



The Oriental Insurance Company Limited

Regd. Office: Oriental House, P.B.No.7037,A-25/27, Asaf Ali Road, New Delhi- 110002

UAV UDAN (Drone Insurance) Policy – Retail Policy

Kind Attention: Policy Holder

Please check whether the details submitted by you in the proposal form are correctly incorporated in the policy schedule. If you found any discrepancy in the issued policy schedule, please inform the policy issuing office within 15 days from the date of receipt of the policy, failing which the details relating to the person (s) covered would be treated as correct for all future records.

Please make sure you read and fully understand the coverage details under this document. In absence of any communication from you within 15 days from the date of receipt of this policy, it would be understood as acceptance of policy terms and the claims if any, arising under the policy, will be dealt based on the completed proposal and policy details.

Preamble:

WHEREAS THE INSURED PERSON is designated in the Policy Schedule here to having by a proposal and declaration (Drone/UAVs and the license of the person operating it) which shall be the basis of the contract and shall be deemed to be incorporated therein, applied to The Oriental Insurance Company Limited (hereinafter called the insurers) for the insurance hereinafter set forth and having paid the premium for the insurance specified hereinafter for the period stated in the Policy Schedule.

Operative Clause:

The Policy witnesseth that, subject to the terms, definitions, exclusions and conditions contained herein or endorsed or otherwise expressed hereon, the Company undertakes that if during the Policy period stated in the Schedule or during the continuance of Policy by renewal, the Insured shall sustain loss or damage to property or incur liability or the insured person shall sustain injury due to an accident, the Company shall pay to the Insured or his/her nominee, as detailed in the respective Sections hereunder, the value at the time of happening of such loss, of the property so lost or the amount of such damage or the amount of liability incurred or the benefits specified herein as applicable but not exceeding in any one Policy period in respect of each of the sections the Sum insured or Capital Sum Insured or Limit of Indemnity mentioned in such section and for the items in each sub-section, the Sum Insured or Capital Sum Insured or Limit of Indemnity mentioned in such sub-section respectively.

Definitions:

The following definitions apply throughout this insurance.

1. Annual Aggregate

The total amount the insurer will pay as claims under this policy during the period of insurance.

2. **Accident means**

- i) a sudden, unforeseen event caused by external visible and violent means, whilst the Drone/UAV is in Flight for Insured Use, and which is neither expected nor intended by the Insured/Authorized Operator.
- ii) An event caused due to existence of any integral condition in a Drone/UAV, and due to which the Drone/UAV has ceased to be in the possession or under the control of the Authorized Operator whilst the Drone/UAV is in Flight for Insured Use

3. **Authorized Operator**

- a) For Nano Drone/UAVs (operating below 50 feet/15 metres) and Micro Drone/UAVs (operating below 200 feet/60 metres) shall be any individual above 18 years of age named in the Policy Schedule.
- b) For all other categories of Drone/UAVs including but not limited to Small, Medium and Large Drone/UAVs, shall be the person who is operating, controlling or piloting the Drone/UAV and who is properly trained and qualified to do so and holds a valid Unmanned Aircraft Operator Permit (UAOP) issued by Director General of Civil Aviation (DGCA) or any other statutory authority.

Note: (Drone/UAVs shall be categorized into Nano, Micro, Small, Medium, Large as defined under DGCA guidelines F. No. 05-13/2014-AED Vol. IV and subsequent amendments thereof)

4. **Bodily Injury** means physical bodily harm, excluding illness or disease, solely and directly caused by an Accident which is verified and certified by a Medical Practitioner.

5. **Business Use** means Flying for business or professional purposes but not for hire or reward.

6. **Commencement**

Commencement of the operation from fitting it to the moment the property ceases to be in contact with the ground or the trolley/stand on which it is located when the process of fitting it to the Drone/UAV is commenced.

7. **Commercial**

Use of the Drone/UAV for the benefit of third parties, in exchange for remuneration, as identified in the information supplied to the insurer when applying for this insurance.

8. **Computer Virus**

Programming code or series of instructions designed to achieve an unexpected, unauthorized, undesirable effect or operation when loaded onto a system or ground control station, transmitted via networks, extranets, internets or electronic mail or attachments thereto.

9. **Continuation Flying**

Use of the Drone/UAV outside the course of your business for the purpose of maintaining your skill and proficiency of operation on the Drone/UAV as stated on the Schedule or whilst participating in or on a Drone/UAV training course/school/academy.

10. Constructive Total Loss [CTL]:

The Drone/UAV will be considered to be a constructive total loss if the cost of repair of the Drone/UAV exceeds 75% of the Sum Insured of the Drone/UAV.

11. Damages means monetary sums (including claimant's costs) payable pursuant to judgments or awards and/or settlements negotiated by or on behalf of the Insured, but shall not include interest, fines, penalties, punitive damages, exemplary damages, non-pecuniary relief, taxes, or any other amount for which an Insured is not financially liable, or which is without legal recourse to the Insured, or any matter that may be or be deemed to be uninsurable under Indian law.

12. Deductible means the amount which shall be borne by the Insured in respect of each and every claim made under this Policy. The Company's liability to make any payment under the Policy is in excess of the Deductible.

13. Detachable Payloads

Photographic/video/any other equipment carried by the Drone/UAV that is removable and/or interchangeable from the Drone/UAV.

14. Doctor / Medical Practitioner: Doctor/ Medical Practitioner means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license.

15. Drone/UAV

Means an Unmanned Aircraft System mentioned in the Policy Schedule and covered under this policy (bearing a valid Unique Identification Number [UIN] if applicable as per DGCA Guidelines) including any Payload. However, Payload should not contain any dispensable load.

16. Endorsement

Any special terms and conditions added to this policy.

17. Flying/Flight means, from the time the Drone/UAV is switched on, moves forward in taking off or attempting to take off, whilst in the air, and until the Drone/UAV completes its landing run and is being operated by an Authorized Operator only. A rotary-wing Drone/UAV shall be deemed to be in Flight when the Drone/UAV is switched on and the rotors are in motion as a result of engine power, the momentum generated there from, or autorotation.

18. Force Majeure

Unusual and unforeseeable circumstances, beyond your control, the consequences of which could not have been avoided.

19. Ground Control Station

An interface which can be used to control/monitor single/multiple Drone/UAV flights during flight. The interface may also provide effective control of both detachable payloads/non-detachable payloads, potentially allowing data collated whilst in flight to be monitored.

20. Hospital: A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical

Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act or complies with all minimum criteria as under:

- a. has qualified nursing staff under its employment round the clock;
- b. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- c. has qualified medical practitioner(s) in charge round the clock;
- d. has a fully equipped operation theatre of its own where surgical procedures are carried out;
- e. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;

21. Hospitalization means admission in a hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours. 13.In-patient Care: Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

22. Home-Built Drone/UAV/Spares:

A Drone/UAV and its constituent spares (if applicable) that is both designed and constructed by the insured or Drone/UAV operator or affiliated person.

23. Insured/You/Your/Yourself means the individual, firm, company, organization, entity, association, partnership, limited liability partnership, government state or agency of a state, cooperative society named in the Policy Schedule including any Authorised Operator of the Drone.

24. Insured Value

The market value of the Drone/UAV as determined by the insurer (inclusive of detachable payloads, and non- detachable payloads, where applicable) at the date of the loss or damage giving rise to a claim, considering all material aspects including age, wear and tear, and service history.

25. Insurer/We/Our/Us/Ours/Company means the Oriental Insurance Company Limited.

26. Insured Use means intended Business/Recreational/Rental Use of the Drone mentioned in the Policy Schedule.

27. Noise Liability

Claims arising from the operation of the Drone/UAV whilst in flight for the activities covered in the schedule, following an official noise complaint lodged by a national/state/municipal authority.

28. Non-Detachable Payloads

Photographic/video equipment carried by the Drone/UAV that forms an integral part of the Drone/UAV and is not intended to be removed from the Drone/UAV.

29. Occurrence

An accident or a continued or repeated exposure to conditions occurring during the period of insurance which is neither expected nor intended from your standpoint. All liability arising out of such exposure to substantially the same general conditions shall be deemed to arise out of one occurrence.

30. Overhaul Cost

The costs of labor and materials, which are or would be incurred, in the overhaul or replacement (as necessary) at the end of the overhaul life of the damaged or similar unit.

31. Overhaul life

The amount of use, or operational and/or calendar time which, according to the manufacturer of the Drone/UAV and evidenced to the **insured**, determines when overhaul or replacement of a **unit** is required.

32. Policy Period means the period between and including the Risk Inception Date and Risk end dates shown in the Policy Schedule.

33. Policy means the proposal, the schedule, the policy document and any endorsements / annexures attaching to or forming part thereof either on the effective date or during the Policy Period.

34. Property Damage means actual physical damage to tangible material property belonging to a third person.

35. Section(s)

Part(s) of the **policy** that detail(s) the insurance cover provided.

36. Schedule

The part of this **policy** setting out information provided to the **insurer** that shows the insurance coverage and includes the **schedule of Drone/UAV**.

37. Schedule of Drone/UAV

The Drone/UAV covered by this **policy** and itemized in the **schedule**.

38. Sub-Limit(s)

A financial limitation in this **policy** on the amount of coverage available to cover a specific type of loss. A sub-limit is part of, rather than in addition to, the limit that would otherwise apply to that loss.

39. Sum Insured means the Section wise Value as per the Policy Schedule but subject to the Maximum Insured Value. The Maximum insured value is the amount this policy will pay under any one section and in the aggregate.

40. System

Computers, other computing and electronic equipment linked to a computer, hardware, or electronic data processing equipment owned or leased by the **insured**, not inclusive of the **ground control station**.

41. Spare parts

Spare parts mean parts or accessories intended to be installed in a scheduled UAV/Drone and which are not included in the definition of unmanned aircraft, but does not include payload.

42. Tethered Aerostats

A balloon, deriving its lift from the buoyancy of surrounding air, and always connected to the ground by a cable.

43. Theft as defined in Section 378 of Indian Penal Code, shall mean whoever, intending to take dishonestly any movable Insured Property out of the possession of any person without that person's consent, moves that Insured Property in order to such taking, is said to commit theft.

