **Insurers** shall not be liable for any **Claims**, damages, costs 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 (a) and/or (b) and/or (c) above. If the **Insurers** allege by reason of this exclusion that any loss, damage, cost or expense is not covered by this policy then the **Insured** shall have the burden of proving that this exclusion should not apply. In the event that any part of this exclusion is found to be invalid or unenforceable, the remainder shall still be of full force and effect.

Claims Conditions

1. Claims / Loss Notification

- (a) As speed is of importance, the **Insured** should give notice immediately (and within the **Period of Insurance**) to the **Crisis Management Specialist** via the telephone number and/or email address stated in the **Schedule**, upon discovery of:
 - (i) a **Data & Document Loss Incident, Theft of Money & Financial Instruments, Extortion or Malicious Cyber** against the **Manager** or **Fund**; or
 - (ii) any circumstances of which the **Insured** shall become aware which is likely to give rise to a **Claim** or **Loss** from a **Data & Document Loss Incident Theft of Money & Financial Instruments, Extortion or Malicious Cyber** giving detailed reasons for the anticipation of such **Claim** or **Loss**, together with full particulars as to dates and persons involved.
Such notice having been given as required by (ii) above, any subsequent **Claim** or **Loss** made or shall be deemed to have been made or to have occurred during the **Period of Insurance**.
- (b) In respect of all other **Claims** and **Loss**; the **Insured** shall give written notice to **Insurers**, as soon as reasonably practicable (and within the **Period of Insurance**) of:
 - (i) such **Claim** or **Loss**.

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- (ii) the receipt of any notice of an intention to make a **Claim**; or
- (iii) any circumstances of which the **Insured** shall become aware which is likely to give rise to a **Claim** or **Loss**, giving detailed reasons for the anticipation of such **Claim** or **Loss**, together with full particulars as to dates and persons involved.

Such notice having been given as required by (ii) or (iii) above, any subsequent **Claim** or **Loss** made or shall be deemed to have been made or to have occurred during the **Period of Insurance**.

2. Claims / Loss Handling

- (a) The **Insured** and any person acting on their behalf shall:
 - (i) not admit **Liability** in part or in full for or settle or attempt to settle any **Claim** or **Loss**, or pay any ransom, or incur any **Costs and Expenses** (other than **Emergency Mitigation Costs**) in connection with any **Claim** or **Loss** without the **Insurers'** or the **Crisis Management Specialist's** prior written consent (such consent not to be unreasonably withheld); and
 - (ii) give all such information or assistance possible and forward all documents as the **Insurers** may require to enable them to investigate, settle or defend any **Claim** or **Loss**.
- (b) The **Insurers** shall be entitled, but not obliged, at any time to take over and conduct in the name of the **Insured** the defence or settlement of any **Claim** or to prosecute in the name of the **Insured** for their own benefit any claim for payment, indemnity or damages or otherwise against any third party.
- (d) The **Insurers** shall not settle any **Claim** without the consent of the **Insured**. If, however, the **Insured** shall refuse to consent to any settlement recommended by the **Insurers** and shall elect to contest a **Claim**, then the **Insurers' Liability** for such **Claim** (including **Costs and Expenses**) shall not exceed the amount for which the **Claim** could have been settled inclusive of **Costs and Expenses** incurred with their consent up to the date of such refusal, and then only up to the limit of liability stated in the **Schedule**. At any stage of a **Claim** **Insurers** can pay the **Insured** the applicable limit of liability or what remains after any earlier payment from that limit of liability. **Insurers** will pay **Costs and Expenses** already incurred at the date of **Insurers'** payment. **Insurers** will then have no further **Liability** for that **Claim** or its **Costs and Expenses**.
- (e) Except as may be required by law or by a **Regulator**, the **Insured** shall not disclose, without the **Insurers'** prior written consent, the existence of this policy to any third party which has brought a **Claim** against the **Insured** which could give rise to an indemnity under this policy or to any third party which the **Insured** ought reasonably to suspect would be likely to bring such a **Claim**.

3. Allocation

This clause is applicable to insuring clauses 2 and 3 only. If a **Claim** is made both against **Insured Persons** and also against the **Manager** or **Fund** and/or any other persons not insured under this policy, **Insurers** shall only pay the **Liability** sustained by such **Insured Persons**.

