

POLICY NUMBER: _____

Clinical Trials Liability Insurance

**NO FAULT COMPENSATION INSURANCE FOR CLINICAL TRIALS
AND/OR HUMAN VOLUNTEERS STUDIES**

(This is a "claims made" Policy)

The **Underwriters** in consideration of the payment of premium by the **Insured** and subject to all terms Definitions Limits of Indemnity Exceptions Conditions and any Memoranda endorsed hereon will indemnify the **Insured** as provided herein.

Important Notice to the Insured

Please read this policy carefully to ensure that it is in accordance with your requirements and that you understand its terms and conditions.

The Underwriters should be contacted immediately if any correction is necessary

The insured							
Mailing address							
Business							
Additional Insured							
Period of Insurance	<p>From : (00.01 am Local Standard time at the address of the insured mentioned herein)</p> <p>To : (23.59 am Local Standard time at the address of the insured mentioned herein)</p>						
Retroactive Date							
Policy territory Jurisdiction							
Trial covered	<p>Protocol No.:</p> <p>Protocol No.:</p>						
Trial Objective	As per the study protocol for the respective Trial						
Trial Site	Indian sites of the Insured						
Clinical phase	As per the study protocol for the respective Trial						
Number of Research Subjects	As per the study protocol for the respective Trial						
Limit of Indemnity	<p>The liability of the Underwriters shall not exceed INR 134,400,000 (Indian Rupee Thirteen Crore Forty Four Thousand Only) any one accident and in the aggregate for any one Period of Insurance.</p> <p>The Limits of Indemnity are inclusive of Deductible</p>						
Deductible	NIL - each and every claim including costs and expenses						
Premium*	<table> <tr> <td>Premium:</td> <td>INR</td> </tr> <tr> <td>Service Tax @ %</td> <td>INR</td> </tr> <tr> <td>Total Premium:</td> <td>INR</td> </tr> </table> <p>*The premium mentioned above is Minimum and Deposit amount, adjustable per research subject @ as agreed</p>	Premium:	INR	Service Tax @ %	INR	Total Premium:	INR
Premium:	INR						
Service Tax @ %	INR						
Total Premium:	INR						

Memoranda attached at inception:	<ul style="list-style-type: none"> • NORTH AMERICAN JURISDICTION EXCLUSION • CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999 • WAR AND TERRORISM EXCLUSION • LEGAL LIABILITY EXTENSION • EXTENDED INCIDENT REPORTING PERIOD – 12 MONTHS • DISPUTE CLAUSE • SPECIFIED TRIALS • TOBACCO AND NICOTINE PRODUCTS HEALTH EXCLUSION • GRIEVANCE CLAUSE
Special condition	It is a Condition of this Policy that all First in Human Clinical Trials are conducted in accordance with the requirements of the local equivalent of the MHRA Guidelines and the recommendations of the Ethics Committee.
Other Conditions	Policy shall stand cancelled ab-initio in the event of non-realization of the premium
Proposal form date	As per proposal form
Notice to Underwriters	ICICI Lombard General Insurance Company Limited ICICI Lombard House # 414, Veer Savarkar Marg [Near Siddhi Vinayak Temple] Prabhadevi, Mumbai, India– 400 025
Signed for and on behalf of the ICICI Lombard General Insurance Company Limited, at New Delhi on January 1X, 201X.	
Authorised Signatory	
<ul style="list-style-type: none"> – Service Tax Reg. No.: GIS/Mumbai - I/1528/2001 – The stamp duty of Rs. 0.50/- (Fifty Paise Only) paid in cash or by demand draft or by pay order, vide Receipt/Challan No.2258 dated 16/04/2007. 	