44. Transit

The carrying of the Drone/UAV and/or **non-detachable payloads** and/or spares from one location to another whilst packed in accordance with the relevant manufacturers' guidelines or in a securely locked and padded Drone/UAV flight case.

45. UAV

An aircraft owned or utilized under the care, custody, possession or control of the **insured** which is operated remotely without any on-board pilot, for which **you** are legally responsible, including **tethered aerostats**, but excluding kites.

46. Drone/UAV Operator

The person who at all times directly manipulates the flight controls of the Drone/UAV and exercises direct authority over the initiation, continuation, diversion or termination of the Drone/UAV flight, excluding employed observers of the **insured**.

47. Drone/UAV Spares

All equipment owned by the **insured** and designed to be fitted to or forming part of the Drone/UAV and ancillary equipment exclusively associated with the **activities covered**, including the **ground control station** and **detachable payload**, excluding at the time at which **commencement of the operation of fitting it to the Drone/UAV** begins.

48. Unit

A part or an assembly of parts (including any sub- assemblies) of the Drone/UAV which has been assigned an **overhaul life** as a part or an assembly.

49. Vicariously Liable

The liability of one person for the acts or omissions of another.

General Interpretation

- a. The singular includes the plural and vice versa, and the masculine includes the feminine and neutral.
- b. "Including" and "include(s)" mean without limitation.
- c. Any obligation or payment owed by the **insurer** shall in every case be subject to the Limits of Liability specified in the Schedule.
- d. Any reference to legislation includes any similar or related law, ordinance or regulation, any amendments, and any rules or regulations or executive orders promulgated there under, or by Federal, state, local or other agencies or similar bodies thereof.
- e. The descriptions in the headings and subheadings of this **policy** are solely for convenience and form no part of the terms and conditions of coverage; and

All or part of any provision of this **policy** which is or becomes void or illegal, invalid or unenforceable by a court or other competent body under the law of any applicable jurisdiction shall be deleted. The

parties shall use their best efforts to agree a replacement for the provision deleted which achieves as far as possible the same effect as would have been achieved by the deleted provision had it remained enforceable.

General Interpretation

Based on the period of coverage, three types of covers are available. They are as follows:

- a. One-year policy cover
- b. Short period policy cover - For any short period in steps of one month up to one year
- c. 'Pay As You Fly' cover - Even for the duration of a flight period with minimum 1 hour duration. There are 5 options under Pay as you fly cover viz., 1 hour cover, 4 hours cover, 1 day cover, 1 week cover, and 15 days cover. No add-on covers are allowed under this cover option.

POLICY COVERAGE

Section 1

Drone/UAV Hull Cover

Coverage

The **company** will indemnify the insured in respect of repair/replacement cost of the insured Drone/UAV arising out of an accident (including loss of possession of drone/UAV as a result of an accident) during the **period of insurance** and arising from the **risks other than the exclusions**, provided that the liability of the company will not individually or in aggregate exceed the sum insured mentioned in the policy schedule.

Exclusions applicable to this section

In addition to the exclusions contained in GENERAL POLICY EXCLUSIONS, the Company is not liable for, and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

- 1 wear and tear, deterioration, freezing, breakdown, defect, or failure however caused in any **unit** of the Drone/UAV and the consequential damage to the Drone/UAV thereafter.
- 2 The **deductible of 5% of the Sum Insured of this section subject to a minimum of INR 25,000**, unless specifically revised and altered by the Insurer and mentioned in the Policy Schedule. The deductible shall apply for each and every partial loss claim arising out of the perils in respect of which the Insured is indemnified by this section. The deductible shall apply per event.
- 3 Any damage arising out of electrical and mechanical breakdown.
- 4 Damage to any **unit** of the Drone/UAV and the consequential damage to the Drone/UAV thereafter, by anything which has a progressive or cumulative effect, except when such damage is attributable to a single incident which is covered under this **section**.
- 5 Damage caused by rot, fungus, mold, vermin, bird attack or infestation.
- 6 Dryness or humidity, or exposure to light or extreme temperatures, unless this results from high winds of destructive nature, rainstorm, hailstorm or snowstorm or fire.
- 7 theft or attempted theft of the Drone/UAV:

- a. by the **insured** or with the **insured** knowledge or consent; or
 - b. by others. However, theft by others involving violent or forcible entry to or exit from a building, shipping container, gated compound secured with a closed shackle padlock, or locked boot, trailer, roof box or locked compartment of a motor vehicle, is covered under this **section** provided all security measures on the motor vehicle, trailer or roof box are in force at the time of the theft or attempted theft and the Drone/UAV is always kept out of sight.
- 8 Loss or damage occurring whilst the Drone/UAV is being used for any illegal activity or for any activity other than those as specified in the **schedule**.
 - 9 Loss or damage occurring while the Drone/UAV is in breach of the geographical limits as specified in general exclusion 2 unless such breach is due to **force majeure**.
 - 10 Loss or damage occurring whilst the Drone/UAV is not packed in accordance with manufacturer guidelines or in a securely locked and padded Drone/UAV flight case.
 - 11 loss or damage occurring whilst the Drone/UAV is landing on or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer of the Drone/UAV and DGCA, unless due to **force majeure**.
 - 12 The Drone/UAV while being cleaned, repaired, inspected, worked on or maintained by a third party for whose acts or omissions the **insured** is not vicariously or otherwise responsible or liable.
 - 13 Scratching/fogging/misting of camera lenses and/or mechanical derangement of camera equipment unless the Drone/UAV suffers damage at the same time, arising from the **activities covered**.
 - 14 Any **computer virus**. However, this exclusion shall not apply to the cover provided by the Cyber Loss of Digital Assets Extension, Extension 4.
 - 15 Any indirect losses which result from the **occurrence** which caused **you** to claim under this **section** and which includes any loss of use or expense incurred through **your** inability to operate the Drone/UAV following damage.
 - 16 Cyber attack
 - 17 Damage to aerial cameras, scanners etc used as Payload (other than as a result of an Accidental Damage) due to scratching, fogging or misting of lens.
 - 18 Any damage to the Drone/UAV if the lifting weight recommended by the Manufacturer for the insured Drone/UAV make and model is exceeded when any Payload is attached.
 - 19 Mysterious disappearances or unexplainable losses.
 - 20 Confiscation, nationalisation, seizure, restraint, detention, appropriation,
 - a. under the order of any Government (whether civil military or de facto) or
 - b. public or local authority or
 - c. on account of wrongful entry or intentional invasion of privacy.
 - 21 Superficial and inconsequential aspects such as noises, vibrations, warpage, that do not lead to dismal performance of the Drone/UAV including the payload.
 - 22 Faulty or defective design, materials or workmanship, inherent vice, latent defect.

Conditions applicable to this Section

1. Dismantling, Transport and Repairs If the Drone/UAV is damaged:

- a. no dismantling or repairs shall be commenced without the consent of the **insurer** except whatever is necessary in the interests of safety, or to prevent further damage, or to comply with orders issued by the appropriate authority.
- b. The **insurer** will pay only for repairs and transport of labor and materials by the most economical method unless the **insurer** agrees otherwise with **you**.

2. Partial Loss

If the **insurer** settles a claim other than on the basis of a **total loss** they will pay the cost of repairing the Drone/UAV less:

- a. any applicable **deductible** and/or
- b. An amount for wear and tear of any unit. This will be calculated as the proportion of the **overhaul cost** of any unit repaired or replaced as the used time bears to the **overhaul life** of the **unit**.

3. Total Loss

If the **insurer** settles a claim on the basis of a **total loss**, they will pay the **insured value** of the Drone/UAV as shown in the **schedule** less any applicable **deductible**.

4. Salvage

If the **insurer** settles a claim on the basis of a **total loss**, the respective Drone/UAV will no longer be insured under this **policy**, and the **insurer** may take the Drone/UAV together with all documents of record, registration and title as salvage.

5. Right of Ownership

Unless the **insurer** agrees in writing to take the Drone/UAV as salvage the Drone/UAV shall at all times remain as **your** property and **you** shall have no right of abandonment to the **insurer**.

Section 2

Physical damage to Drone/UAV Spares

The **company** will indemnify the insured in respect of repair/replacement cost of the **Drone/UAV spares** arising out of an accident during the **period of insurance** and arising from the **risks other than exclusions**, provided that the liability of the company will not individually or in aggregate exceed the sum insured of the section mentioned in the policy schedule.

Exclusions applicable to this Section

In addition to the exclusions contained in GENERAL POLICY EXCLUSIONS, the Company is not liable for, and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

- 1 loss of or damage to Drone/UAV **spares** occurring at any time after the **commencement of the operation of fitting it to** or placing it on board the Drone/UAV to which it is destined till the time of flight.

- 2 loss or damage caused by mechanical or electrical derangement or breakdown.
- 3 loss or damage caused by wear, tear, or gradual deterioration.
- 4 loss or damage caused by or resulting from **your** neglect to use reasonable means to save and preserve the Drone/UAV **spares** at the time of and after any loss or damage.
- 5 Dryness or humidity, or exposure to light or extreme temperatures, unless this results from high winds of destructive nature, rainstorm, hailstorm or snowstorm or fire.
- 6 theft or attempted theft of the Drone/UAV **spares**:
 - a. by you or with your knowledge or consent; or
 - b. by others. However, theft by others involving violent or forcible entry to or exit from a building, shipping container, gated compound secured with a closed shackle padlock, or locked boot, trailer, roof box or locked compartment of a motor vehicle, is covered under this section provided all security measures on the motor vehicle, trailer or roof box are in force at the time of the theft or attempted theft and Drone/UAV spares are kept out of sight at all times.
- 7 loss of or damage to any Drone/UAV spares while being cleaned, repaired, inspected, worked on or maintained by a third party for whose acts or omissions the insured is not vicariously or otherwise responsible or liable.
- 8 unexplained loss or disappearance or inventory shortage of Drone/UAV spares; or
- 9 the cost of making good wear and tear, deterioration, freezing, breakdown, defect or failure however caused in any **unit** of the Drone/UAV **spares** and the consequential damage to the Drone/UAV **spares** thereafter.
- 10 The **deductible of 5% of the Sum Insured of this section subject to a minimum of INR 25,000**, unless specifically revised and altered by the Insurer and mentioned in the Policy Schedule. The deductible shall apply for each and every partial loss claim arising out of the perils in respect of which the Insured is indemnified by this section. The deductible shall apply per event.
- 11 Damage caused by rot, fungus, mold, vermin, bird attack or infestation.
12. Loss or damage occurring whilst the Drone/UAV/**UAV Spares** is being used for any illegal activity or for any activity other than those as specified in the **schedule**.
13. Loss or damage occurring to Drone/UAV **Spares** while the Drone/UAV is in breach of the geographical limits as specified in general exclusion 2 unless such breach is due to **force majeure**.
14. Loss or damage occurring whilst the Drone/UAV **spares** is not packed in accordance with manufacturer guidelines or in a securely locked and padded Drone/UAV flight case.
15. loss or damage occurring to Drone/UAV **Spares** whilst the Drone/UAV is landing on or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer of the Drone/UAV, unless due to **force majeure**.
16. The Drone/UAV **spares** while being cleaned, repaired, inspected, worked on or maintained by a third party for whose acts or omissions the **insured** is not vicariously or otherwise responsible or liable.

