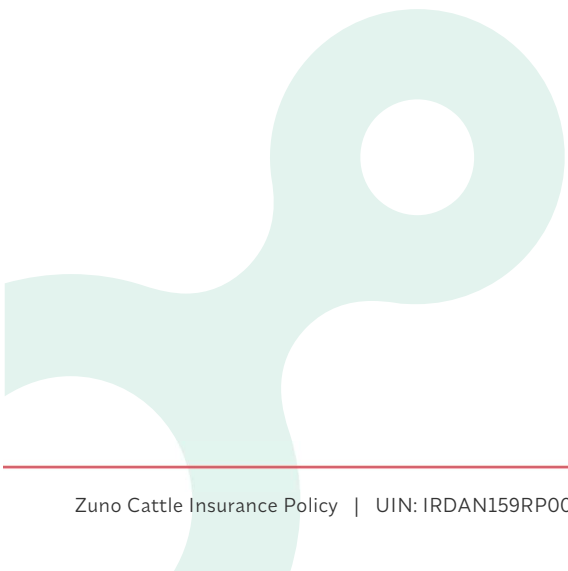




Zuno Cattle Insurance Policy

Policy wording





Zuno Cattle Insurance Policy

Policy Wordings

This is a contract of insurance between the Company and the Policyholder which is subject to the realization of the full premium in advance and the terms, conditions and exclusions to this Policy. This Policy has been issued on the basis of the Disclosure to Information Norms, including the information provided by Policyholder in respect of the Insured Cattle(s) in the Proposal and the Policy Schedule.

Please inform the Company immediately of any change in the address, state of health or any other changes affecting the Policyholder or any Insured Cattle(s).

Definitions

- 1.** Accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.
- 2.** Bank means a banking company which transacts the business of banking in India or abroad.
- 3.** Company means Zuno General Insurance Limited.
- 4.** Cattle - Cow, bullock or buffalo or Stud of either sex
- 5.** "Bullock" or "Oxen" means a Cattle of the ox kind, especially a young bull or castrated bull, mainly used for draft purpose.
- 6.** "Crossbred Animal" means animal, one of whose parents is of foreign breed. These breeds have high milk yields and are less prone to disease than pure exotic breeds.
- 7.** "Deductible" or "Excess" means the amount of expenses to be borne by the Insured before the compensation under the Policy shall become payable and this amount shall not be reimbursed by the Company.
- 8.** Disclosure to information norm means the policy shall be void and all premiums paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.
- 9.** "Disease" means an alteration in the state of the body or of some of its organs interrupting or disturbing the performance of the functions and causing or threatening pain and weakness or physical or mental disorder.
- 10.** "Exotic Animal " means an animal whose both parents are of foreign breed. These breeds yield more milk but are prone to diseases. These are of high value and very carefully groomed.
- 11.** Financial institution shall have the same meaning assigned to the term under section 45 I of the Reserve Bank Of India act, 1934 and shall include a non-banking financial company as defined under section 45 I of the Reserve Bank of India act, 1934
- 12.** Grace period: means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a policy in force without loss of continuity benefits such as cooling periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.
- 13.** Group: means any association of persons who assemble together with a commonality of purpose or for engaging in a common economic activity, like employees of a company. Non-employer-employee groups, like employee welfare associations, holders of credit cards issued by a specific company, customers of a particular business where insurance is offered as an add-on benefit, borrowers of a bank, professional associations or societies. However, an association of people coming together with the main purpose of availing an insurance cover will not qualify to be a group for the purpose of this Policy.