In respect of **Costs and Expenses** incurred on behalf of **Insured Persons** and the **Manager** and/or **Fund** and/or any other person not insured under this policy, **Insurers** shall pay only such proportion of such **Costs and Expenses** as is reasonable having regard to such **Insured Persons** reasonable potential **Liability** for the **Claim**.

In respect of any **Liability** under a settlement (excluding **Costs and Expenses**) **Insurers** shall pay only such amount as may be just and equitable having regard to the **Insured Person's** responsibility for the same.

The **Manager, Fund, any Insured Person** and **Insurers** shall use their best efforts to determine a fair and proper allocation of **Liability** and **Costs and Expenses** as between the **Manager, Fund** and such **Insured Person** and **Insurers**, but in default of agreement **Insurers** shall pay sums that they state are fair and proper until such time as determines allocation on the principles set out in this condition.

The _____ is to be mutually agreed upon by the **Insured Person, Manager, Fund** and **Insurers** or, in default of agreement, to be appointed by _____.

General Conditions

1. Separate Limits of Liability for Insuring Clauses

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Insurers' aggregate liability inclusive of all **Costs and Expenses** under each purchased insuring clause (including any applicable extensions or endorsements to this policy) shall not exceed the amount stated as the limit of liability in the **Schedule** for such insuring clause, irrespective of the number of claims made and the number of parties against whom such claims may be made.

2. **AIFMD Limit of Liability Clause**

Insurers agree, to the extent of it being reasonably practicable, to first pay **Claims** and **Losses** that arise from AIFMD Wrongful Acts.

3. **Aggregation of Limits of Liability for Same Cause or Event**

In respect of **Claims** and **Losses** that arise from the same cause or event and being covered under more than one purchased insuring clause (including extensions), **Insurers'** aggregate liability inclusive of **Costs and Expenses** for all such **Claims** and **Losses** combined shall be limited to the largest amount available to the **Insured** under any one insuring clause and shall not exceed the limit of liability applicable to that insuring clause.

4. **Sub-Limits of Liability and Extensions**

Any sub-limit of liability or extension stated in this policy or in the **Schedule** applies as if it was the limit of liability for the **Claims** or **Loss** specified for that sub-limit of liability or extension and shall be deemed to be part of and not in addition to the limit of liability specified in the **Schedule** for such insuring clause.

5. **Excess**

- (a) The **Insurers** shall only be liable under this policy after application of the excess stated in the **Schedule**, which shall apply to each and every **Claim** or **Loss** and shall be inclusive of **Costs and Expenses**.
- (b) Where a **Claim** or **Loss** may be indemnified under one or more insuring clauses, or one or more parts of an insuring clause, then only one excess shall apply and the excess to apply shall be the highest of the applicable excesses. This clause shall not apply to insuring clause 5.3.
- (c) In respect to insuring clause 5.3; the **Insurers** shall not be liable for the **Loss** incurred for the initial duration of time, as stated in the **Schedule**, at the beginning of the **Period of Interruption**, which shall apply to each and every **Loss**.

6. **Material Alterations**

The **Insured** shall give written notice to the **Insurers** as soon as reasonably practicable thereafter of any material change or change in circumstances affecting the nature of the **Insured's** business and, until the **Insurers** have agreed in writing to accept the altered risk, the **Insurers** shall not provide any cover in respect of **Liability** arising from such material change or change in circumstances.

7. **Takeover or Merger**

In the event of the **Takeover** or **Merger** of the **Manager** or **Fund** the policy shall automatically be amended so that it shall apply only to acts, errors or omissions committed or events occurring prior to the date of the **Takeover** or **Merger**.

8. **Disclosure**

The **Insured** must have provided the **Proposal** with reasonable skill and care and after having made all reasonable and appropriate enquiries.

If the **Insured** has made any misrepresentation or non-disclosure of any material facts or circumstances then the **Insurers** will not seek to avoid this policy, unless either:

- (a) the **Insurers** reasonably believe such misrepresentation or non-disclosure was deliberate or reckless; or
- (b) the **Insurers** would not have underwritten this policy on any terms if the facts or circumstances had been disclosed or not misrepresented.

