

ERRORS & OMISSIONS

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Errors & Omissions	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0035V01202223	Not applicable
3	Structure	<p>Policy</p> <ul style="list-style-type: none"> • Indemnity <p>Add-ons</p> <ul style="list-style-type: none"> • Indemnity • Emergency Defence Costs • Loss of Documents • Contractual Liability Extension • Sub-contractors and Agents Extension • Run Off Cover for Insured Entity • Court Attendance Costs Extension • Fraud and Dishonesty Extension • Principal's Previous Business Extension • Past Subsidiary Company Extension • Public Relations Expenses Extension • Automatic Reinstatement Extension • Fines & Penalties Extension • Breach of Privacy Extension • Intellectual Property • Newly Acquired or Created Subsidiaries • Worldwide (excluding USA and Canada) Territory and Jurisdiction Extension Clause • USA & Canada Territory and Jurisdiction Extension Clause • Inquiries Attendance Costs Extension <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	Add-on Wordings

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4	Interests Insured	The Policy covers the Insured Professional's / Firm's legal liability for any allegedly wrongful act, error or omission committed by them in course of their providing professional services or advice for a fee.	Not applicable
5	Sum Insured	Limit of Indemnity - << As opted >>	B. Limit of Indemnity
6	Policy Coverage	<p>The Company shall indemnify Your legal liability arising as a result of any claim first made against You and notified to Us during the period of insurance, based solely on Your provision of the professional services within the Territorial Limits specified in the schedule</p> <p>The amount stated in Limit of Indemnity of the schedule shall be the Company's maximum aggregate Limit of Indemnity under this policy in respect of Your legal liability, directly or indirectly arising out of or in connection with:</p> <ul style="list-style-type: none"> i. all claims for which this policy provides coverage, regardless of the time of payment by the Company; ii. costs and expenses shall be part of and not in addition to the Limit of Indemnity and payment of costs and expenses by the Company shall reduce such Limit of Indemnity. iii. each sub-limit of indemnity is the maximum amount the Company will pay within the Limit of Indemnity under this policy for any claim in respect of any insurance covers or extensions to which it applies. Any subsequent endorsement / extension shall be part of, and not in addition to the Limit of Indemnity as stated in the schedule. iv. if the Limit of Indemnity is exhausted by the payment of claim or claims arising during the period of insurance, all of the Company's obligations under this policy shall be completely discharged and the premium shall be fully earned. 	<p>A. Insuring Clause</p> <p>B. Limit of Indemnity</p>
7	Add-on Cover	<p>The product also offers the choice of few optional covers as below:</p> <p>Add-on Covers</p>	Add-on

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		<ul style="list-style-type: none"> <p>• Emergency Defence Costs The coverage is extended to the Insured where it is not possible for them to obtain Insurer's written consent prior to the incurring of defence costs, Insurer will give retrospective consent as long as such consent is sought within 30 days of the first of such defence costs being incurred.</p> <p>• Loss of Documents The coverage is extended to the Insured in respect any claim resulting from the loss of, damage to or destruction of documents belonging to Insured or for which Insured is legally responsible in the provision of professional services</p> <p>• Contractual Liability Extension The coverage is extended to the Insured by amending Policy Exclusion 2a) to include coverage for any claim alleging a breach of contractual obligations in the rendering of or failure to render professional services</p> <p>• Sub-contractors and Agents Extension The coverage is extended to the Insured in respect of acts, errors or omissions of their sub-contractors or agents for which they are legally liable in the provision of professional services.</p> <p>• Run Off Cover for Insured Entity The coverage is extended to the Insured if they become the subject matter of any merger, takeover, sale or winding-up during the period of insurance</p> <p>• Court Attendance Costs Extension The coverage is extended to the Insured (up to ₹5,000 per day for an employee and ₹10,000 per day for any principal, partner or director) for court attendance costs incurred by if such employee, principal, partner or director is legally compelled to attend a civil proceeding as a witness in a claim covered by this policy.</p> <p>• Fraud and Dishonesty Extension The coverage is extended to the Insured in respect of a claim alleging conduct of an employee or any agent in the provision of professional services that falls or may fall within</p> 	<p>Wordings</p>
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Exclusion 7 of the policy 'Fraud and dishonesty'.

- **Principal's Previous Business Extension**

The coverage is extended to the Insured in respect of any claim against any person who is a Principal during the period of insurance arising from that Principal's previous business, of the same type and nature.