COVER

The **Underwriters** will indemnify the **Insured** against all sums in excess of the **Deductible** that the **Insured** shall become liable to pay as damages or compensation and claimants costs and expenses in respect of any **Claim** made by **Research Subjects** for **Bodily Injury** caused by an **Occurrence** happening after the Retroactive Date within the Policy Territory and arising out of the Business of the **Insured** as stated in the Schedule

Provided that

(i) such **Claim** is first made in writing against the **Insured** during any **Period of Insurance** and is notified to the **Underwriters** during or within 30 days after expiry of the same **Period of Insurance**

and

(ii) all **Bodily Injury** resulting or alleged to have resulted from the same **Trial** shall be considered as resulting from one **Occurrence** and having occurred during that **Period of Insurance** in which the first **Claim** is made against the **Insured** irrespective of the number of claimants or the period over which such **Bodily Injury** is likely to result in a **Claim** or **Claims** being made against the **Insured** at some future date

and

(iii) the **Insured** has offered and the **Research Subject** has agreed to abide by the Conditions of Compensation and the **Research Subject** has agreed and accepted the amount of Compensation determined by the **Independent Expert Committee** and affirmed by the Office of Drugs Controller General (India)

The **Underwriters** will also pay **Legal Costs** in addition to the Limits of Indemnity

DEFINITIONS

- (1) The **Insured** shall mean any person or company named in the Schedule and shall include
- (a) at the request of the **Insured** any director or partner whilst acting in their respective capacities for the **Insured**
 - (b) at the request of the **Insured** any employee of the **Insured** including **Medical Persons** but only whilst acting within the scope of their duties
 - (c) at the request of the **Insured** any past employee who acted for the **Insured** and who agrees to be bound by the terms of this Policy
 - (d) any sub-contractor doctor consultant physician hospital or contract research organisation or nurse who will be performing work for the **Insured** in respect of a **Trial** covered by this Policy
 - (e) any Ethics Committee or its members that has approved a **Trial** which is the subject of this Policy
- but only in respect of **Claims** arising out of a **Trial** covered by this Policy
- (2) **Bodily Injury** shall mean personal injury sickness disease or death and shall include but not by way of limitation mental injury mental anguish shock
- (3) **Occurrence** shall mean an accident or event including continuous or repeated injurious exposure to substantially the same general conditions which results during the **Period of Insurance** in **Bodily Injury** neither expected nor intended from the standpoint of the **Insured**
- (4) **Legal Costs** shall mean all the costs and expenses (including any fees or disbursements of any **Independent Lawyer**) incurred by or on behalf of the **Insured** with the written consent of the **Underwriters** in relation to any **Occurrences** which may be the subject of indemnity under this Policy
- (5) **Medical Persons** shall mean Licensed Physicians Doctors Medical Nurses and Dentists
- (6) **Deductible** shall mean the amount(s) which the **Insured** agrees to pay in respect of all damages compensation claimant's costs and expenses and **Legal Costs** before the **Underwriters** shall be liable to make any payment
- (7) **Claim** shall mean a written demand made against the **Insured** for money or services in respect of **Bodily Injury** insured by this Policy
- For the purpose of this Policy the date of such demand shall represent the date the **Claim** is first made against the **Insured**
- (8) **Research Subject** shall mean any person participating in a **Trial** including their dependants heirs executors administrators and legal representatives
- (9) **Trial** shall mean any Clinical Trial or Healthy Volunteer Study which complies with the statutory requirements or guidelines of the relevant person authority department or public or private body in the country in which the **Trial** occurred. **Trial** shall further mean only those trials which are registered with ICMR Clinical Trial Registry and/or approved by the Office of Drugs Controller General (India)
- (10) **Independent Expert Committee** shall mean the expert committee appointed by the Licensing Authority defined in clause (b) of Rule 21 of the Drugs and Cosmetics Rules, 1945
- (11) **Independent Lawyer** shall mean a judge retired judge barrister or solicitor
- (12) **Underwriters** shall mean ICICI Lombard General Insurance Company Limited

EXTENSIONS

Unless otherwise stated the following Extensions are subject always to the terms Conditions and Exceptions contained in this Policy

(1) NOTIFICATION OF EVENT

If during the **Period of Insurance** the **Insured** shall give written notice to the **Underwriters** in accordance with Condition (6)(b) of any specific event which the **Underwriters** accepts may give rise to a **Claim** any **Claim** subsequently made against the **Insured** arising out of that event shall be deemed to have been first made against the **Insured** during the said **Period of Insurance** regardless of when such **Claim** is actually made

(2) MANSLAUGHTER DEFENCE COSTS (ETHICS COMMITTEE)