Subject to the paragraph above, if the **Insured** made any misrepresentation or non-disclosure of any material facts and the **Insurers** would still have underwritten this policy but on different terms had the facts been disclosed or not misrepresented, then **Insurers** may instead:

- (a) reduce proportionately the amount paid or payable on any **Claim** by reference to the ratio which the **Premium** actually charged bears to the **Premium** which **Insurers** would have charged had the **Insured** told **Insurers** about a material fact or circumstance. The same reduction shall be applied to any claims which have already been paid and any overpayment of such claims by **Insurers** shall be repaid by the **Insured**; and/or

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- (b) treat the policy as if it had included such additional terms (other than terms relating to **Premium**) as **Insurers** would have imposed had the **Insured** told **Insurers** about a material fact of circumstance. Any such additional terms apply equally to existing, past and future claims.
9. **Severability of Proposal for Insured Persons**
 In respect to insuring clauses 2 and 3 only; the **Proposal** shall be construed as a separate application by each **Insured Person** and no statement or omission in the **Proposal** nor any other knowledge, act or omission by any one **Insured Person** shall be imputed to any other **Insured Person** for the purpose of determining the availability of any payment under this policy.
10. **Subrogation**
 The **Insurers** shall be subrogated to all the **Insured's** rights of recovery against any person to the extent of any payment made under this policy and the **Insured** shall take all steps necessary to preserve the **Insurers'** rights of subrogation and shall give all such assistance in the exercise of rights of recovery as the **Insurers** may require.
 Any limitation of rights of subrogation arising from a limit of liability imposed by any contract entered into by the **Insured** will not affect the **Insured's** rights of recovery under this policy.
 The **Insurers** agree not to exercise any such rights against any **Insured Person** or **Employee** unless the **Claim** or **Loss** is brought about or contributed to by the dishonest, fraudulent, criminal or malicious act or omission of that **Insured Person** or **Employee**.
11. **Fraudulent Claims**
 If the **Insured** makes a fraudulent **Claim** under this policy, then the **Insurers**:
 (a) will not pay such fraudulent claim.
 (b) may recover from the **Insured** any sums that they paid the **Insured** in respect of the claim; and
 (c) may give the **Insured** notice to terminate this policy with effect from the time of the fraudulent act.
 A fraudulent **Claim** includes supporting a **Claim** by fraudulent documents, devices or statements (whether or not the **Claim** itself is genuine) and exaggerated claims.
 If the **Insurers** do terminate this policy, then the **Insurers** will refuse all **Liability** to the **Insured** for claims under this policy occurring after the time of the fraudulent act; and they will not return any of the **Premium**. Such termination of policy by **Insurers** will not affect the policy with respect to a **Claim** occurring prior to the fraudulent act.
12. **Premium Payment**
 This **Policy** responds (subject to its terms and conditions) to all **Policy** Claims made by the **Insureds** during the **Policy Period** provided the Total Premium is paid by **You** to **Us** on or before **Commencement Date**.
13. **Cancellation**
 This policy may be cancelled at any time by the **Insured** giving notice of cancellation in writing to the **Insurers**. **Insurers** shall retain the proportion of the **Premium** for the period up to the receipt of the cancellation notice.
 However, if the **Insured** reports to **Insurers** any **Claim**, **Loss** or any circumstance likely to give rise to a **Claim** or **Loss** prior to the receipt of the cancellation notice, then the **Insurers** shall retain the entire **Premium** whether or not any payment is ever made.
14. **Third Party Rights**
 The parties to this policy are the **Insurers**, the **Insured** and the **Insured Persons**. A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available other than by virtue of the Act.
15. **Waiver**
 Any waiver by the **Insurers** of any provision of this policy will not prevent the **Insurers** from relying on such provision, term or condition in the future.
16. **Sanctions**
 The **Insurers** shall not be deemed to provide cover and shall not pay any **Claim** or **Loss** or provide any benefit hereunder to the extent that the provision of such cover, payment or such **Claim** or **Loss** or provision of such benefit would expose the **Insurers** to any sanction, prohibition or restriction under applicable Indian trade or economic sanctions law or regulation **Law and Jurisdiction of Contract**

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This Policy is governed by and is construed according to the law of India without reference to its rules concerning conflicts of law. This policy is subject to the exclusive jurisdiction of the Indian Courts.

17. **Statutes**

A reference to a statute or statutory provision is a reference to it as it is in force for the time being, taking account of any amendment, extension or re-enactment, and includes any subordinate legislation for the time being in force made under it.

18. **Other Insurance**

The **Insurers** will not make any payment under this policy where the **Insured** would be entitled to be paid under any other insurance if this policy did not exist except in respect of any amount in excess of the amount that would have been payable under such other insurance had this policy not been effected.