- 14.** Illness means sickness or disease, or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
- 15.** Injury means accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a medical practitioner.
- 16.** Insured event means any event specifically mentioned as covered under this policy.
- 17.** Loan means the sum of money lent at interest or otherwise to the insured for property located in India by any bank/financial institution as identified by the loan account number referred to in policy schedule.
- 18.** Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk.
- 19.** "Milch Cow" or "Milch Buffalo" means animal giving milk or animal bred or suitable primarily for milk production.
- 20.** Natural calamities include drought, epidemics, fire, lightning, storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation, landslides including rockslide and bush fire.
- 21.** Overriding effect of definitions of the schedule - The terms and conditions contained herein and in definitions of the schedule shall be deemed to form part of the policy and shall be read as if they are specifically incorporated herein; however in case of any inconsistency of any term and condition with the scope of cover contained in definitions of the schedule, then the term(s) and condition(s) contained herein shall be read with the necessary changes having been made or once necessary changes have been made with the scope of cover/terms and conditions contained in definitions of the schedule and shall be deemed to be modified accordingly or superseded in case of inconsistency being irreconcilable.
- 22.** Policy period/period of insurance means the period commencing from policy start date and hour as specified in the schedule and terminating at midnight on the policy end date as specified in of the schedule to this policy or the date of cancellation of this policy, whichever is earlier.
- 23.** "Pre-existing Condition" means any condition including any bodily injury, or illness for which care, treatment, or advice was recommended by or received from a Veterinary Doctor or which was first manifested or contracted before the commencement of the Period of Insurance.
- 24.** Principal outstanding means the principal amount of the loan outstanding as on the date of occurrence of insured event less the portion of principal component included in the EMIs payable but not paid from the date of the loan agreement till the date of the insured event/s. For the purpose of avoidance of doubt, it is clarified that any EMIs that are overdue and unpaid to the bank prior to the occurrence of the insured event will not be considered for the purpose of this policy and shall be deemed as paid by the insured.
- 25.** Policy means our contract of insurance with the policy holder providing cover as detailed in this policy terms and condition, the proposal form, policy schedule, endorsement/s, if any, and annexure, which forms part of the contract and must be read together.
- 26.** Policyholder means the entity or person named as such in the schedule.
- 27.** Proposal(s) shall mean any signed proposal in the form of letters and declarations, written statements and any information in addition hereto supplied to the Company by or on behalf of the Insured.
- 28.** "Schedule" means the schedule, and any annexure to it, attached to and forming part of this Policy.
- 29.** "Sum Insured" means and denotes the amount of cover available as stated in Part I of the Schedule or any revisions thereof based on claim settled, as stated in the scope of cover of the Policy and, where appropriate, as more particularly described and limited per Item Insured in any annexure to the Schedule. This is the maximum compensation that the Company will pay for each and every claim with respect to individual cover under the Policy.

- 30.** "Stud" means a male animal such as a bull, used for breeding-
- 31.** Theft means the act of stealing, specifically, the felonious taking and removing of property, with intent to deprive the rightful owner of the same and includes larceny.
- 32.** We/our/us means the Zuno General Insurance Company Limited

Scope of Cover

The Company hereby agrees subject to the terms, conditions and exclusions contained herein or endorsed hereon to indemnify the Insured against loss sustained as a result of death occurring during the period of insurance of Insured Cattles described in the Policy Schedule from Fire, Electrocutation. Snake-Bite, Wild life Attack, Strangulation, Drowning in water bodies, Poisoning, Riot, Strike or Accidental External Means of the Insured Cattles provided that the liability of the Company will not exceed the Sum Insured for the respective Cattles mentioned in the policy schedule.

Optional Covers

1. Death due to act of god (aog) perils

In consideration of the payment of additional premium by the policyholder to the Company, it is hereby declared and agreed that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions hereinafter contained, extend to include the death of insured Cattle due to Act of God perils including Storm, Tempest, Flood and Inundation, Earthquake, Tornado, Hurricane, Cyclone, Famine and drought, Landslide and rockslide, and Lightning.

Provided that, the liability of the company shall not exceed the Sum Insured for the respective Cattle mentioned in the policy schedule.

2. Death due to diseases

In consideration of the payment of additional premium by the policyholder to the Company, it is hereby declared and agreed that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions herein after contained, extend to include the death of insured Cattle due to diseases, epidemic in nature, contracted or occurring during the policy period only and surgical operations with prior intimation to the Company. Pre-existing diseases contracted before the commencement of the Policy Period are excluded under this cover.