17. Any **computer virus**. However, this exclusion shall not apply to the cover provided by the Cyber Loss of Digital Assets Extension, Extension 4.
18. Any indirect losses which result from the occurrence which caused you to claim under this section and which includes any loss of use or expense incurred through your inability to operate the Drone/UAV following damage.
19. Cyber attack
20. Any damage to the Drone/UAV spares if the lifting weight recommended by the Manufacturer for the insured Drone/UAV make and model is exceeded when any Payload/spares is attached.
21. Mysterious disappearances or unexplainable losses.
22. Confiscation, nationalization, seizure, restraint, detention, appropriation,
 - a. under the order of any Government (whether civil military or de facto) or
 - b. public or local authority or
 - c. on account of wrongful entry or intentional invasion of privacy.
23. Superficial and inconsequential aspects such as noises, vibrations, warpage, that do not lead to dismal performance of the Drone/UAV including the payload.
24. Faulty or defective design, materials or workmanship, inherent vice, latent defect.

Conditions applicable to this Section

- 1 You shall keep a proper record of all items of Drone/UAV spares from time to time insured under this section and of the value of each item.
- 2 Unless the insurer elects to take the Drone/UAV spares as salvage the Drone/UAV spares shall at all times remain your property and you shall have no right of abandonment to the insurer.
- 3 All salvages, recoveries and payments recovered or received subsequent to a loss settlement under this section shall be applied as if recovered or received prior to that settlement and all necessary adjustments shall be made by the parties thereto

Section 3

Legal liabilities to third party

Coverage

The Company will indemnify the Insured against its legal liability (including Defense Costs) to pay Damages, for third party civil claims arising out of Bodily Injury or death or Property Damage, by an accident or a handling error on part of the Authorized Operator, if notified during the Policy Period by the Insured in accordance with the terms of this Policy.

DEFENSE COST

The Company will, subject to the Sum Insured, pay all costs, fees and expenses incurred with their prior written consent in the investigation, defence or settlement of any Claim and the Insured's costs of

representation at any civil Inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated claim against the Insured falling within the terms of this Policy.

EXCLUSIONS APPLICABLE TO THIS SECTION

In addition to the exclusions contained in GENERAL POLICY EXCLUSIONS, the Company is not liable for and no indemnity will be provided in respect of any loss arising out of, caused by, occasioned by, attributable to or howsoever connected to:

1. Any agreed assumption of risk by the Insured, save to the extent that liability would have attached in the absence of such agreement.
2. Any liability arising out of the deliberate, wilful or intentional non-compliance with any statutory provision.
3. Any Bodily Injury of any person under a contract of employment or apprenticeship with the Insured, or the Insured's contractors or sub-contractors, if such Bodily Injury was contracted and/or arose out of and in the course of his employment. **Bodily injury** or **property damage** sustained by any of **your** directors, employees or partners in **your business** whilst acting in the course of their employment or duties for **you**.
4. Any obligations for which the insured is obligated to pay damages by reason of assumption of liability in a contract or agreement.
5. The Insured's consequential losses of any kind, be they by way of loss of profit, loss of opportunity, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill.
6. The infringement of plans, copyrights, patents, trade names, trademarks or registered designs.
7. Libel, slander, false arrest, wrongful eviction, wrongful detention, defamation including mental injury, agony, anguish or shock resulting therefrom.
8. Damage to property belonging to third parties handled by the Insured by way of his trade or worked upon by or in the care, custody or control of the Insured or any person employed by or working for the Insured.
9. The deliberate, conscious or intentional disregard by the Insured's management of the need to take all reasonable steps to prevent Bodily Injury and/or Property Damage.
10. Any Claim made, threatened or intimated against the Insured prior to the Policy Period.
11. Any Claim directly or indirectly arising out of, or in any way involving any fact or circumstance of which written notice has been given, or ought reasonably to have been given, under any previous policy (whether insured by the Company or not); or of which the Insured first became aware prior to the Policy Period and which the Insured knew or ought reasonably to have known had the potential to give rise to a Claim.
12. Liability more specifically insured elsewhere.
13. Any Claim made where the circumstances that exist are materially different to the circumstances represented by the Insured in the proposal.
14. Bodily injury or property damage resulting from the release of a dispensable load from the UAV/Drone component of an UAV/drone system. Provided no part of the dispensable load consists of munitions, this exclusion (14) shall not apply to any claim or suit caused by or resulting in an aircraft crash, fire, explosion, or collision or a recorded in flight emergency causing abnormal aircraft operation.
15. Cyber Liability risk.
16. Loss of or damage to property owned, rented, leased or occupied by, or whilst in the care, custody or control of, or whilst being handled, serviced or maintained by the **insured** or any person in the employment of the insured.
17. **Bodily injury** or **property damage** occurring whilst the Drone/UAV is being used for any illegal activity or for any activity other than those as specified in the **schedule**.

18. **Bodily injury** or **property damage** occurring whilst the Drone/UAV is in breach of the geographical limits as specified in general exclusion 2, unless such breach is due to **force majeure**.
19. **Bodily injury** or **property damage** occurring whilst the Drone/UAV is landing on or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer of the Drone/UAV, unless such non-compliance is due to **force majeure**.
20. Liability assumed by **you** by agreement under any contract unless such liability would have attached to **you** in the absence of such agreement.
21. any claims caused by:
 - a. pollution and contamination.
 - b. electrical and electromagnetic interference.
 - c. **UAV** unless arising from the **activities covered**.
22. Transmission of a **computer virus**.
23. **bodily injury** or **property damage** caused by any mechanically propelled vehicle which the **insured** may cause or permit any other person to use on the road in such a manner as to render them responsible for insurance under any domestic or international law appertaining to road traffic, or where no such law exists, whilst such vehicle is on any public highway.
24. **bodily injury** or **property damage** arising out of any air meet, air race, or air show, or any stand used for the accommodation of spectators in connection therewith, unless previously agreed by **insurers**.
25. **Bodily injury** or **property damage** arising out of construction of, demolition of or alterations to buildings, runways, or installations by the **insured** or his contractors or sub-contractors (other than normal maintenance operations) unless previously agreed by **insurers**.
26. The cost of making good any faulty workmanship for which the insured, his employees, contractors, or subcontractors may be liable (but this limitation shall not exclude resulting damage arising out of such faulty workmanship)
27. Liability arising out of the operation of an airfield control tower unless previously agreed by the insurer.

Conditions applicable to this Section

If there is more than one insured covered under this section, whether by endorsement or otherwise, the total liability of the insurer in respect of any or all insureds shall not exceed the applicable limit as specified in the schedule.

General Exclusions applicable to all sections

The following exclusions apply to this policy in addition to the specific exclusions as contained in each Section.

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

1. WAR, HIJACKING AND OTHER PERILS EXCLUSION CLAUSE. AVN 48B (amended for Drone/UAVs)

This Policy does not apply to Claims caused by: -

- a. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power.
- b. Any hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- c. Strikes, riots, civil commotions or labour disturbances.
- d. Any act of one or more persons, whether or not agents of a sovereign Power, for political or terrorist purposes and whether the loss or damage resulting there from is accidental or intentional.
- e. Any malicious act or act of sabotage.
- f. Confiscation, nationalisation, seizure, restraint, detention, appropriation, requisition for title or use by or under the order of any Government (whether civil military or de facto) or public or local authority.
- g. Hi-jacking or any unlawful seizure or wrongful exercise of control of the Drone/UAV in Flight (including any attempt at such seizure or control) of the Drone/UAV acting without insureds' consent.
- h. The insured Drone/UAVs not maintained as per the manufacturer's maintenance guidelines for the Drone/UAV and certificate of compliance for NPNT
- i. The insured Drone/UAVs not abiding any of the security measures as enumerated in the security program (approved by the Bureau of Civil aviation security) before operation of each flight.

Furthermore, this Policy does not cover Claims arising whilst the Drone/UAV is outside insured control by reason of any of the above perils.

The Drone/UAV shall be deemed to have been restored to insured control on the safe return of the Drone/UAV to You at a location not excluded by the geographical limits of this Policy, and entirely suitable for the operation of the Drone/UAV (such safe return shall require that the Drone/UAV be parked with engines shut down and under no duress).

2. Drone/UAV(s) and/or Associated Equipment are outside the geographical limits stated in schedule.
3. Night Flying Operations.
4. Beyond Visual line of sight (BVOLS) operations.
5. Loss of earnings, loss by delay, loss of market or other consequential or indirect loss or damage of any kind or description whatsoever.
6. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
7. Loss, destruction or damage directly or indirectly caused to the property insured by:
 - 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 explosives or other hazardous properties of any explosive, nuclear assembly or nuclear component thereof.
8. Loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss unless specifically insured.