- **Past Subsidiary Company Extension**

The coverage is extended to the Insured in respect of any claim for those entities, which were once subsidiary companies, but have since ceased to be subsidiary companies.

- **Public Relations Expenses Extension**

The coverage is extended to the Insured in respect of towards retaining of services of a public relations consultant for the sole purpose of protecting Insured's reputation that has been brought to question as a direct result of a claim covered by this policy

- **Automatic Reinstatement Extension**

The coverage is extended to the Insured in the event that the limit of indemnity under this policy has been entirely exhausted during the period of insurance, by a claim or claims, the said limit of indemnity shall be reinstated in the same amount, once only

- **Fines & Penalties Extension**

The coverage is extended to the Insured in respect of any claim arising from aggravated, punitive, exemplary damages, fines or penalties.

- **Breach of Privacy Extension**

The coverage is extended to the Insured in respect of Loss on account of any claim or claims alleging a breach or breaches of confidential or personal information, material or data, or invasion or breach of privacy of any customer of an Organization and/or breaches of any law or regulation that regulates the collection, management, confidentiality or disclosure of personal or confidential information of such customer anywhere in the world.

- **Intellectual Property**

The coverage is extended to the Insured in respect of for any Loss on account of any claim

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		<p>or claims resulting from any unintentional infringement of copyright, trademarks, service marks, registered designs, patents or any unintentional plagiarism or unintentional breach of confidentiality in the provision of professional services.</p> <ul style="list-style-type: none"> • Newly Acquired or Created Subsidiaries The coverage is extended to the Insured in respect any subsidiary company which is acquired or created by Insured during the period of insurance • Worldwide (excluding USA and Canada) Territory and Jurisdiction Extension Clause The coverage is extended to cover Professional Liability claim(s) made or action(s) instituted upon the insured arising out of Activities carried out Worldwide excluding USA or Canada, however excluding fine or penalties, claims arising on account of pollution. • USA & Canada Territory and Jurisdiction Extension Clause The coverage is extended to cover Professional Liability claim(s) made or action(s) instituted upon the insured arising out of Activities in the USA or Canada, however excluding fine or penalties, claims arising on account of pollution. • Inquiries Attendance Costs Extension The coverage is extended to cover the inquiry cost which the insured incurs in the preparing and attending the inquiry. <p>CLAUSES</p> <p>1. CONTINUOUS COVER We agree subject to the provisions of Exclusion 1 of this policy, to indemnify the Insured in respect of any claim which could have been notified to the Insurer under an earlier Professional Indemnity Policy issued Us but which is first notified during the period of insurance, provided that: (a) Your failure to disclose such claim before the commencement of the period of insurance</p>	<p>Clauses Wordings</p>
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was not a result of any fraudulent intention to mislead or misrepresent **Us**

(b) **Your** entitlement to any indemnity under this **policy** will be subject to the terms and conditions of the **policy** held by **You** with **Us** on the date when such **claim** was first made or the date **You** first became aware of the circumstances provided that **Our** Limit of Indemnity will be the lower of the one available under:

i. the **policy** held by **You** with **Us** when the **claim** was first made or when **You** first became aware of the **claim**; or

ii. this **policy**

(c) **Your** entitlement to an indemnity under this **policy** shall be reduced by the amount that, in **Our** reasonable opinion represents the extent to which **Our** interests were prejudiced by the failure to notify such **claim**

All other terms & conditions of the policy remain unchanged.

2. Claims preparation costs

Notwithstanding anything to the contrary as stated in the **policy** and in consideration of the payment of additional premium as shown herein, **We** will pay all reasonable and necessary out of pocket costs incurred by **You** towards the preparation of defence to a **claim** as covered by this **policy**. Payments provided under this extension, shall not however include any **claim** expenses.

Our liability under this Extension shall not exceed the sub-limit of indemnity shown below, and shall be part of and not in addition to the limit of Indemnity as shown in the **schedule** in respect of all **claims** covered by this **policy**. Notwithstanding the **deductible** specified in the **schedule** this extension will be subject to a compulsory excess of ₹5,000.

Sub-limit of Indemnity ₹ _____

All other terms & conditions of the **policy** remain unchanged.