The **Underwriters** will indemnify the Ethics Committee or any member thereof in respect of **Legal Costs** and expenses incurred with the **Underwriters** written consent in the defence of any criminal proceedings brought (or in an appeal against conviction arising from such proceedings) as a result of manslaughter arising from any event which may be the subject of indemnity under this Policy

PROVIDED THAT

- 1 the proceedings relate to an offence alleged to have been committed during the **Period of Insurance** and in the course of the Business
- 2 the **Underwriters** will not provide indemnity
 - (a) for fines or penalties of any kind
 - (b) in respect of proceedings consequent upon
 - (i) any deliberate act or omission
 - (ii) **Bodily Injury** sustained by any employee of the **Insured** arising out of and in the course of employment by the **Insured** in the Business
 - (iii) the ownership possession or use by or on behalf of the **Insured** or any person entitled to indemnity of any mechanically propelled vehicle while being used in circumstances where insurance or security is required by law

EXCEPTIONS

The **Underwriters** shall not be liable for

- (1) any consequence whether direct or indirect of war invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection military or usurped power
- (2) any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from
 - (a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
- (3) any **Claim** arising from Hepatitis or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus Type iii (HTLV iii) or Lymphadenopathy Associated Virus (LAV) or the mutants derivatives or variations thereof or in any way related to Acquired Immune Deficiency Syndrome or any syndrome or condition of a similar kind howsoever it may be named
- (4) any **Claim** arising from any condition directly or indirectly caused by or associated with Transmissible Spongiform Encephalopathy (TSE) Creutzfeldt-Jakob Disease (CJD) variant Creutzfeldt-Jakob Disease (vCJD) or new variant Creutzfeldt-Jakob Disease (nvCJD)
- (5) liability arising from any **Occurrence** happening prior to the Retroactive Date
- (6) any **Claim** arising out of an **Occurrence** the circumstances of which the **Insured** were aware prior to the inception of this Policy
- (7) any **Claim** which arises out of act error or omission outside of the terms or instructions of the **Trial** protocol
- (8) any **Claim** arising from any condition directly or indirectly caused by or associated with HIV or AIDS
- (9) any punitive damages, exemplary damages, fines or penalties

CONDITIONS OF COMPENSATION

- (1) The **Research Subject** shall be entitled to compensation in accordance with the following:
 - (a) the amount payable be determined by the **Independent Expert Committee** and affirmed by the Office of Drugs Controller General (India) in accordance with the rules laid down by Government of India as amended from time to time, however no admission offer promise payment or indemnity shall be made or given by or on behalf of the **Insured** without the written consent of the **Underwriters** which will not be unreasonably withheld or delayed
 - (b) the **Research Subject** must agree within three months to the amount of compensation offered by way of the Conditions of Compensation
- (2) If the **Research Subject** does not accept the decision of the **Independent Expert Committee** within three months the **Research Subject** shall have no further entitlement pursuant to these Conditions of Compensation but shall be able to pursue such rights as the **Research Subject** may otherwise have
- (3) If the **Research Subject** accepts the decision of the **Independent Expert Committee** then the **Research Subject** is bound by the following:
 - (a) the **Research Subject** waives all rights of action against the **Insured** other than under these Conditions of Compensation and
 - (b) In the event of any payment under this Policy the **Insured** (and thus the **Underwriters**) shall be subrogated to all the rights of recovery thereof which the **Research Subject** may have against any third party and shall receive all help and assistance as the **Insured** (or the **Underwriters**) may reasonably require from the **Research Subject** in exercising and enforcing these rights provided that any recovery over and above any compensation paid or payable to the **Research Subject** (after deduction of all costs incurred in effecting such recovery) shall accrue to the **Research Subject**
 - (c) the **Research Subject** shall sign such release or other documents as the **Insured** may reasonably require to give effect to (a) and (b) of Conditions of Compensation (3) above
- (4) Compensation will only be paid if on the balance of probabilities the injury (including exacerbation of an existing condition) was caused by the administration to or use by the **Research Subject** of any drug or product involved in the **Trial** or was directly attributable to participation in the **Trial**
- (5) Subject to Conditions of Compensation (8) below, compensation will not be refused solely on the basis that the injury arose from a foreseeable adverse reaction or that the **Research Subject** was warned of the risk but still signed a consent form agreeing to participate in the **Trial**
- (6) Compensation will not be paid for the failure of a drug or product under **Trial** to perform its intended purpose or provide therapeutic effect
- (7) Compensation will not be unreasonably withheld from a **Research Subject** not receiving the drug or product under **Trial** if treatment or other drugs normally used in relieving any conditions for which the **Research Subject** was undergoing treatment were withheld or caused by the administration of a placebo
- (8) The amount of compensation payable shall be made with reference to the guidelines for determining the quantum of compensation established by Central Drugs Standard Control Organization and commensurate with the nature and severity and persistence of the injury
The amount of compensation may be reduced denied or affected by the following circumstances:-
 - (a) negligence of the **Research Subject** or (where the **Research Subject** is under the age of majority) the **Research Subject's** parents or legal guardian