Provided that, the liability of the company shall not exceed the Sum Insured for the respective Cattle mentioned on the policy Schedule. Further Provided that Vaccination is done by the government animal husbandry department on regular basis before monsoon for these diseases:

- i. Anthrax
- ii. BQ (Black Quarter)
- iii. HS (Hemorrhagic Septicemia)
- iv. Foot and Mouth disease
- v. Other epidemic diseases specific to Insured Cattle

In absence of any proof of such vaccination by an authorized agency, if there were death due to epidemics as a result of any of the above-mentioned diseases, then the resulting claim by policyholder for the insured would not stand admissible by the Company.

There will be 15 days of cooling period – i.e. any claim arising due to diseases contracted within 15 days from the date of commencement of risk is not payable.

3. Permanent total disablement

In consideration of the payment of additional premium by the policyholder to the Company, it is hereby declared and agreed that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions hereinafter contained, extend to include the Permanent Total

Disablement (PTD) of insured Cattle resulting in

- For Milch Cattle –
 - Permanent and total incapacity to conceive
 - Incapacity to yield milk
- For Bull –
 - Permanent and total incapacity to breed

The basis of Indemnity will be specified percentage of the market value or Sum Insured (whichever is lower) of the Insured Cattle prior to happening of the insured event subject to a maximum of the Sum Insured.

Indemnity limit for claim payable under PTD is fixed as per age of the Insured Cattle:

- Up to 5 years: 60% of market value or Sum Insured (whichever is lower)
- 5 to 8 years: 50% of market value or Sum Insured (whichever is lower)
- More than 8 years: 20% of market value or Sum Insured (whichever is lower)

There will be 30 days of cooling period i.e. any claim arising due to permanent total disablement within 30 days from the date of commencement of risk is not payable.

4. Theft of cattle

In consideration of the payment of additional premium by the policyholder to the Company, it is hereby declared and agreed that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions hereinafter contained, extend to include Theft of Cattle, provided that, the liability of the company shall not exceed the Sum Insured for the respective Cattle mentioned on the policy Schedule.

In case of theft of Cattle, the claim will not be processed till the time adequate proof of theft is produced, i.e. a copy of FIR report from the local police station for verification within 15 days from the date of theft of Cattle.

5. Coverage beyond 50 km from owner's village

In consideration of the payment of additional premium by the policyholder to the Company, it is hereby declared and agreed that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions hereinafter contained, extend to include transit of beyond 50 Kms from owner's village as mentioned in the proposal form, provided that, the liability of the company shall not exceed the Sum Insured for the respective cattle mentioned on the policy schedule.

Exclusions

The Company shall not be liable under this Policy for compensating the Insured for any loss or damage in the following events:

1. In case of accidental death, the deductible excess as mentioned on the policy schedule per insured Cattle and the same have to be borne by the policyholder.
2. Malicious or willful injury or neglect, overloading, unskillful treatment or use of Cattle for purpose other than stated in the policy without the consent of the company in writing.
3. Accidents occurring prior to the commencement of risk.
4. Intentional slaughter of the Cattle except in cases where destruction is necessary to terminate incurable suffering on humane consideration based on certificate issued by qualified Veterinarian or in cases where destruction is resorted to by the order of lawfully/statutorily constituted authority.
5. Death or permanent total disablement of the Insured Cattle due to, or arising out of, or directly or indirectly connected with or traceable to, war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power, seizure, capture, arrests,

restraints and detention of all kinds or any consequences thereof.