19. **Breach of Condition**

Where the **Insured's** breach of or non-compliance with any condition of this policy has resulted in prejudice to the **Insurers**; in the handling or settlement of any claim, the amount of any loss sustained by the **Insured** or in the obtaining of reimbursement from any source, then the amount of cover afforded (including **Liability** for claimant's costs) shall be reduced to such sum as in the **Insurers'** reasonable opinion would have been payable by them in the absence of such prejudice.

If any payment on account of any such rejected or reduced **Claim** has already been made the **Insured** or **Insured Person** will immediately repay to the **Insurers** all such payments which the **Insurers** determine should not have been made.

20. **Non-EEA Combined Limit of Liability Clause**

All limits of liability, sub-limits of liability and excesses stated in the **Schedule** and elsewhere in the policy shall be the total amounts applicable to claims arising outside the EEA.

21. **Arbitration Clause** (Applicable only in cases where this Policy is issued under commercial lines of business)

"The **Insurer** and **Insured** 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:

Wherever this **Policy** is issued under retail lines of business, this Arbitration clause shall not be applicable. This Arbitration clause shall not be applicable in case of **Policies** issued under commercial lines of business where **Insured** has specifically consented for no arbitration clause and no arbitration terms have been annexed to the **Policy Schedule/Policy**.

22. **Information you have given Insurers**

Insurers have relied on the information **You** have given them when deciding to accept this policy and in setting its terms and **Premium**. Consequently, **You** must take care when answering any questions by ensuring that all information provided is accurate and complete.

If **Insurers** establish that **You** deliberately or recklessly provided false or misleading information, they have the right to treat this policy as if it never existed and decline all claims.

If **Insurers** establish that **You** carelessly provided false or misleading information, the policy and **Claim** payments may be adversely affected. For example, **Insurers** may:

- treat the policy as if it had never existed and refuse to pay all claims and return the **Premium**. **Insurers** will only do this if they provided insurance cover which they would not otherwise have offered.
- amend the terms and cover of the policy. **Insurers'** amendments will be made in line with how they would have underwritten the policy had they had the correct information.
- reduce the amount payable on a **Claim** in the proportion that the **Premium** bears to the premium that they would have charged; or
- cancel the policy.

In such cases the **Insurers** will advise **You** or **Your** insurance broker in writing of their actions.

Claims

In the event of any **Claim** being made against **You**, **Loss You** have incurred, or **You** becoming aware of any circumstance which is likely to give rise to a **Claim** being made against **You**, or **Loss** which **You** may incur, which may result in a payment being made under this policy, please ensure that **You**

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read and comply with the sections entitled claims conditions and general conditions as a failure to do so may result in **Your** ability to claim under this policy being compromised.

Legal Contract

This policy is a legal contract between **You**, the **Insured**, and us, the **Insurers**. Please read it carefully to ensure that it meets **Your** requirements and that **You** understand its terms and conditions. The intermediary or insurance broker who arranged this insurance for **You** should be contacted without delay if any correction to this policy is necessary or if other information should be disclosed to the **Insurers**.

Your Personal Information

The basics

We collect and use relevant information about **You** to provide **You** with **Your** insurance cover and to meet **Our** legal obligations.

This information includes details such as **Your** name and address and may include more sensitive details such as information about **Your** health and any criminal convictions **You** may have.

The way insurance works means that **Your** information may be shared with and used by a number of third parties in the insurance sector – but only in connection with the insurance cover that **We** provide to **You**.

Other people's details you provide to us

Where **You** provide **Us** with details about other people, **You** must provide this “**Your Personal Information**” notice to them.

Group policies

We will process individual **Insured's** details, as well as any other personal information **You** provide to **Us** in respect of **Your** insurance cover, in accordance with **Our** privacy notice and applicable data protection laws.

To enable **Us** to use individual **Insured's** details in accordance with applicable data protection laws, **We** need **You** to provide those individuals with certain information about how **We** will use their details in connection with **Your** insurance cover.

You agree to provide to each individual **Insured** this notice, on or before the date that the individual becomes an individual **Insured** under **Your** insurance cover or, if earlier, the date that **You** first provide information about the individual to us.

We are committed to only using the personal information **We** need to provide **You** with **Your** insurance cover. To help **Us** achieve this, **You** should only provide to **Us** information about individual **Insureds** that **We** ask for from time to time.

Want more details?

For more information about how **We** use **Your** personal information please see **Our** full Bajaj Allianz General Insurance Company Limited privacy notice, a copy of which is available online at <https://generalbajajallianz.com> or on request.