- (b) the seriousness of the injury treated in the **Trial** and the degree of probability that adverse reactions would occur and any warning the **Research Subject** received
 - (c) the comparison of risk between established treatments and those that are used or researched in a **Trial**
 - (d) the availability and efficacy of alternative treatments which would have been available to a **Research Subject** had that person not agreed to participate in the **Trial**
- (9) The amount of compensation shall be paid as a lump sum.

CONDITIONS

- (1) This Policy and the Schedule shall be read together as one document and any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule shall bear such specific meaning wherever it may appear
- (2) By acceptance of this Policy the **Insured** agrees that it has been issued in reliance upon the truth of his declarations and representations made to the **Underwriters** or any of its agents relating to this Insurance
- (3) The terms of this Policy shall not be waived altered or changed in any way except by Memoranda issued by the **Underwriters** to form a part of this Policy
- (4) If any part of the Deposit Premium is based on estimates furnished by the **Insured** the **Insured** shall keep an accurate record containing all relative particulars and shall allow the **Underwriters** to inspect such record Within one month of the expiry of the **Period of Insurance** the **Insured** shall furnish such information as the **Underwriters** may require The Deposit Premium shall thereupon be adjusted and the difference paid by or allowed to the **Insured** subject to the retention by the **Underwriters** of any Minimum Premium
- (5) The **Insured** shall take reasonable precautions to prevent any event which may give rise to liability under this Policy and as soon as possible after discovery cause such additional precautions to be taken as the circumstances may require
- (6) The **Insured** shall as a condition precedent to their right to be indemnified under this Policy and regardless of any **Deductible** give immediate written notice to the **Underwriters** of
 - (a) the receipt by the **Insured** of any **Claim**
 - (b) any specific event which in the opinion of the **Insured** may give rise to a **Claim**Every **Claim** writ summons or process shall be forwarded to the **Underwriters** immediately on receipt
- (7) No admission offer promise payment or indemnity shall be made or given by or on behalf of the **Insured** without the written consent of the **Underwriters** which will not be unreasonably withheld or delayed The **Underwriters** shall be entitled to conduct in the name of the **Insured** the defence or settlement of any **Claim** or to prosecute in the name of the **Insured** for its own benefit any **Claim** and shall have sole discretion in the conduct of any proceedings and in the settlement of any **Claim** save as hereinafter provided in Conditions (8) and (9) and the Conditions of Compensation
- (8) The **Insured** shall assist and cooperate with the **Underwriters** in the investigation and defence of all **Claims** and conduct of legal proceedings arising therefrom as the **Underwriters** and/or its legal advisers and consultants may require
- (9) In connection with any **Claims** against the **Insured** the **Underwriters** may at any time pay to the **Insured** the Limit of Indemnity or any less amount for which such **Claims** can be settled and thereupon the **Underwriters** shall relinquish the control of such **Claims** to the **Insured** and be under no further liability in connection therewith except for costs and expenses which the **Underwriters** have already agreed to bear in respect of matters prior to the date of such payment
- (10) The insurance afforded by this Policy is excess over and reduced by any other valid and collectable insurance available to the **Insured** Valid and collectable insurance includes any self insurance plan which would be applicable to the loss
- (11) The **Underwriters** may cancel this Policy by sending 30 days notice to the **Insured** at the **Insured's** last known address The **Insured** shall thereupon become entitled to a return of premium after deduction of premium at the **Underwriters** short period rates