9. Drone/UAV(s) and/or Associated Equipment is landing on or taking off or attempting to do so from a place which does not comply with the recommendations laid down by the manufacturer of the Drone/UAV(s) and/or Associated Equipment except as a result of force majeure.
10. Any discharge or release of munitions whether intentional or unintentional.
11. ELECTRONIC DATE RECOGNITION:
 - a. The failure or inability to correctly recognize, process, distinguish, interpret or accept any change of year, date or time, including but not limited to:
 - o The change of year from 1999 to 2000; or
 - o The change of date from August 21, 1999 to August 22, 1999;

By any computer system, hardware, program or software, microprocessor, integrated circuit or similar device, whether in computer equipment or non-computer equipment, whether the property of any insured or of others; or

- b. The failure or inability to correctly recognize, process, distinguish, interpret or accept any change of year, date or time, including but not limited to:
12. Asbestos exclusion: This policy does not cover any claim, damage, injury, loss, cost, expense or liability of any nature whatsoever arising from, occasioned by or in consequence of (whether directly or indirectly and whether wholly or partly):
- a. The actual, alleged or threatened presence of asbestos in any form whatsoever, or any material or product containing, or alleged to contain, asbestos; or
 - b. Any obligation, request, demand, order, or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, neutralize, protect against or in any other way respond to the actual, alleged or threatened presence of asbestos or any material or product containing, or alleged to contain, asbestos.

However, this exclusion shall not apply to any claim or suit caused by or resulting in an aircraft crash, fire, explosion, or collision or a recorded in flight emergency causing abnormal Drone/UAV operation.

Notwithstanding any other provisions of this policy, we will have no duty to investigate, defend or pay defence costs in respect of:

- a) Any claim or suit excluded under Paragraphs (i) or (ii) above; or
- b) Any such obligation, request, demand, order, or statutory or regulatory requirement described in Paragraph (ii) above.

13. NOISE, POLLUTION AND OTHER PERILS exclusion: This policy does not cover any claim, damage, injury, loss, cost, expense or liability of any nature whatsoever arising from, occasioned by or in consequence of (whether directly or indirectly and whether wholly or partly): **AVN.46B 01.10.96 (amended for Drone/UAVs)**

- a. Noise (whether audible to the human ear or not) or vibration, sonic boom, and any phenomena associated therewith,
- b. Pollution and contamination of any kind whatsoever,
- c. Electrical and electromagnetic interference, or
- d. Interference with the use of property,

Unless caused by or resulting in an aircraft crash, fire, explosion, or collision or a recorded in flight emergency, causing abnormal Drone/UAV operation.

Nothing in this exclusion shall override any radioactive contamination or other exclusion clause made part of this policy.

14. Sanction & Embargo clause, (AVN 111):

Notwithstanding anything to the contrary in the Policy the following shall apply:

- a. If, by virtue of any law or regulation which is applicable to an Insurer at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured, is or would be unlawful because it breaches an embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defence to the Insured or make any payment of defence costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such law or regulation.
- b. In circumstances where it is lawful for an Insurer to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then the Insurer will take all reasonable measures to obtain the necessary authorisation to make such payment.
- c. In the event of any law or regulation becoming applicable during the Policy period which will restrict the ability of an Insurer to provide coverage as specified in paragraph 1, then both the Insured and the Insurer shall have the right to cancel its participation on this Policy in accordance with the laws and regulations applicable to the Policy provided that in respect of cancellation by the Insurer a minimum of 30 days' notice in writing be given.

15. any failure by any equipment (including any hardware or software) to correctly recognize any given date or to process any data or to operate properly due to any failure to correctly recognize any given date.

16. Any Drone/UAV which is not in use as part of the activities covered. Including at air shows or participating in air racing events/meets.

17. loss of use of the Drone/UAV spares or interruption of your business (including any loss of income or of contract) arising from the physical loss and/or destruction of Drone/UAV spares or third-party bodily injury and/or property damage covered under section 1,2 or 3.

18. claims arising from the insured failing to take all reasonable care/measures to protect the Drone/UAV and to maintain/operate it in good and proper condition in accordance with the relevant manufacturers' guidelines.

19. in respect of transit coverage under sections 1 and 2;

- a. the cost of making good wear and tear, gradual deterioration, inherent defect, rust or oxidation, moth or vermin damage, warping or shrinkage.
- b. loss or damage caused by or resulting from:
 - (i) maintenance, repair, renovation, restoration, modification or any similar process.
 - (ii) aridity, humidity, exposure to light or extremes of temperature unless such loss or damage caused by storm or fire.
- c. electrical or mechanical fault or breakdown.
- d. depreciation; or
- e. loss or damage arising directly or in any way from seepage, pollution or contamination, however

such seepage, pollution or contamination may have been caused.

20. Drone/UAV operators who have less than 10 hours' Drone/UAV flight time, have not successfully completed a Drone/UAV training course/school/academy, and/or are not in the process of commencing their Drone/UAV training course/school/academy, whilst under instruction by the official course trainers.

General Conditions

The following conditions apply to this **policy** in addition to specific conditions as contained in each individual **section**.

1. Due-Observance

The due observance of and compliance with the terms, provisions, warranties and conditions of this Policy insofar 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 under this Policy. The Insurers liability to make payments under this Policy will be strictly conditional upon compliance with the terms and conditions of this Policy. Failure by the Insured to disclose all material circumstances and to ensure that all representations of fact (including the assumptions on which this Policy is issued) are correct may invalidate the Policy or lead to additional terms or conditions being applied to the Policy or to any payment due under the Policy being reduced.

2. Reasonable Care: The Insured shall:

- a. Take all reasonable steps to safeguard the Drone/UAV against any Covered Insured Risk(s).
- b. Take all reasonable steps to prevent a claim from arising under this Policy
- c. If a claim is made, then the Insured must not do or fail to do anything which will increase the amount of the claim.
- d. If the Insured does or fails to do anything which may adversely affect the right to recover any sum from any person for any matter covered by this Policy, the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the Insurer may recover that amount from the Insured if the Insurer has previously made a payment in respect of that matter.

3. Non-Disclosure

The existence of this Policy or any related information shall not be disclosed to any third party other than bona fide purchasers and tenants, their lenders and respective advisors without the prior written consent of the Insurer.

4. Duties and Obligations after Occurrence of Covered Insured Event:

Save as more specifically provided for elsewhere in the Policy, it is a condition precedent to the Company's liability under this Policy that, upon the happening of any event giving rise to or likely to give rise to a claim under this Policy:

- a. The Insured shall immediately and in any event within 15 days give written notice about any matter which may lead to a loss, liability or claim under this Policy to the Company or any of its representatives and appointees, at the address shown in the Schedule for this purpose, and in case of Notification of an event likely to give rise to a claim to specify the grounds for such belief, and

- b. The Insured shall not abandon the Drone/UAV, nor take any steps to rectify/remedy the damage before the same has been approved by the Company or any of its representatives and appointees, and
- c. The Insured shall within 90 days deliver to the Company its completed claim form detailing the damage that has occurred and an estimate of the quantum of any claim along with all documentation required to support and substantiate the amount of Indemnification sought from the Company, and
- d. The Insured shall at its own expense provide information and assistance to the Insurer's representatives and appointees all the information, assistance, records and documentation in relation to the defense of a claim or conduct of any proceedings which the Insurer considers necessary or desirable to prevent or reduce loss or damage to the Insured or to obtain relief indemnity or contribution from any other party to which the Insurer is or may be entitled to by subrogated rights or otherwise.
- e. The Insured shall allow the Company and its representatives and appointees to inspect the Drone/UAV or any other material items, as per 'the Right to Inspect' Clause.
- f. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Insured without the prior written consent of the Insurer.

***Note:** Waiver of conditions (a) and (c) may be considered by the Company at its absolute discretion, in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the Insured was placed, it was not possible for the Insured or any other person claiming on his/her behalf to give notice or file claim within the prescribed time limit. The decision of the Company shall be final and binding on the Insured.

5. Claims

In the event of a claim:

- a. If any Person makes a claim against the Insured that the Insured thinks is covered by this Policy, the Insured must not make any admissions or pay any money to the Person making the claim. The Insured must not spend any money in connection with that claim before notifying the Insurer.
- b. The Insurer may at its discretion pursue any litigation (including appeals) to final determination by a court of competent jurisdiction and the Insurer shall not be liable to indemnify the Insured in respect of Loss prior to such final determination.
- c. The Insurer has the right to select the legal representative to act in any matter in connection with this Policy. Once such legal representative is appointed the Insurer will not be liable for costs, expenses or fees associated with any other legal representative.
- d. For any occurrence for which there may be liability under this Policy the Insurer may at its discretion and at its own cost pursue or defend any action at law or otherwise or make an application to a court of competent jurisdiction in default of which the Insurer will indemnify the Insured as per the terms and conditions of the Policy
- e. The Insurer shall have full discretion in the conduct of any proceedings and may cease any said action or application or defense at any time by:
 - i. paying to the Insured an amount up to the Sum Insured (after deduction of any sum already paid under this Policy) or any lesser amount for which a claim can be settled.
 - ii. making a settlement out of court in the name of or on behalf of the Insured
 - iii. paying or otherwise settling with the Insured the amount of Loss provided for under this Policy whereupon the Insurer shall relinquish control of such claim and shall be under no further liability to the Insured in connection therewith except for costs and expenses relating to matters arising prior to the date of such payment or settlement and for which the Insurer is responsible in accordance with this Policy.

- f. The Insurer may at its discretion and at its own cost make settlement with parties other than the Insured and may take any other action which the Insurer considers necessary to prevent or minimize its Loss whether or not it is liable in the terms of this Policy and by so doing the Insurer will not be taken to have conceded any liability or waived any of the terms or conditions of this Policy
- g. The Insured must at the expense of the Insurer do and concur in doing and permit to be done all things reasonably practicable to minimize loss to the Insurer and will permit the Insurer at its discretion to use the Insured's name for the purposes of any action or proceedings in connection with a claim under this Policy provided that the Insurer will keep the Insured informed of such actions or proceedings and will ensure that in doing so it complies with the Insured's regulatory obligations any policies and procedures of the Insured of which it is informed
- h. Irrespective of the number of claims made under this Policy, the total liability of the Insurer shall not exceed in the aggregate the sectional Sum Insured. Any payments the Insurer makes to the Insured under this Policy will reduce the sectional Sum Insured by an equivalent amount.
- i. If the Insured does or fails to do anything which may adversely affect the right to recover any sum from any Person for any matter covered by this Policy, the Insurer may deduct from any payment otherwise due to the Insured under this Policy the amount by which the value of the right is reduced or the Insurer may recover that amount from the Insured if the Insurer has previously made a payment in respect of that matter.
- j. After the Insurer has made a payment to the Insured under this Policy if the Insurer is able to recover any money from any third party the Insurer can keep this money. The Insurer will repay to the Insured any amount received in excess of the sums incurred by the Insurer but only to the extent that the Insurer is required to repay to the Insured in order to comply with regulatory or statutory obligations. If the Insured receives from any other Person, any payment in respect of the same matter the Insured must immediately pay to the Insurer the sum received from that other Person.
- k. On receipt of all required information/ documents that are relevant and necessary for the claim, the Company shall, within a period of 30 days offer a settlement of the claim to the insured. If the Company, for any reasons, decides to reject a claim under the Certificate of Insurance read with Policy, it shall do so within a period of 30 days from the receipt of last relevant and necessary document.
- l. In the event the claim is not settled within 30 days as stipulated above, the insurer shall be liable to pay interest at a rate which is 2% above the bank rate, from the date of receipt of last relevant and necessary document from the insured/claimant by insurer till the date of actual payment.