Contacting us and your rights

You have rights in relation to the information **We** hold about **You**, including the right to access **Your** information. Please contact **Us** at bajichelp@bajajallianz.co.in or in writing to Bajaj Allianz House, Airport Road, Yerwada Pune- 411006 if **You** wish to exercise **Your** rights, discuss how **We** use **Your** information or request a copy of **Our** full Bajaj Allianz General Insurance Company Limited privacy notice.

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Grievance Redressal Procedure

Bajaj Allianz General Insurance Company Limited has always been known as a forward looking customer centric organization. **We** take immense pride in the spirit of service and the culture of keeping customer first in **Our** scheme of things. In order to provide **You** with top-notch service on all fronts, **We** have provided **You** with multiple platforms via which **You** can always reach one of **Our** representatives.

Level 1

In case **You** have any concern, **You** may please reach out to **Our** Customer Experience Team through any of the following options:

- **Our** Website @ <https://general.bajajallianz.com/Corp/aboutus/general-insurance-customer-service.jsp>
- Call **Us** on **Our** Toll free no 1800 209 5858
- Mail **Us** on bagichelp@bajajallianz.co.in
- Write to Bajaj Allianz General Insurance Co. Ltd.
 Bajaj Allianz House, Airport Road, Yerwada Pune- 411006

Level 2

In case **You** are not satisfied with the response given to **You** by **Our** team, **You** may write to **Our** Grievance Redressal **Officer** at ggro@bajajallianz.co.in

Level 3

If in case, **Your** grievance is not resolved and **You** wish to talk to **Our** care specialist, please Give a missed on +91 80809 45060 OR SMS <WORRY> To 575758 and **Our** care specialist will call **You**

If **You** are still not satisfied with the solutions provided, write to Head of Customer experience directly at head.customerservice@bajajallianz.co.in.

In case **Your** complaint is not fully addressed by the **Insurer**, **You** may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI or call 155255. Through IGMS **You** can register **Your** complain online and track its status. For registration, please visit IRDAI website www.irda.gov.in.

If the issue still remains unresolved, **You** may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

Note: Address and contact number of Governing Body of Insurance Council

Secretary General - Governing Body of Insurance Council

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

Tel No: 022-2610 6889, 26106245, Fax No.: 022-26106949, 2610 6052, E-mail ID: inscoun@vsnl.net

NAMES OF OMBUDSMAN AND ADDRESSES OF OMBUDSMAN CENTRES

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 – 25501201 /02 /05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu
BENGALURU - Insurance Ombudsman Office of the Insurance Ombudsman,	Karnataka.

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Office Details	Jurisdiction of Office Union Territory, District)
<p>Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	
<p>BHOPAL - Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>
<p>BHUBANESHWAR – Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 – 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	<p>Orissa.</p>
<p>CHANDIGARH - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172 – 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.</p>
<p>CHENNAI - Insurance Ombudsman Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)</p>

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Office Details	Jurisdiction of Office Union Territory, District)
Email: bimalokpal.chennai@cioins.co.in	
DELHI – Insurance Ombudsman Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23237539 Email: bimalokpal.delhi@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
GUWAHATI - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD - Insurance Ombudsman 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: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
JAIPUR - Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 –2740363 / 2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.

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Office Details	Jurisdiction of Office Union Territory, District)
<p>KOCHI – Insurance Ombudsman Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash,LIC Building, Opp to Maharaja's College Ground,M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>
<p>KOLKATA – Insurance Ombudsman Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW – Insurance Ombudsman Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: bimalokpal.lucknow@cioins.co.in</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 - Insurance Ombudsman Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/ 27/ 29/ 31/ 32/ 33 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region (excluding Navi Mumbai & Thane).</p>
<p>NOIDA - Insurance Ombudsman</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun,</p>

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Office Details	Jurisdiction of Office Union Territory, District)
<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: bimalokpal.noida@cioins.co.in</p>	<p>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 – Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p style="text-align: center;">Bihar, Jharkhand.</p>
<p>PUNE - Insurance Ombudsman 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- 24471175 Email: bimalokpal.pune@cioins.co.in</p>	<p style="text-align: center;">Maharashtra, Areas of Navi Mumbai and Thane (excluding Mumbai Metropolitan Region).</p>

Note: Address and contact number of Governing Body of Insurance Council:

Council for Insurance Ombudsmen,
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Mumbai - 400 054.

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