6. Any accident, destruction, damage, legal liability directly or indirectly caused by or contributed to by or arising from ionizing radiation, nuclear weapons or nuclear material.
7. Accidents while being transported by air or sea.
8. Accidents resulting from Act of God (AOG) like Lightning, Storm, Tempest, Flood, Inundation, Cyclone, Typhoon, Tempest, Famine, etc., unless specifically covered under this Policy.
9. Any disease, unless specifically covered under the Policy.
10. Theft and/or clandestine sale of the Insured Cattle, unless specifically covered under the Policy.
11. Accidents while in transit beyond 50 kms within the State by either road or rail, unless specifically covered under this Policy.
12. Permanent total disablement of any type of insured unless specifically covered under the policy.
13. Consequential loss whatsoever nature.
14. If listed disease covered under policy, then any claim arising due to diseases contracted within 15 days from commencement date of the policy.
15. Failure on the part of Insured or cattle owner / beneficiary, if they are different from the Insured, to take immediate steps to prevent death of the cattle.
16. Straying of cattle or if they are missing.
17. This Policy does not cover loss or damage or contingency attributable directly or indirectly to - Acts of Terrorism: Loss or damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism shall also be excluded, unless it is proved by the Insured to the satisfaction of the Company that such loss or damage, cost or expenses of whatsoever nature is not directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to such action taken in respect of any act of terrorism.

General Conditions applicable to the Policy

(I) Policy related Terms and Conditions:

- 1) Upon the happening of any insured event and/or disease (if disease cover has been opted for), which may give rise to claim under this Policy, written notice with full particulars of the owner of the Insured Cattles and Insured Cattles must be given to the Company immediately.
- 2) Any veterinary doctor or agent of the Company shall be allowed to examine the Insured Cattles in case of death or permanent total disablement as and when required on behalf of the Company.
- 3) Policyholder to ensure that the Cattles insured is in sound health and free from any Injury at the time of insurance, unless specifically notified to the Company in writing and acknowledged by the Company in writing.

(II) Basis of Sum Insured

The Sum Insured shall not exceed the market value or Sum Insured (whichever is lower) of the Insured Cattle as on date and place of loss or damage, as determined by authorized veterinary or any authorized agent of the Company.

(III) Claims

(A) Basis of Indemnity:

1. Death: Basis of Indemnity will be the market or Sum Insured (whichever is lower) value of the Insured Cattles prior to insured event as certified by an authorized veterinary doctor or the Sum Insured whichever is less.
2. Permanent Total Disability (PTD) (If specifically opted by the insured by payment of additional premium) PTD for the insured Cattle shall be determined as under:
 - a) In case of Milch Cow or Milch Buffalo:
 - Capacity to conceive or reproduce
 - Capacity to produce milk
 - b) In case of Bull or Ox, capacity to breed:

- The basis of Indemnity will be specified percentage of the market value or Sum Insured (whichever is lower) of the Insured Cattle prior to happening of the insured event subject to a maximum of the Sum Insured. Indemnity limit for claim payable under PTD is fixed as per age of the Insured Cattle.
- Up to 5 years : 60% of market value or Sum Insured (whichever is lower)
 - 5 to 8 years : 50% of market value or Sum Insured (whichever is lower)
 - More than 8 years : 20% of market value or Sum Insured (whichever is lower)
3. Theft (if specifically opted by the Insured by payment of additional premium) The basis of indemnity will be specified percentage of market value of the Insured Cattles prior to happening of the Insured event subject to a maximum of the Sum Insured. Indemnity limit for claim payable under Theft shall not exceed 80% of the market value or Sum Insured (whichever is lower) of the Insured Cattles.

(B) Position after a claim:

In case of a valid claim under this Policy, the Company shall delete the identification tag number of the Insured Cattle in respect of whom such claim shall become payable from Part I of the schedule without any refund of the premium.

(C) Claims Procedure

1. Death:

- Immediate intimation to be given to the Company and to the veterinary doctor authorized or the authorized person of the Company to certify death of the Insured Cattle,
- Duly completed Claim form signed by the owner of the insured Cattle and authorized veterinary doctor to be submitted to local office of the Company within 14 days of the date on which the event comes to the Owner's notice.
- Microchip/Identification Tag of the Cattle Insured under this Policy, to be surrendered to the local office of the Company. In case this is not done, the claim becomes voidable at the Company's option.