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		<p>3. LIBEL, SLANDER AND/OR DEFAMATION</p> <p>Notwithstanding anything to the contrary as stated in the policy and in consideration of the payment of additional premium as shown herein, We agree to indemnify You for any Loss on account of any claim or claims resulting from any unintentional libel, unintentional slander or other unintentional defamation caused by You resulting from the provision of professional services provided by You.</p> <p>The Insurer shall not however be liable to make any payment under this policy for any intended or attempted effort to libel, slander or defame.</p> <p>All other terms & conditions of the policy remain unchanged.</p> <p>4. JOINT VENTURES</p> <p>Notwithstanding anything to the contrary as stated in the policy and in consideration of the payment of additional premium as shown herein, We agree to indemnify You for any Loss on account of any claim or claims resulting from activities in which You are engaged in the provision of professional services as a joint-venture partner. This extension neither affords coverage to the joint-venture partner nor makes any such person or entity an Insured.</p> <p>All other terms & conditions of the policy remain unchanged.</p> <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	
8	Loss Participation	Deductible - << As mentioned in policy schedule >>	C. Policy Definitions Point no. 4

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9	Exclusions	<p>The Insurance does not apply to</p> <p>1. Prior and pending</p> <p>Any claim made against or in any way intimated to You prior to the commencement of the period of insurance or directly or indirectly arising from or attributable to:</p> <ul style="list-style-type: none"> any facts or circumstances of which You were aware or of which a reasonable person in the circumstances would have been aware, prior to the commencement of the period of insurance; any facts or circumstances reported to Us or any other Insurer under any insurance policy entered into before the commencement of the period of insurance; any facts disclosed to Us or any other Insurer in any proposal for insurance prior to the commencement of the period of insurance. <p>2. Contractual liability</p> <p>Any claim arising from or in connection with:</p> <ul style="list-style-type: none"> a) any contractual liability or assumed liability, unless You would, in any event be legally liable in the absence of such contractual or assumed liability; b) any liability assumed by You under any guarantee or warranty unless You would, in any event be legally liable in the absence of guarantee or warranty. <p>3. Intellectual Properties</p> <p>Any claim based upon, arising out of, directly or indirectly resulting from, in consequence of unfair competition; passing off or infringement of patent copyright, design, trademark, service mark, trade name or slogan.</p> <p>4. Pollution</p> <p>Any claim in respect of loss or losses directly or indirectly arising out of:</p> <ul style="list-style-type: none"> a) the discharge, dispersal, release, or escape of pollutants, b) the cost of removing, nullifying or cleaning up pollutants, or c) fines, penalties, punitive or exemplary damages arising directly or indirectly out of the discharge, dispersal, release or escape of pollutants. 	D. Policy Exclusions
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	<p>5. Financial Failure & Trading Debts</p> <p>Any claim based upon, arising out of, directly or indirectly caused by or in any way connected with any debt of Yours or any guarantee or other undertaking or obligation given by You for a debt.</p> <p>6. Insolvency</p> <p>Any claim made against You, where all or part of such claim is directly or indirectly based upon or attributable to Your insolvency or the insolvency or Your suppliers and/or sub-contractors.</p> <p>7. Fraud and dishonesty</p> <p>a) any actual dishonest, fraudulent, criminal, wilful or malicious conduct by You; b) any wilful breach of any statute, contract or duty by You or Your agent(s).</p> <p>8. Managerial Liability</p> <p>Any claim directly or indirectly arising from or in connection of Your acting in the capacity of a director or officer of a company, association or other legal entity.</p> <p>9. Employer's liability</p> <p>a) any claim for any bodily injury, sickness, disease, nervous shock, mental disorder or death of any employee of Yours or for the destruction or loss or damage to any tangible property belonging to an employee, including loss of use thereof, arising in the course of their employment; b) any claim arising out of any obligation You may have under any workers' compensation, unemployment compensation, employer's liability, disability benefits law or any other similar law.</p> <p>10. Aggravated, Punitive, Exemplary damages, Fines or Penalties</p> <p>Any claim arising out of, based upon, attributable to or as a consequence of:</p> <p>a) fines, taxes, penalties, exemplary, punitive, liquidated or aggravated damages; or</p>	
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		<p>b) the return, restitution, or offset of fees, expenses or costs paid to an Insured; or</p> <p>c) any other damages deemed uninsurable in law</p> <p>11. Bodily injury / property damage</p> <p>Any claim in respect of loss or losses arising out of:</p> <p>a) bodily injury; or</p> <p>b) property damage suffered or incurred by any entity or person other than as the direct result of professional services having been or being performed, undertaken or provided by You or on Your behalf.</p> <p>12. Retroactive date</p> <p>Any claim directly or indirectly arising from or in connection with any conduct, act, error or omission which has taken place or is alleged to have taken place prior to the retroactive date.</p> <p>13. USA / Canada exposure</p> <p>Any claim in respect of loss or losses directly or indirectly arising out of or in connection with:</p> <p>a) Your conduct anywhere within the territorial limits of the United States of America or the Dominion of Canada, their territories or protectorates;</p> <p>b) any legal proceedings which are brought before any court or tribunal having actual or purported jurisdiction within the United States of America, the Dominion of Canada, their territories and protectorates against You;</p> <p>c) the enforcement of any judgment, order or award in or in connection with any proceeding brought before any court or tribunal against You having actual or purported jurisdiction within the United States of America, the Dominion of Canada or their territories and protectorates;</p> <p>14. Terrorism</p> <p>Any claim based upon, arising out of, directly or indirectly resulting from, in consequence of any act of terrorism. For the purpose of this exclusion, 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</p>	
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		<p>persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purpose including intention to influence any government and/or to put the public, or any section of the public, in fear.</p> <p>15. Nuclear</p> <p>Any claim based upon, arising out of, directly or indirectly resulting from, in consequence of ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or component thereof.</p> <p>16. War</p> <p>Any claim based upon, arising out of, directly or indirectly resulting from, in consequence of any act of war, invasion, acts of foreign enemies, hostilities or war-like operation (whether war be declared or not), civil war, mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any Government or public or local authority.</p>	
10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Sample Claim Calculation -</p> <p>As per the compensation agreed and paid by the insured to third party in line with policy terms.</p>	<p>A. Insuring Clause</p> <p>D. Policy Exclusions</p>