CLAIM SETTLEMENT FOR DRONE/UAVS COVERED UNDER SECTION 1 and 2:

In the event of a loss or damage, the basis of loss or damage settlement will be as follows:

- a. Where the Drone/UAV can reasonably be repaired or reinstated at a cost less than the replacement cost, the Company will indemnify the Insured the cost of such repairs or reinstatement not exceeding the Insured Value less the applicable excess as stated in the policy schedule. The cost of any alterations or overhaul shall not be recoverable under this policy. No deduction shall be made for depreciation in respect of parts replaced except those with limited life, but the value of any salvage will be taken into account.
- b. In the case of a total loss/Constructive Total Loss [CTL] the Company shall indemnify the Insured in respect of the restoration or replacement costs not exceeding the Insured Value less any applicable excess as specified in the policy schedule. The replacement shall be of the same make and type and in reasonably like condition unless otherwise agreed.
- c. Should the Insurer exercise its option to pay for or replace the Drone/UAV the Insurer will take the Drone/UAV together with all documents of record, registration, and title thereto as Salvage.
- d. In case of all physical damage to spare engine and spare parts resulting from one accident, the company shall indemnify least of:

- i. Insured financial interest in property
 - ii. The replacement cost of the property as of the time of physical damage, less depreciation and any unrepaired damage,
 - iii. The cost to repair the property, or
 - iv. The spare engines and spare parts Limit mention in the policy schedule.
 - v. Less policy deductible.
- e. The Company may at its option and sole discretion repair, reinstate, refurbish or replace the Drone/UAV damaged or destroyed, or any part thereof through any repairer/dealer or the manufacturer of respective Drone/UAV instead of paying the amount of loss or damage.
- f. The Company shall be entitled to retain any defective part replaced under the Policy.

6. Non Invalidation

The Insured's interest in this Policy shall not be prejudiced by any act omission or default of any other party unless such party acted on behalf of the Insured or with the knowledge and consent of the Insured or if the Insured was aware of the act omission or default but did not inform the Insurer.

7.Right to Inspect

If required by the Company, its representatives and appointees, including a loss assessor or a surveyor appointed in that behalf, shall in case of any loss /damage or any circumstances that have given rise to a claim under the Policy be permitted at all reasonable times to examine into the circumstances of such loss /damage. 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 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.

8. Contribution

If, at the time of any claim, there is, or but for the existence of this Policy, would be any other policy of indemnity or insurance in favour of or effected by or on behalf of the Insured applicable to such claim, then the Company shall not be liable to pay or contribute more than its ratable proportion of any loss or damage.

This condition is not applicable, if insured has more than one policy covering the same risk with an involvement of Bank/ Lender.

9.Subrogation

The Insured shall at the expense of the Company do or concur in doing or permit to be done all such acts and things that may be necessary or reasonably required by the Company for the purpose of enforcing any civil or criminal rights and remedies or obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under the Policy whether such acts and things shall be or become necessary or required before or after the Insured (s) indemnification by the Company.

10.Fraud

If the Insured or any one acting on his behalf shall make or advance any claim be in any respect fraudulent, or if any false declaration be made or used in support thereof or if any fraudulent means or devices are used to obtain any benefits under the Policy or if the Loss or damage be occasioned by the willful act, or with the connivance of the Insured, all benefits under the Policy shall become null and void and all claims or payments there under shall be forfeited.

11. Cancellation

- I. The insurer can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the retail policyholder.

Refund of premium shall be —

On proportionate basis for unexpired policy period, if the term of the policy is up to one year and there is no claim(s) made during the policy period.

Refund only to the Bank account through electronic transfer only.

- II. Customer/Insured can cancel the policy anytime, reason not required. The premium will be refunded electronically in the bank account of the retail policy holder/nominee.

This policy may be cancelled by the Insured at any time by giving at least 7 days written notice to the Insurer. The Insurer will refund premium according to the Insurer's Short Period Rates set out below:

Table of Short Period Rates	
Period of Risk	Amount of premium to be retained by the insurer
Up to 1 month	20% of the annual premium
1 month and above, up to 2 months	30% of the annual premium
2 months and above, up to 3	40% of the annual premium
3 months and above, up to 4	50% of the annual premium
4 months and above, up to 5	60% of the annual premium
5 months and above, up to 6	70% of the annual premium
6 months and above, up to 7	75% of the annual premium
7 months and above, up to 8	80% of the annual premium
8 months and above, up to 9	85% of the annual premium
9 months and above	Full Annual premium

The above is applicable provided the Insured has not made any Claim under the Policy during the Policy Period. No refund of premium shall be due if the Insured has made a Claim under this policy.

12. Automatic Termination

The respective cover for the Insured shall terminate immediately in the event of admissible claim and settlement of 100% of Sum Insured mentioned against respective cover section in the Policy Schedule.

13. Notices

- a. Any and all notices and declarations for the attention of the Company shall be submitted in writing and shall be delivered to the address specified in the Policy Schedule.
- b. Any and all notices and declarations for the attention of the Insured shall be posted to the Insured's address stated in the Policy Schedule.

15. Governing Law

The construction, interpretation and meaning of the provisions of this Policy shall be determined in accordance with Indian law. The section headings of this Policy are included for descriptive purposes only

and do not form part of this Policy for the purpose of its construction or interpretation. For any dispute under this policy the courts of India will have exclusive jurisdiction to hear and determine any such dispute.

16. **Entire Contract**

This Policy constitutes the complete contract of insurance for the Insured. No change or alteration in this Policy shall be valid or effective unless approved in writing by the Company, which approval shall be evidenced by an endorsement on the Policy.

17. **Two or more schedule Drone/UAVs**

When the insurance effected by this policy applies to two or more scheduled Drone/UAVs, the terms of this policy shall apply separately to each.

18. **Territorial Limits**

This Policy covers Insured Risk of concerned Insured arising after the policy commencement date and during the Policy Period within India. The Company's liability to make any payment under admissible claims shall be to make payment to the Insured within India and in Indian Rupees only.

Warranties applicable to this policy

It is expressly warranted that the **insured** will satisfy in full all of the following before the **insurer** can be liable for any applicable coverage to apply.

Cover shall be suspended until the breach of warranty is remedied, but section 11 of the Insurance Act 2015 shall not apply, so that there need be no causal link between the breach and the loss or damage, in respect of the following:

1. The insured shall use the Drone/UAV for the activities covered only, inclusive of continuous flying.
2.
 - a. Drone/UAV operators have successfully completed a Drone/UAV training course/school/academy, prior to conducting any commercial and/or business operations; or
 - b. UAV operators have 10 hours' Drone/UAV flying experience and/or have successfully completed a manufacturer's training course, prior to conducting any commercial and/or business operations; or
 - c. **UAV operators** have commenced their Drone/UAV training course (including manufacturer's training course)/school/academy and are flying the Drone/UAV as part of the course requirements, whilst under instruction by the official course trainers/instructor at all times (and subject to the minimum **deductible**).
3. The insured will conduct all flights in accordance with specific Drone/UAV regulation/code as stipulated by the civil aviation rules (CAR)/DGCA for the operation.
4. Continuation flying will not exceed 25 hours per period of insurance if limited to twelve months.
5. The insured will only fly a Drone/UAV if it has DGCA permit to fly (permission for aerial work/permission for commercial operation) in place prior to performing business or continuation flights (where applicable), within the DGCA permissible geographical limits in which the flight takes place (where applicable).
6. No single Drone/UAV will exceed 500 hours' flying time during any one twelve-month period, or if warranting a set number of Drone/UAV in the air at any one time, the total flying time of all Drone/UAV shall not exceed the sum of 500 hours multiplied by the number of units warranted to be flown at any one time.

7. Any Drone/UAV with inbuilt Return to home function will have it be always set to `on`.
8. The Drone/UAV is airworthy at the commencement of each flight.
9. The insured shall maintain all logbooks and other records in connection with the Drone/UAV and produce them to the insurer or their agents on request.

Add On covers:

The following covers shall available only if opted by the Insured, requisite premium paid and cover mentioned in Schedule.

1. Theft of the Drone/UAV:

It is hereby agreed and declared that on payment of additional premium, the policy is extended to cover theft of the insured UAV/Drone in accordance with the terms and conditions of this Policy, during the Period of Insurance.

2. Accidental damage of ground equipment:

It is understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the policy extends to indemnify the Insured against loss, destruction of or damage to the Drone/UAV ground equipment provided by manufacturer (excluding fragile items such as glass) caused by accidental external damage subject to maximum amount of 10% of sum insured for the section 1 cover of this policy.