2. Permanent Total Disablement (PTD) (if specifically opted by the Insured by payment of additional premium)

(If specifically opted by the Insured by payment of additional premium)

- Immediate intimation to be given to the Company and to the veterinary doctor authorized to certify permanent total disablement of the Insured Cattle.
- Duly completed Claim form signed by the Owner of the Cattle and authorized veterinary Doctor to be submitted to local office of the Company within 14 days of the date on which the event comes to the Owner's notice.
- Certificate from Veterinary doctor validating the type of Permanent Total Disablement (PTD) to be submitted to the Company.
- Complete treatment chart for the Insured Cattle provided by the veterinary doctor to be submitted long with the Claim Form.
- Owner of Insured Cattle could sell the Insured Cattle only after the claim settlement process is completed by the Company.

3. Theft (if specifically opted by the Insured by payment of additional premium)

- Immediate intimation to be given to the Company and a First Information report (FIR) to be lodged with the nearest police station.
 - Duly completed Claim form signed by the Owner of the Insured Cattle to be submitted to local office of the Company.
 - Final Investigation Report to be submitted to local office of the Company.
- No claim shall be admissible if any of the above is not complied with.

(D) Claim Documents

The Insured shall be required to furnish the following for or in support of a claim under the Policy:

(1) For Death:

- Duly completed claim form
- Identification tags/microchip of Insured Cattle
- Death Certificate duly attested by authorized veterinary doctor.
- Postmortem report from authorized veterinary doctor.
- Post-Mortem should be conducted by veterinary doctor from local Government Hospital or any other veterinary doctor authorized by the Company.
- A photograph of minimum 10" X 8" size of the Insured Cattle.
- Photograph must be such that Identification tag number should be clearly visible. Group photograph shall not be admitted for registration of claim.
- In case of death due to any disease (if specifically covered under the Policy) all the papers in connection with the treatment received from a veterinary doctor.
- In case of death due to Vehicular accident, FIR, Spot Panchnama. Closing Report from the Police.

(2) For Permanent Total Disablement (PTD)

- Duly completed claim form
- Veterinary Doctor's Report, including reason for disablement treatment cost and treatment chart for Injury or Disease (if specifically covered under the Policy) with respect to the Insured cattle
- Certification from veterinary doctor on the type of disability

(3) For Theft:

- Duly completed claim form
- Copy of the FIR lodged with the Police Station
- Spot Panchnama.
- Closing/ Untraceable/ Final Report from the Police

These are standard set of claim documents. Insurance company might ask for additional document depending on case-to-case basis.

Part III of schedule

Standard Terms and Conditions

1. In the event of loss of tag, due intimation should be given in writing to the Policy Issuing Office and re-tagging shall be done immediately after the loss of tag.
2. No amount is recoverable under this Policy in respect of any claim unless ear tag of the Cattle in respect of which such claim is made has been surrendered to the Company.
3. The Company may at its option replace the Cattles which have died instead of paying their market value or Sum Insured whichever is lower, but the Company shall not be bound to replace exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in replacing cattle than it would have cost at the time of the death of the cattle and not more than the Sum

Insured thereon. If the Company so elects to replace the cattle, the Insured shall at his own expense furnish the Company with such information and such other particulars as the Company may require with a view to carry out replacement.