Memoranda attaching to and forming part of this Policy

1 NORTH AMERICAN JURISDICTION EXCLUSION

This Policy does not apply to any **Claim** judgement award or settlement made within any country or territory which operates under the laws of the United States of America or Canada or to any order made anywhere in the world to enforce such judgement award or settlement either in whole or in part

2 CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

Pursuant to Section 2 (a) and Section 2 (2) of the Contracts (Rights of Third Parties) Act 1999 (hereafter in this Memorandum No 2 referred to as "the Act") it is agreed that nothing in this Policy shall confer a directly enforceable benefit on any party other than the **Insured**

Notwithstanding the foregoing:

- (a) the coverage and indemnity granted by this Policy shall (subject to the terms and conditions of this Policy other than this Memorandum No 2) include indemnity to the **Insured** in respect of legal liability to a third party based on rights acquired by such third party by reason of a contract (other than this Policy) entered into by the **Insured** and the operation of the Act on that contract to confer rights on such third party always provided that such third party liability is within the scope of coverage afforded under this Policy
- (b) this Memorandum No 2 does not affect any right or remedy of a third party which exists or is available apart from the Act

3 WAR AND TERRORISM EXCLUSION

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

- (1) 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 or
- (2) any act of terrorism

For the purpose of this Memorandum an act of terrorism means an act including but not limited to the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear

This Memorandum also excludes loss damage **Bodily Injury** cost or expense of whatsoever nature directly or indirectly caused by or resulting from or in connection with any action taken in controlling preventing suppressing or in any way relating to (1) and/or (2) above

If the **Underwriters** allege that by reason of this exclusion any loss damage injury cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Insured**

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

4 LEGAL LIABILITY EXTENSION

In the event of a **Research Subject** not being offered or not agreeing to any compensation being determined in accordance with the **Conditions of Compensation** or refusing to accept the award of the **Independent Expert Committee** the **Underwriters** shall indemnify the **Insured** for all sums

for which the **Insured** shall become legally liable (including the costs and expenses awarded to the **Research Subject**) as damages for **Bodily Injury** caused by the **Research Subject's** participation in a **Trial** (but excluding any liability which attaches by virtue of any contract or agreement and which would not have applied in the absence of such contract or agreement) in accordance with Indian law and subject to the **Limits of Indemnity** stated in the **Schedule**

5 EXTENDED INCIDENT REPORTING PERIOD

Notwithstanding anything contained in proviso (i) of the Cover to the contrary it is agreed that the **Underwriters** will indemnify the **Insured** in respect of any **Claim** first made in writing against the **Insured** and notified to the **Underwriters** during the Extended Incident Reporting Period specified in this Memorandum

Provided that

- (i) such **Claim** would have been admissible under this Policy had such **Claim** been made in accordance with proviso (i) of the Cover
- (ii) the incident giving rise to such **Claim** occurred after the Retroactive Date and before the end of the **Period of Insurance**
- (iii) such **Claim** shall for the purposes of this Policy be deemed to have been made on the last day of the **Period of Insurance**
- (iv) the Extended Incident Reporting Period shall not reinstate or increase the Limits of Indemnity or extend the **Period of Insurance**

It is further agreed that this Extended Incident Reporting Period may not be cancelled

The Extended Incident Reporting Period is twelve (12) months from the end of the **Period of Insurance**

6 DISPUTE CLAUSE

Any dispute concerning the interpretation of the terms conditions limitations and/or exceptions contained in this Policy is understood and agreed by both the **Insured** and the **Underwriters** to be subject to Indian law. Each party agrees to submit to the jurisdiction of any Court of competent jurisdiction within India and to comply with all requirements necessary to give such Court jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court.

7 SPECIFIED TRIALS:

Notwithstanding anything contained in the Business within the Schedule it is agreed this Policy applies solely to the undernoted Trials:

As mentioned in the proposal form and agreed by **Underwriters**.