EXCLUSIONS

The policy excludes the following:

1. Loss, destruction or damage to bullion or unset precious stones, any curios or works of art, manuscripts, plans, drawings, securities, obligations or documents of any kind, stamps, coins or paper money, cheques, books of accounts or other business books, computer systems records, explosives unless otherwise expressly stated in the Policy.
2. Loss, destruction or damage to the insured property premises caused by change of temperature.
3. Loss or damage by spoilage resulting from the retardation or interruption or cessation of any process or operation caused by operation of any of the perils covered.
4. Damage to belts, ropes, chains, rubber tyres, dies, moulds, blades, cutters, knives or exchangeable tools, engraved or impression cylinders or rolls; objects made of glass, porcelain, ceramics, all operating media (e.g. lubricating oil, fuel, catalyst, refrigerant, dowtherm) felts, endless conveyor belts or wires; sieves, fabrics, heat resisting and anti-corrosive lining and parts of similar nature, packing material, parts not made of metal (except insulating material) and non-metallic lining or coating of metal parts, unless caused by fire, lightning, riot, strike, malicious damage, storm, tempest, flood or inundation.
5. Loss or damage due to breakdown, electrical, electronic and/or mechanical derangement.
6. Loss or damage due to termites, moths, insects, vermin, inherent vice, fumes, flaws, latent defect, fluctuations in atmospheric or climatic conditions, the action of light.

7. Loss or damage due to collapse, settlement or bedding down, ground heave or cracking of structures or the removal or weakening of support to any insured property.

3. Alternate Hire Charges:

It is hereby agreed and declared that on payment of additional premium, the Section 1 of the Policy is extended to cover reasonable cost of renting temporary replacement Drone/UAV, in the event of covered damage to the insured Drone/UAV can be economically repaired or replaced, to enable the Insured to continue with his business or operation whilst repairs are being made.

CONDITIONS:

- a. The cover may be granted only for Insured Drone/UAVs used for Business/Rental Use.
- b. The alternate hire charges recoverable under the policy may be actual charges incurred by the Insured to hire a Drone/UAV of similar make, model and capacity for Insured Use as mentioned in the Policy Schedule.
- c. Alternate hire charges payable under the policy are exclusive of any import charges or custom duty

Cover limit: For a maximum period of 30 days or hire cost reach 10% of section-1 Sum insured any one occurrence, which ever occur first.

4. Night Flying endorsement:

It is hereby agreed and declared that on payment of additional premium, the policy is extended to cover Night Flying. Any authorised pilot operating a Drone/UAV, insured under this policy, during the hours of darkness, must hold a valid permit and/or authorisation from the relevant governing Aviation Authority.

All other Policy terms, conditions, limitations and exclusions remain unaltered.

5. BVLOS endorsement (Beyond Visual Range Operation):

It is hereby agreed and declared that on payment of additional premium, the policy is extended to cover BVLOS operations. Any authorised pilot operating a Drone/UAV, insured under this policy, beyond visual line of sight, must hold a valid permit and/or authorisation from the relevant governing Aviation Authority.

6. Drone/UAV in Transit Endorsement:

The Policy is extended to insure the Drone/UAV(s) and/or Associated Equipment detailed in the insurance Schedule of the Policy to which this Endorsement is attached against Loss, Theft, Disappearance or Accidental Damage occurring while in transit by any means within the Geographical Limits stated in the Insurance Schedule.

We shall only be liable to the extent that any other valid insurance has not been issued.

Exclusions: This coverage does not insure:

- 1) Loss or damage occurring to an insured Drone/UAV(s) while in Flight.
- 2) the cost of making good wear and tear, gradual deterioration, inherent defect, rust or oxidation, moth or vermin damage, warping or shrinkage.

3) loss or damage caused by or resulting from:

a. maintenance, repair, renovation, restoration, modification or any similar process;

b. aridity, humidity, exposure to light or extremes of temperature unless such loss or damage caused by storm or fire.

4) loss from or damage in or on unattended vehicles.

5) electrical or mechanical fault or breakdown.

6) depreciation.

7) any loss other than the direct cost of repairing or replacing the insured Drone/UAV(s) in accordance with the basis of settlement.

8) loss of or damage to an insured Drone/UAV(s) which is subject to any lease, conditional sale, charge or other encumbrance.

9) increased cost or expense due to compliance with any airworthiness directives.

10) accessories and/or spare parts.

Conditions:

We shall not be liable to pay any Claim under this insurance unless insured comply with all the requirements in the following conditions.

1) Transit

Insured property is packed and unpacked for transit by competent professional packers and in accordance with manufacturers guidelines.

2) Security and protections

Insured must ensure that all fire alarm and security systems, locks and all other physical protections are fully engaged whenever Your Drone/UAV(s) is/are left unattended. Subject to the Policy terms, conditions, limitations and exclusions.

7. Liability for damage to Drone/UAV that you do not own:

It is hereby agreed and declared that on payment of additional premium for this policy:

- a. The provisions of Exclusion (8) applicable to SECTION 1 shall not apply to property damage to any unmanned aircraft system shown in the Schedule below while such unmanned aircraft system is in your care, custody or control.
- b. Insurer will pay for damages because of property damage to any unmanned aircraft system shown in the Schedule below is the limit, which shall be part of and not in addition to the “Each Occurrence” limit shown in the Declarations.

The insurance covered by this endorsement does not apply to property damage to any unmanned aircraft system owned in whole or in part or leased for more than thirty (30) days by any insured;

8. Personal Accident cover to operator:

COVERAGE

In the event of any Bodily Injury sustained by the Insured/ Authorised Operator anywhere in India while operating drones during the Policy Period and arising out of an Accident, the Company will make payment as provided for below.

a) Death

- i. The Company shall pay the Sum Assured in the event of Bodily Injury resulting in Death of the Insured Beneficiary within 12 months of such Bodily Injury being sustained, whereupon this Coverage under Section 3 insofar as it relates to that Insured/ Authorised Operator shall expire.
- ii. The Company will also, in addition to the Sum Assured, pay up to 2% of the Sum Assured or Rs.5,000/- (whichever is lower) towards the cost of transporting the mortal remains of the Insured/Authorised Operator from the place of death to the hospital/ residence and/or cremation and/or burial ground.

b) Permanent Total Disability

- i. In the event of Bodily Injury resulting in Permanent Total Disability of the Insured/ Authorized Operator within 12 months of such Injury being sustained, the Company will pay 125% of the Sum Assured, whereupon this Coverage under Section 3 insofar as it relates to that Insured/ Authorised Operator shall expire.
- ii. If the Insured/ Authorised Operator was suffering from any permanent disability prior to the date upon which Bodily Injury was sustained, then the Company's liability to make payment hereunder shall be reduced by the extent of such pre-existing, as advised by the concerned Government Medical Authority.

Nomination:

The insured person is required at the inception of the policy and at the time of new policy or renewal, to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee (as named in the Policy Schedule/Policy Certificate/Endorsement (if any)) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

No fee shall be charged for registering a nomination at the time of issuing/ renewal of the policy.

EXCLUSIONS APPLICABLE TO THIS ADD-ON

No indemnity is available hereunder and no payment will be made by the Company for any claim directly or indirectly caused by, based on, arising out of or howsoever attributable to any of the following:

- 1) Suicide, attempted suicide or self-inflicted injury or illness;
- 2) Any mental dysfunction or disorder, or psychosomatic dysfunction or disorder;
- 3) The use or misuse of any drugs, alcohol, intoxicants or hallucinogens;

- 4) stroke, epileptic fit or other cramp like attacks or convulsions unless caused by an insured event under this Cover;
- 5) deliberate or intentional criminal act of the Insured/ Authorised Operator;
- 6) any accident resulting from war (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority;
- 7) any consequential losses of any kind, and/or any actual or alleged legal liability of the Insured/ Authorised Operator;
- 8) whilst engaging in adventure sports or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world;
- 9) any accident suffered by the Insured/ Authorised Operator on account of his participation as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs;
- 10) any accident caused either directly or indirectly by nuclear energy, radiation;
- 11) curative treatments or interventions that the Insured/ Authorised Operator performs or has had performed on his body;
- 12) venereal or sexually transmitted disease;
- 13) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused;
- 14) Including treatment thereof pregnancy, resulting childbirth, miscarriage, abortion, or complication arising out of any of the foregoing;

Note: In the event of Insured being an organization/entity/firm this add-on cover shall be available only to the Authorised Operator.

9. Accidental Medical Expenses to operator:

COVERAGE

It is hereby agreed and declared that if Insured/ Authorised Operator are Hospitalized on advice of a Doctor because of a Bodily Injury sustained during the Policy Period and arising out of Flight of the covered Drone for Insured Use, then the Company shall reimburse reasonable and customary medical expenses incurred up to a maximum Sum Insured as shown in the Schedule for this cover aggregate in any one Policy Period. The medical expenses reimbursable would include:

1. The reasonable charges that the Insured/ Authorised Operator necessarily incur on the advice of a Doctor for In-patient Care in a Hospital for accommodation; nursing care; the attention of medically qualified staff; undergoing medically necessary procedures and medical consumables.

2. Ambulance charges for carrying the Insured/ Authorised Operator from the site of accident to the nearest hospital, subject to a limit of Rs. 1000 per claim.

EXCLUSIONS APPLICABLE TO THIS ADD-ON

We will not be liable to indemnify the Insured/Authorised Operator for the following events:

1. Accidental Bodily Injury that is sustained by the Insured/Authorised Operator:
 - a) Through suicide, attempted suicide or self-inflicted injury or illness
 - b) While under the influence of liquor or drugs
 - c) Arising or resulting from Insured/Authorised Operator committing any breach of law with criminal intent
 - d) Whilst engaging in aviation or ballooning, whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as a passenger (fare paying or otherwise) in any duly licensed standard type of aircraft anywhere in the world.
 - e) Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs
 - f) As a result of any curative treatments or interventions that Insured/Authorised Operator carry out or have carried out on your body
 - g) Arising out of participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic
2. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever
3. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition.
4. Venereal or sexually transmitted diseases.
5. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
6. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of any of these.
7. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrest, restraint or detainment, confiscation or nationalisation or requisition of or damage by or under the order of any government or public local authority
8. Nuclear energy, radiation

If You do not agree whether any of these exclusions apply to Your claim, You agree to accept the burden of proving that they do not apply.

Note: In the event of Insured being an organization/entity/firm this cover shall be available only to the Authorised Operator.

10. Cyber Liability cover:

It is hereby agreed and declared that on payment of additional premium, the section 3 of the policy is extended to cover compensatory damages (including costs awarded against You) in respect of Bodily Injury (fatal or otherwise) and Property Damage following the unlawful interference of any computer system, software programme, computer code, computer process or any other electronic system that enables a third party to seize control of Your Drone whilst in-Flight with the intention of inflicting harm.