4. This Policy shall cease to attach to the Cattle(s) covered hereunder immediately in the event of the Insured or the owner / beneficiary if they are different from the Insured, selling, transferring or in any manner parting with ownership or interest in the Cattle(s).
5. It is agreed and understood that the Cattle(s) insured under this Policy is/are in sound and perfect health and free from any injury or disease at the time of commencement of this insurance, any renewal, addition or substitution thereof.
6. No interest or penalty shall be payable by the Company on any account whatsoever in respect a claim under this Policy.
7. Incontestability and Duty of Disclosure - The policy shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation, mis-description or on non-disclosure in any material particular in the proposal form, personal statement, declaration and connected documents, or any material information having been withheld, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this policy.
8. Reasonable care - The Insured shall take all reasonable steps to safeguard the interests of the Insured against accidental loss or damage that may give rise to the claim.
9. Observance of terms and conditions - The due observance and fulfillment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured, shall be a condition precedent to any liability of the Company to make any payment under this policy.
10. Material change - The Insured shall immediately notify the Company by mail and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require to ensure safe operation of the Insured items or trade or business practices thereby containing the circumstances that may give rise to the claim and the Company may, adjust the scope of cover and/ or premium if necessary, accordingly.
11. Records to be maintained - The Insured shall keep an accurate record containing all relevant particulars and shall allow the Company to inspect such record. The Insured shall within one month after the expiry of the insurance Policy furnish such information as the Company may require.
12. No constructive Notice - Any of the circumstances in relation to these conditions coming to the knowledge of any official of the Company shall not be the notice to or be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.
13. Notice of charge etc. - The Company shall not be bound to notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this policy but the receipt of the Insured or his legal personal representative shall in all cases be an effectual discharge to the Company.
14. Special Provisions - Any special provisions subject to which this policy has entered into and endorsed in the policy or in any separate Instrument shall be deemed to be part of this policy and shall have effect accordingly
15. Electronic Transactions - The Insured agrees to adhere to and comply with all such terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data Interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the policy or its terms, or the Company's other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities as maybe prescribed from time to time.
The Insured agrees that the Company may exchange, share or part with *any* information to *or* with other Edelweiss Group Companies or any other person in connection with the Policy, as may be determined by the Company and shall not hold the Company liable for such use/application.
16. Right to inspect - If required by the Company, an agent/representative of the Company including a loss assessor or a Surveyor appointed In that behalf shall in case of any loss or any circumstances that have given rise to the claim to the Insured be permitted at all reasonable times to examine into the circumstances of such loss. The Insured shall on being required so to do by the Company produce all books of accounts, receipts, documents relating to or containing entries relating to the loss or such circumstance in his possession and furnish copies of or extracts from such of them as may be required by the Company so far as they relate to such claims or will in

any way assist the Company to ascertain in the correctness thereof or the liability of the Company under the Policy.

17. Position after a claim - The Insured shall not be entitled to abandon any insured item/property whether the Company has taken possession of the same or not. As from the day of receipt of the claim amount by the Insured as determined by the Company to be fit and proper, the Sum Insured for the remainder of the period of Insurance shall stand reduced by the amount of the compensation.
18. Subrogation - In the event of payment under this policy, the Company shall be subrogated to all the insured's rights or recovery thereof against any person or organization, and the Insured shall execute and deliver instruments and papers necessary to secure such rights. The Insured and any claimant under this policy shall at the expense of the Company do and concur in doing and permit to be done, all such acts and things as may be necessary or required by the Company, before or after Insured's indemnification, in enforcing or endorsing any rights or remedies, or of obtaining relief or indemnity, to which the Company shall be or would become entitled or subrogated.
19. Condition of Average - If the insured property be collectively of greater value than the Sum Insured thereon, then the Insured shall be considered as being his own insurer for the difference and shall bear a rateable proportion of the loss or damage accordingly. Every item if more than one in the Policy shall be separately subject to this condition.
20. Contribution - If at the time of the happening of any loss or damage covered by this policy, there shall be existing any other insurance of any nature whatsoever covering the same, whether effected by the Insured or not, then the Company shall not be liable to pay or contribute more than its rateable proportion of any loss or damage.
21. Fraudulent claims - If any claim is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this policy, or if a claim is made and rejected and no court action or suit is commenced within twelve months after such rejection or, in case of arbitration taking place as provided therein, within twelve (12) calendar months after the Arbitrator or Arbitrators have made their award, all benefits under this policy shall be forfeited.
22. Cancellation/termination - The Company may at any time, cancel this policy, by giving 7 days' notice in writing by Registered post/Acknowledgement Due post to the Insured at his last known address in which case the Company shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of the cancellation. The Insured may also give 7 days' notice in writing, to the Company, for the cancellation of this policy, in which case the Company shall from the date of receipt of notice cancel the policy and retain the premium for the period this policy has been in force at the Company's short period scales.
23. Cause of Action/ Currency for payments - No Claims shall be payable under this policy unless the cause of action arises in India, unless otherwise specifically provided in Part II of the Schedule to this policy. All claims shall be payable in Indian Rupees only.
24. Policy Disputes - It has been agreed between the parties that any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to be adjudicated or interpreted in accordance with the Laws of India and only competent Courts of India shall have the exclusive jurisdiction to try all or any matters arising hereunder. The matter shall be determined or adjudicated in accordance with the law and practice of such Court.
25. Renewal notice - The Company shall not be bound to accept any renewal premium nor give notice that such is due. Every renewal premium (which shall be paid and accepted in respect of this policy) shall be so paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to the Insured that may result to enhance the risk of the Company under the guarantee hereby given. No renewal receipt shall be valid unless it is on the printed form of the Company and signed by an authorized official of the Company.

