

Insurance is the subject matter of solicitation.

"IDFC Bank Limited having its registered office at KRM Tower, 7th Floor, No. 1, Harrington Road, Chetpet, Chennai – 600031, is authorized by the Insurance Regulatory and Development Authority of India to act as a Corporate Agent of ICICI Lombard General Insurance Company Limited & HDFC Standard Life Insurance Company Limited from 01- April- 2016 to 31-March 2019 for procuring or soliciting insurance business of both life & general insurance under license number CA0106". The purchase of Insurance products by IDFC Banks customers is purely on voluntary and not linked to availing of any other services from the bank.

### **ICICI Lombard Marine Insurance (Marine 02)**

Insurance is underwritten by ICICI Lombard General Insurance Company Limited (ICICI Lombard), with its registered office at ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhivinayak Temple, Prabhadevi, Mumbai- 400025. IRDA Reg No. 115. Corporate Identity Number L67200MH2000PLC12940

The policy will be issued to you by ICICI Lombard and would be subject to the terms and conditions governing such policy. The contract of insurance would be between ICICI Lombard and the insured only, and not between IDFC Bank and the insured.

IRDAI clarifies to public that:

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- IRDAI does not announce any bonus.
- Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

Commission earned by IDFC bank on General Insurance products is as follows:

**UIN – 3913**

### **Commission Disclaimer**

| <b><u>Product</u></b>                         | <b><u>IRDA Commission Rate (%)</u></b> |
|---|--|
| <b><u>Health &amp; Accident Insurance</u></b> | <b><u>15%</u></b>                      |
| <b><u>Home Insurance</u></b>                  | <b><u>15%</u></b>                      |
| <b><u>Travel Insurance</u></b>                | <b><u>15%</u></b>                      |
| <b><u>Motor Insurance</u></b>                 | <b><u>10%</u></b>                      |
| <b><u>Business Insurance</u></b>              | <b><u>10% - 15%</u></b>                |