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12	<p>Policy Servicing - Claim Intimation and Processing</p>	<ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com <p>• Claim Procedure</p> <p>In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <p>Immediately lodge a written complaint/FIR with the police station (Indicative: depending on case merits) and parallelly report the matter to USGICL customer care no. Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.</p> <p>Followed by notification of a claim, insured is expected to follow the following procedures.</p> <p>Defense or Settlement You must not admit liability for and/or make any offer to or commit or agree to settle any claim; or incur any costs or expenses; without Our prior consent, which shall not unreasonably be withheld.</p> <p>Cooperation You must at Your own cost, upon Our request, give all such information and assistance to Us as We may reasonably require, We shall have the right (but not the obligation) to take over and conduct at any time, in the Your name, the defence or settlement of any claim brought against You, and to claim indemnity or contribution at any time in Your name, from any party against whom You may have such rights.</p> <p>Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)</p> <ol style="list-style-type: none"> 1. Application Form: Completed E&O insurance application provided by the insurer. 	<p>F. Claims Conditions</p>
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		<ol style="list-style-type: none"> 2. Financial Statements: Recent financial statements or proof of revenue. 3. Business Plan: Overview of your business operations, including services offered. 4. Claims History: Details of any previous claims made against your business. 5. Contracts and Agreements: Samples of contracts and service agreements used with clients. 6. Risk Management Policies: Documentation of internal policies and procedures to minimize risk. 7. Professional Licenses: Copies of any relevant professional licenses or certifications. 8. Employee Information: List of employees, including their roles and qualifications. 9. Insurance History: Information about previous E&O insurance coverage, including any gaps. 10. Client List: A list of major clients and the services provided to them. 11. Litigation History: Details of any past or ongoing litigation involving your business. 12. Marketing Materials: Samples of marketing materials that describe your services. <ul style="list-style-type: none"> • Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis) <ul style="list-style-type: none"> ➤ The Surveyor shall be appointed with 24 hours from the intimation. ➤ The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises. ➤ The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted. ➤ The Insurance Company to obtain survey report within 15 days from the date of appointment. ➤ Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report. • Escalation Matrix 	
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		<p>Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p>	
13	Grievance Redressal and Policyholders Protection	<p>Grievances If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>➤ Step 1</p> <p>a. Contact Us 1-800-224030/1-800-2004030</p> <p>b. E-mail Address: Contactus@universalsompo.com</p> <p>c. Write to us Customer Service Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>d. Senior Citizen Number: 1800 267 4030</p> <p>➤ Step 2 If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id. Email Us- grievance@universalsompo.com Drop in Your concern Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO) Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> • We will acknowledge receipt of your concern immediately • Within 2 weeks of receiving your grievance, we will respond to you with the best solution. • We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response <p>➤ Step 3:</p>	Grievances