8 TOBACCO AND NICOTINE PRODUCTS HEALTH EXCLUSION

The **Underwriters** shall not be liable for **Bodily Injury** which arises directly or indirectly from the

- (i) advertising by any medium
- (ii) promotion including sponsorship of any kind of any Product comprising or containing tobacco or nicotine
- (iii) consumption in any form of any Product containing tobacco or nicotine

This Memorandum shall not apply in respect of any liability for **Bodily Injury** which arises directly from any Product containing tobacco or nicotine

- (a) which is defective solely due to an error in design manufacture or distribution

- (b) where such liability arises out of a defect in any substance or material other than tobacco or nicotine used in the production of any Product containing tobacco or nicotine but does not arise from the tobacco or nicotine in such Product

Solely for the purposes of this Memorandum the term '**Bodily Injury**' is deemed to include but is not limited to death addiction or the contraction aggravation or exacerbation of any disease sickness injury or disorder of the body or mind caused or alleged to have been caused by tobacco or nicotine

9 GRIEVANCE CLAUSE

In case the **Company** is aggrieved in any way, the **Company** should call the **Us** at toll free number: 1800 2666 or email the **Us** at insuranceonline@icicilombard.com.

If the **Company** is not satisfied with the resolution, then the **Company** may successively write to the manager- service quality, corporate manager- service quality, national manager- operations & finally director-services and business development at the following address:

Grievance Redressal Officer

ICICI Lombard General Insurance Company Limited

ICICI Lombard House

414, Veer Savarkar Marg

Near Siddhi Vinayak Temple,

Prabhadevi, Mumbai 400 025

In case the Insured's complaint is not fully addressed by the Insurer, Insurer may use the Integrated Grievance Management System (IGMS) for escalating the complaint to IRDAI. Through IGMS, Insured can register the complaint online and track its status. For registration please visit IRDAI website www.irdaindia.org. If the issue still remains unresolved, the **Company** may, subject to vested jurisdiction, approach Insurance Ombudsman for the redressal of the grievance.

The details of Insurance Ombudsman are available below:-

Ombudsman Offices	
Delhi, Rajasthan	2/ 2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, New Delhi – 110 002
West Bengal, Bihar	29, N. S. Road, 3rd Fl., North British Bldg. Kolkata - 700 001
Maharashtra	3rd Flr., Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), Mumbai - 400 054
Tamil Nadu, Pondicherry	Fatima Akhtar Court, 4th Flr., 453(old 312), Anna Salai, Teynampet, Chennai - 600 018
Andhra Pradesh	6-2-46, 1st Floor, Moin Court, Lane Opp. Saleem Function Palace A.C. Guards, Lakdi-Ka-pool, Hyderabad - 500 004
Gujarat	2nd Flr., Ambica House, Nr.C.U. Shah College, 5, Navyug Colony, Ashram Road, Ahmadabad - 380 014
Kerla, Karnataka	2nd Floor, CC 27/ 2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam - 682 015
North Eastern States	Aquarius, Bhaskar Nagar, R.G. Baruah Rd. Guwahati
Uttar Pradesh	Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Rd., Hazartganj, Lucknow - 226 001
Madhya Pradesh	1st Floor, 117, Zone II, (Above D.M. Motors Pvt. Ltd.) Maharana Pratap Nagar, Bhopal - 462 011
Punjab, Haryana, J&K Himachal Pradesh, Chandigarh	S.C.O. No. 101,102 and 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017

Orissa	62, Forest Park, Bhubaneswar - 751 009
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The updated details of Insurance Ombudsman are available on IRDA website: www.irdaindia.org, on the website of General Insurance Council: www.generalinsurancecouncil.org.in, *Our* website www.icicilombard.com or can be obtained from any of *Our* offices.

ICICI Lombard General Insurance Company Limited

IRDA Reg. No. 115

CIN: U67200MH2000PLC129408

Mailing Address:

401 & 402, 4th Floor, Interface 11,
New Linking Road, Malad (West),
Mumbai - 400 064.

Registered Office:

ICICI Lombard House, 414, Veer Savarkar Marg,
Near Siddhi Vinayak Temple, Prabhadevi,
Mumbai - 400 025.

Toll free No. : 1800 2666

Alternate No.: +919223622666 (chargeable)

Email: customersupport@icicilombard.com

Website: www.icicilombard.com