Maximum liability in respect of the coverage provided by this Endorsement shall be up to 50% of the limit of liability opted for section 3 of the policy or INR 2,50,00,000, whichever is lower.

Subject to the Policy terms, conditions, limitations, and exclusions.

11. Mysterious Disappearance endorsement:

It is hereby agreed and declared that on payment of additional premium for this policy:

The policy will be extended to cover the losses due to mysterious disappearance of drone/UAV during flight in the policy duration period.

CLAUSES ATTACHED TO THE POLICY AND TO WHICH THE POLICY IS SUBJECT TO

DEFERRED PREMIUM CLAUSE (AVN-5A)

It is hereby understood and agreed that the premium under this policy shall be paid in the four quarterly equal installments:

INSTALMENT	DUE DATE	AMOUNT (Rs.) INCL. 18% GST
1 ST INSTALLMENT		
2 ND INSTALMENT		
3 RD INSTALMENT		
4 TH INSTALMENT		
	TOTAL....	

Nevertheless it is further understood and agreed that:-

Notwithstanding any provision as to notice of cancellation contained in the Policy, it is a condition that in the event of any installment not being paid by its due date, the cover afforded by this Policy shall be deemed to have ceased at midnight of such due date and no refund or premium shall be due to the Insured.

In the event of a claim hereunder which exceeds the installments of premium paid on this Policy the Installments of premium then outstanding shall become payable forthwith.

NUCLEAR RISKS EXCLUSION CLAUSE (AVN 38B)

(1) This Policy does not cover:

- (i) loss of or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss
- (ii) Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - (a) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - (b) the radioactive properties of, or a combination of radioactive properties with toxic, explosive or other hazardous properties of, any other radioactive material in the course of carriage as cargo, including storage or handling incidental thereto;
 - (c) ionizing radiations or contamination by radioactivity from, or the toxic, explosive or other hazardous properties of, any other radioactive source whatsoever.

(2) It is understood and agreed that such radioactive material or other radioactive source in paragraph (1) (b) and (c) above shall not include:

- (i) depleted uranium and natural uranium in any form;
- (ii) radioisotopes which have reached the final stage of fabrication so as to be usable for any scientific, medical, agricultural, commercial, educational or industrial purpose.

(3) This Policy, however, does not cover loss of or destruction of or damage to any property or any consequential loss or any legal liability of whatsoever nature with respect to which:

- (i) the Insured under this Policy is also an insured or an additional insured under any other insurance policy, including any nuclear energy liability policy; or
- (ii) any person or organization is required to maintain financial protection pursuant to legislation in any country; or
- (iii) the Insured under this Policy is, or had this Policy not been issued would be, entitled to indemnification from any government or agency thereof.

(4) Loss, destruction, damage, expense or legal liability in respect of the nuclear risks not excluded by reason of paragraph (2) shall (subject to all other terms, conditions, limitations, warranties and exclusions of this Policy) be covered, provided that:

- (i) in the case of any claim in respect of radioactive material in the course of carriage as cargo, including storage or handling incidental thereto, such carriage shall in all respects have complied with the full International Civil Aviation Organization "Technical Instructions for the Safe Transport of Dangerous Goods by Air", unless the carriage shall have been subject to

any more restrictive legislation, when it shall in all respects have complied with such legislation;

- (ii) this Policy shall only apply to an incident happening during the period of this Policy and where any claim by the Insured against the Insurers or by any claimant against the Insured arising out of such incident shall have been made within three years after the date thereof;
- (iii) in the case of any claim for the loss of or destruction of or damage to or loss of use of an aircraft caused by or contributed to by radioactive contamination, the level of such contamination shall have exceeded the maximum permissible level set out in the following scale:

Emitter	Maximum permissible level of non- Fixed radioactive surface contamination (Averaged over 300 cm ²)
(IAEA Health and Safety regulation in accordance with the current ICAO technical instructions for the Safe Transport of Dangerous goods by Air)	
Beta, gamma and low toxicity alpha- emitters	Not exceeding 4 becquerels/cm ² (10-4) microcuries / cm ²).
All other alpha emitters	Not exceeding 0.4 becquerels/cm ² (10-5) microcuries / cm ²)

- (iv) the cover afforded hereby may be cancelled at any time by the Insurers giving seven days' notice of cancellation.

AVN.38B 22.7.96

NOISE AND POLLUTION AND OTHER PERILS EXCLUSION CLAUSE (AVN 46B)

1. This Policy does not cover claims directly or indirectly occasioned by, happening through or in consequence of:-
 - (a) noise (whether audible to the human ear or not), vibration, sonic boom and any phenomena associated therewith,
 - (b) pollution and contamination of any kind whatsoever,
 - (c) electrical and electromagnetic interference,
 - (d) interference with the use of property;

unless caused by or resulting in a crash fire explosion or collision or a recorded in flight emergency causing abnormal aircraft operation.

2. With respect to any provision in the Policy concerning any duty of Insurers to investigate or defend claims, such provision shall not apply and Insurers shall not be required to defend
 - (a) claims excluded by Paragraph 1 or
 - (b) a claim or claims covered by the Policy when combined with any claims excluded by Paragraph 1 (referred to below as "Combined Claims").
3. In respect of any Combined Claims, Insurers shall (subject to proof of loss and the limits of the Policy) reimburse the Insured for that portion of the following items which may be allocated to the claims covered by the Policy:
 - (i) damages awarded against the Insured and
 - (ii) defence fees and expenses incurred by the Insured.
4. Nothing herein shall override any radioactive contamination or other exclusion clause attached to or forming part of this Policy.

AVN 46B 1.10.96

WAR, HI-JACKING AND OTHER PERILS EXCLUSION CLAUSE (AVIATION) – AVN 48B

This policy does not cover claims caused by

- a) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, martial law, military or usurped power or attempts at usurpation of power.
- b) Any hostile detonation of any weapon of war employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- c) Strikes, riots, civil commotions or labour disturbances.
- d) Any act of one or more persons, whether or not agents of a sovereign Power, for political or terrorist purposes and whether the loss or damage resulting therefrom is accidental or intentional.
- e) Any malicious act or act of sabotage.
- f) Confiscation, nationalisation, seizure, restraint, detention, appropriation, requisition for title or use by under the order of any Government (whether civil military or defacto) public or local authority.
- g) Hi-jacking or any unlawful seizure or wrongful exercise of control of the Aircraft or crew in Flight (including any attempt at such seizure or control) made by any person or persons on board the Aircraft acting without the consent of the Insured.

Furthermore this Policy does not cover claims arising whilst the Aircraft is outside the control of the Insured by reason of any of the above perils. The Aircraft shall be deemed to have been restored to the control of the Insured on the safe return of the Aircraft to the Insured at an airfield not excluded by the geographical

limits of this Policy, and entirely suitable for the operation of the Aircraft (such safe return shall require that the Aircraft be parked with engines shut down and under no duress)

AVN48B 1.10.96

**UNAUTHORISED USE CLAUSE
AVN 77**

No claim under this Policy shall be rejected on the grounds that the aircraft was used in a place or in a manner or by a person not permitted under the terms of the Policy provided such use was not authorised by the Insured and that the Insured had taken reasonable precautions to prevent such unauthorised use. Any consent given by an employee or agent of the Insured outside the normal scope of his authority shall be deemed not to be authorisation given by the Insured.

DATE RECOGNITION EXCLUSION CLAUSE

This Policy does not cover any claim damage, injury, loss, cost, expense, or liability (whether in contract, tort, negligence, product liability, misrepresentation, fraud or otherwise) of any nature whatsoever arising from or occasioned by or in consequence of (whether directly or indirectly and whether wholly or partly):

- (a) the failure or inability of any computer hardware, software, integrated circuit, chip or information technology equipment or system (whether in the possession of the Insured or of any third party) accurately or completely to process, exchange or transfer year, date or time data or information in connection with any change of year, date or time; whether on or before or after such change of year, date or time;
- (b) any implemented or attempted change or modification of any computer hardware, software, integrated circuit, chip or information technology equipment or system (whether in the possession of the Insured or of any third party) in anticipation of or in response to any such change of year, date or time, or any advice given or services performed in connection with any such change or modification.
- (c) any non-use or unavailability for use of any property or equipment of any kind whatsoever resulting from any act, failure to act or decision of the Insured or of any third party related to any such change of year, date or time;

and any provision in this Policy concerning any duty of Insurers to investigate or defend claims shall not apply to any claims so excluded.

AVN 2000A / 14.03.01

DATE RECOGNITION LIMITED COVERAGE CLAUSE

WHEREAS the Policy of which this Endorsement forms part includes the Date Recognition Exclusion Clause(Clause AVN 2000a), it is hereby understood and agreed that, subject to all terms and provisions of this Endorsement, Clause AVN 2000A shall not apply:

- (1) to any accidental loss of or damage to an aircraft defined in the Policy Schedule("Insured Aircraft");
- (2) to any sums which the Insured shall become legally liable to pay, and(if so required by the Policy) shall pay (including costs awarded against the Insured) in respect of :
 - (a) accidental bodily injury, fatal or otherwise, to passengers caused by an accident to Insured Aircraft; and/or
 - (b) loss of or damage to baggage and personal articles of passengers, mail and cargo caused by an accident to an Insured Aircraft; and/or
 - (c) accidental bodily injury, fatal or otherwise, and accidental damage to property caused by an Insured Aircraft or by any person or object falling therefrom.

PROVIDED THAT :

1. Coverage provided pursuant to this Endorsement shall be subject to all terms, conditions, limitations, warranties, exclusions and cancellation provisions of the Policy(except as specifically provided by the policy.
2. Nothing in this Endorsement shall provide any coverage:
 - (a) in respect of grounding of any aircraft; and/or
 - (b) in respect of loss of use of any property unless it arises out of physical damage to or destruction of property in the accident giving rise to a claim under Policy.
3. The Insured agrees that it has an obligation to disclose in writing to the Insurers during the Policy period any material facts relating to the Date Recognition Conformity of Insured's operations, equipment and products.

AVN2001A / 14.3.01 (Applicable to Hull and Aircraft Liability Coverage)

AGREED VALUE CLAUSE

It is hereby understood and agreed that in consideration of the insured Aircraft being covered on an Agreed Value basis all reference herein to replacement shall be deemed to be deleted but only in respect of claims adjusted on the basis of total loss.