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		<p>In case, You are not satisfied with the decision/resolution of the above office or have not received any response within 15 working days, You may write or email to:</p> <p>Chief Grievance Redressal Officer Universal Sampo General Insurance Company Limited Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road,Airoli, Navi Mumbai, Maharashtra - 400708 Email : gro@universalsompo.com</p> <p>For updated details of grievance officer, kindly refer the link https://www.universalsompo.com/resource-grievance-redressal</p> <p>➤ Step 4.</p> <p>Bima Bharosa Portal link : https://bimabharosa.irdai.gov.in/</p> <p>Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at https://www.gicouncil.in/, the Consumer Education Website of the IRDAI at http://www.policyholder.gov.in, or from any of Our Offices.</p> <p>The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site: https://www.cioins.co.in/Ombudsman</p> <p>Note: Grievance may also be lodged at IRDAI https://bimabharosa.irdai.gov.in/</p> <p><u>Below are the contact details:</u></p>
	Office Details	Jurisdiction of Office Union Territory, District)

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		<p>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</p>	<p>Gujarat, Dadra & Nagar Haveli, Daman and Diu.</p>		
		<p>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. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>	<p>Karnataka</p>		
		<p>BHOPAL 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 Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email:</p>	<p>Odisha</p>		

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		bimalokpal.bhubaneswar@cioins.co.in		
		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 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.	
		CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, PuducherryTown and Karaikal (which are part of Puducherry).	
		DELHI 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 Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road,	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh,	

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	<p>Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins .co.in</p>	<p>Nagaland and Tripura.</p>	
	<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 Email: bimalokpal.hyderabad@cioi ns.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>	
	<p>JAIPUR 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</p>	<p>Rajasthan</p>	
	<p>ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioi ns.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry</p>	

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		<p>KOLKATA 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.c o.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>		
		<p>LUCKNOW 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>		

ERRORS & OMISSIONS

		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 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 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</p>	<p>Bihar, Jharkhand.</p>		

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		Email: bimalokpal.patna@cioins.co .in		
		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.: 020-24471175 Email: bimalokpal.pune@cioins.co. in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.	
14	Obligations of prospective Policyholder / Customer	<ol style="list-style-type: none"> 1. OTHER INSURANCE If any claim; costs and expenses; or any other amounts insured under this policy are also potentially insured under any other insurance policy or policies, then You must advise Us at the time of making a claim under this policy and also provide Us with complete details of such other insurance(s). This policy does not cover any claim in respect of which You are entitled to indemnity under any other insurance. 2. CHANGE IN EXPOSURE If during the period of insurance any of the following changes in exposure take place, You must give Us immediate written notice of these changes: <ol style="list-style-type: none"> a) a major change in the professional services provided by You including any change in the territory(ies) where such professional services are provided 		E. General Conditions

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	<p>b) If You revenues or fee incomes increase by more than 25% of values projected at the time of policy inception or renewal</p> <p>c) if You are a subject of any merger or acquisition</p> <p>We may then impose additional premium, terms and conditions as the We deem necessary.</p> <p>3. OBSERVANCE OF POLICY TERMS The due observance and fulfilment of the terms, provisions and conditions of this policy insofar as they relate to anything to be done or not to be done by You shall be conditions precedent to Our liability under this policy.</p> <p>4. REASONABLE CARE You shall take all reasonable steps to prevent any breach of professional services.</p> <p>Disclosure of other material information during the policy period</p> <p>Material facts for the purpose of this policy shall be 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</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <ol style="list-style-type: none"> 1.Premium - Whether the premium has been paid on or before Risk Start Date 2.Period – Whether the insurance is in force as on date of loss. 3.Peril – Whether the cause of loss is covered. 4.Property- Whether the property said to be affected is insured. 5.Place - Whether the location is covered under the policy, 6.Person - Whether the claimant has insurable interest <p>Note - Any breach of policy conditions, and claim</p>	
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		falling under exclusions shall be the ground for repudiations	
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Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date: _____ (Signature of the Policyholder)

Note:

- i. **Website:** www.universalsompo.com
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.