26. Agreed bank clause

It is hereby declared and agreed that the insurance under this policy shall, subject to terms, conditions and exclusions of this policy and also subject to terms, conditions and exclusions hereinafter contained,

- a) That upon any monies becoming payable under this policy the same shall be paid by the Company to the Bankⁱⁱ and such part of any monies so paid as may relate to the interests of other parties Insured hereunder shall be received by the Bank as Agents for such other parties.
- b) That the receipts of the Bank shall be the complete discharge of the Company therefore and shall be binding

on all the parties insured hereunder.

- c) That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the policyholder or any of them in any matter arising under or in connection with this policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.
- d) That any adjustment, settlement, compromise or reference to arbitration in connection with any dispute between the Company and the policyholder or any of them arising under or in connection with this policy if made by the Bank shall be valid and binding on all parties Insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties Insured hereunder.
- e) It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this policy and shall aim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties Insured hereunder or from any securities or funds available.

27. Notices - Any notice, direction or instruction given under this policy shall be in Writing and delivered by hand, post or facsimile to in case of the Insured, at the address specified in the policy Schedule. In case of the Company:
 Zuno General Insurance Ltd, 2nd Floor, Kohinoor House, Kirol Road, Kurla West, Mumbai
E-mail: support@hizuno.com
Toll Free No: 1800 12000

Notice and instructions will be deemed served 7 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

- 28. Customer Service - If at any time the Insured requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours.
- 29. Grievances - In case the Insured is aggrieved in any way, the Insured may contact the Company at the specified address, during normal business hours

Grievances & Customer Service

If at any time the Insured requires any clarification or assistance, the Insured may contact the offices of the Company at the address specified, during normal business hours.

If you are not satisfied with redressal of your grievance, you may approach the nearest Insurance Ombudsman for resolution of your grievance. The contact details of the Ombudsman offices are mentioned below. For updated status, Please refer to website www.irdaindia.org.



Ombudsman and addresses

Mentioned below are contact details of Ombudsman:

Office details	Jurisdiction of office union territory, district
AHMEDABAD 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 Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078.	Karnataka

<p>Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	
<p>BHOPAL Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in</p>	Madhya Pradesh, Chattisgarh
<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar-751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	Orissa
<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in</p>	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.
<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@cioins.co.in</p>	Tamil Nadu, Tamil Nadu puducherrytown and Karaikal (which are part of Puducherry).
<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in</p>	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh.
<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in</p>	Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.
<p>JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in</p>	Rajasthan
<p>ERNAKULAM Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in</p>	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
<p>KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072.</p>	West Bengal, Sikkim, Andaman & Nicobar Islands.

<p>Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in</p>	
<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Ballia, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Mau, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Deoria, Kushinagar, Gorkhpur, Ghazipur, Chandauli, Sidharathnagar.</p>
<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA 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>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001 Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg, 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

Zuno General Insurance Limited (Formerly known as Edelweiss General Insurance Company Limited) Registered Office: 2nd Floor, Tower 3, Wing B, Kohinoor City Mall, Kohinoor City, Kiro Road, Kurla (West), Mumbai - 400 070, IRDAI Regn. No.: 159, CIN: U66000MH2016PLC273758, Reach us on: 1800 12000 (Toll-Free), 022 42312000 (Call charges applicable) Email: support@hizuno.com, Website: www.hizuno.com, Issuing/Corporate Office: +91 22 4272 2200, Grievance Redressal Officer: +91 22 4231 2022, Dedicated Toll-Free Number for Grievance: 1800 120 216216.