In respect of claims adjusted on the basis of a total loss Insurers shall pay to the Insured the Agreed value of the Aircraft as stated in the Policy Schedule less any applicable deductible. Insurers may, at their discretion, take the salvage of such Aircraft, together with all appropriate documents appertaining thereto, but in event shall there be any abandonment to Insurers.

The foregoing provision shall not apply to claims arising in respect of partial loss or damage where Insurers shall retain the right to repair, replace or make good as they deem expedient.

AVN 61 / 1.10.96

ASBESTOS EXCLUSION CLAUSE

This policy does not cover any claims of any kind whatsoever directly or indirectly relating to, arising out of or in consequence of:

1. the actual, alleged or threatened presence of asbestos in any form whatsoever, or any material or product containing, or alleged to contain, asbestos; or
2. any obligation, request, demand, order, or statutory or regulatory requirement that any Insured or others test for, monitor, clean up, remove, contain, treat, neutralize, protect against or in any other way respond to the actual, alleged or threatened presence of asbestos or any material or product containing, or alleged to contain, asbestos.

However, this exclusion shall not apply to any claim caused by or resulting in a crash fire explosion or collision or a recorded in-flight emergency causing abnormal aircraft operation.

Notwithstanding any other provisions of this Policy, Insurers will have no duty to investigate, defend or pay defence costs in respect of any claim excluded in whole or in part under paragraphs 1 or 2 hereof.

CONSTRUCTIVE TOTAL LOSS

It is hereby declared and agreed that :

When the cost of repair of the damage together with the cost of Salvage and/or Transportation from the place of the accident to the place of repair and return to Service be estimated at 75% or more of the agreed value the assured and the Company may mutually agree to declare a Constructive Total Loss and the Company shall pay the agreed value of the aircraft less the net value of the aircraft in its damaged condition. The latter value shall be fixed by experts or by sale as may be mutually agreed by the assured and the company.

FULL PREMIUM IF LOST (AVN 8)

It is understood and agreed that in the event of a claim arising hereunder adjustable on the basis of a Total Loss the Full Annual Premium, less the amount of premium already paid, shall become due and payable forthwith.

AVN 8

FULL PREMIUM IN THE EVENT OF CLAIM EXCEEDING THE PREMIUM PAID (AVN 9)

It is understood and agreed that in the event of a claim arising hereunder which exceeds the premium paid the balance of the Full Annual Premium of shall become due and payable forthwith.

AVN 9

LIMITATION OF LIABILITY CLAUSE (JOINT INSUREDS) (AVN 14)

Notwithstanding the inclusion herein of more than one Insured, whether by endorsement or otherwise, the total liability of the Insurers in respect of any or all Insureds shall not exceed the limit(s) of liability stated in this Policy.

AVN 14

ADDITIONS & DELETIONS CLAUSE (COMBINED) (AVN 19)

1. The insurance afforded by this Policy is automatically extended to include at pro rata additional premium further UAS added during the currency of this Policy provided such UAS are owned or operated by the Insured and are of the same type and value as UAS already covered hereunder.
2. The inclusion of additional UAS of other types or different values shall be subject to special agreement and rating by Insurers prior to attachment.
3. Under the UAS loss or physical damage Section of this Policy Aircraft which have been sold or disposed of shall be deleted from this Policy and the Insured shall be entitled to pro rata return of premium provided no claim has arisen and become payable in respect of such UAS under the UAS loss or physical damage Section of this Policy and that this Policy is not cancelled by virtue of such deletion.
4. Under the liability Section(s) of this Policy UAS which have been sold or disposed of shall be deleted from this Policy and the Insured shall be entitled to pro rata return of premium. Provided always that
 - i. Notwithstanding the foregoing provisions for additions and deletions the premium in respect of each separate period of risk insurance on any UAS covered during the currency of this Policy shall in no case be less than fifteen days' pro rata premium.
 - ii. In the event of a claim arising in respect of any UAS added hereto being settled on a total loss basis the full twelve months' UAS loss or physical damage premium shall be paid hereunder in respect of such Aircraft.
 - iii. Notice of the addition or deletion of any UAS shall be given to the Insurers or their representatives in writing within ten days of attachment or deletion.

AVN 19A (modified for UAV)

FINANCIAL INTEREST ENDORSEMENT (AVN 28B)

It is noted that the Party named in the Schedule hereto has a financial interest in the UAS under the Agreement. Accordingly, with respect to losses occurring during the period from the Effective Date of this Endorsement until the expiry of the Insurance or until the satisfaction of the obligations under the Agreement, whichever shall first occur, in respect of the interest of the Party and in consideration of an Additional Premium IT IS UNDERSTOOD AND AGREED THAT:

1. The insurance afforded by this Policy for loss of or physical damage to the insured UAS shall not be invalidated as regards the interest of the Party by any act or omission by the Insured which results in a breach of any term, condition or warranty of the Policy PROVIDED THAT the Party has not caused, contributed to or knowingly condoned the said act or omission. Nevertheless any change in title or ownership of the UAS, conversion, embezzlement or secretion by the Insured in possession of the UAS is not covered hereunder.
2. The protection afforded to the Party by the terms of this Endorsement shall be limited to loss of or physical damage to the insured UAS and shall not exceed the Original Amount under the Agreement less any relevant Policy Deductible and less all matured Instalments paid or due prior to the accident giving rise to a loss hereunder.
3. The Party shall notify the Insurers of any increase in hazard which comes to the Party's attention and if agreed by the Insurers it shall be endorsed on the Policy, the Party agreeing to pay any additional required premium if the Insured fails to do so on demand of the Insurers.

4. If the Insured fails to notify the Insurers as specified in the Policy Conditions of any event likely to give rise to a claim under the Policy, the Party shall do so immediately he becomes aware of the event in form and manner as prescribed by the Policy.

5. Upon payment of any loss or claim to the Party, Insurers shall to the extent and in respect of such payment be subrogated to all legal and equitable rights of the Party. At the expense of Insurers the Party shall do whatever is necessary to assist the Insurers to exercise such rights.

6. Except in respect of any provision for Cancellation or Automatic Termination specified in the Policy or any endorsement thereof, cover provided by this Endorsement may only be cancelled by Insurers giving not less than Thirty (30) days notice in writing to the Appointed Broker. Notice shall be deemed to commence from the date such notice is given by the Insurers. In the event of cancellation for non-payment of premium, the Party shall have the option to pay all outstanding premiums in respect of the UAS within the notice period.

7. EXCEPT AS SPECIFICALLY VARIED OR PROVIDED BY THE TERMS OF THIS ENDORSEMENT THE FINANCIAL INTEREST OF THE PARTY IS COVERED BY THE POLICY FOR LOSS OF OR PHYSICAL DAMAGE TO THE INSURED UAS ONLY SUBJECT TO ALL TERMS, CONDITIONS, LIMITATIONS, WARRANTIES, EXCLUSIONS AND CANCELLATION PROVISIONS THEREOF.

SCHEDULE IDENTIFYING TERMS USED IN THIS ENDORSEMENT

1. UAS: Registration:

2. Party (enter the name of the Party having a financial interest):

3. Agreement (enter identifying details and date):

4. The Original Amount under the Agreement:

Payable in Instalments of
the last Instalment being due

The amount outstanding at the Effective Date of this Endorsement:

5. Policy Deductible:

6. Effective Date of this Endorsement:

7. Additional Premium:

8. Appointed Broker:AVN 28B (modified for UAV)

FINANCE / LEASE CONTRACT ENDORSEMENT (AVN 67B)

It is noted that the Contract Party(ies) have an interest in respect of the Equipment under the Contract(s). Accordingly, with respect to losses occurring during the period from the effective Date until the expiry of the Insurance or until the expiry or agreed termination of the contract(s) or until the obligations under the Contract(s) are terminated by any action of the Insured or the contract Party(ies), whichever shall first occur, in respect of the said interest of the contract Party(ies) and in consideration of the Additional Premium it is confirmed that the Insurance afforded by the policy is in full force and effect and it is further agreed that the following provisions are specifically endorsed to the policy:-

1. Under the Hull and UAS Spares Insurances.

i. In respect of any claim on Equipment that becomes payable on the basis of a Total Loss, settlement (net of any relevant Policy Deductible) shall be made to, or to the order of the Contract Party(ies). In respect of any other claim, settlement (net of any relevant policy deductible) shall be made with such party(ies) as may be necessary to repair the Equipment unless otherwise agreed after consultation between the Insurers and the Insureds and, where necessary under the terms of the contract(s), the Contract party(ies). Such payments shall only be made provided they are in compliance with all applicable laws and regulations

ii. Insurers shall be entitled to the benefit of salvage in respect of any property for which a claims settlement has been made.

i. Subject to the provisions of this Endorsement, the insurance shall operate in all respects as if a separate policy had been issued covering each party insured hereunder, but this provision shall not operate to include any claim however arising in respect loss or damage to the Equipment insured under the Hull or spares Insurance of the Insured. Notwithstanding the foregoing the total liability of Insurers in respect of any and all insureds shall not exceed the limits of liability stated in the Policy.

ii. The Insurance provided hereunder shall be primary and without right of contribution from any other insurance which may be available to the Contract Party(ies).

iii. This endorsement does not provide coverage for the Contract party(ies) with respect to claims arising out of their legal liability as manufacturer, repairer, or servicing agent of the Equipment.

i. The Contract Party(ies) are included as Additional Insured(s).

ii. The cover afforded to each contract Party by the Policy in accordance with this Endorsement shall not be invalidated by any act or omission (including misrepresentation and non-disclosure) of any other person or party which results in a breach of any term, condition or warranty of the Policy PROVIDED THAT the Contract Party so protected has not caused, contributed to or knowingly condoned the said act or omission.

iii. The provisions of this Endorsement apply to the Contract Party(ies) solely in their capacity as financier(s)/lessor(s) in the identified Contract(s) and not in any other capacity, knowledge that any contract party may have or acquire or actions that it may take or fail to take in that other capacity (pursuant to any other contract of otherwise) shall not be considered as invalidating the cover afforded by this Endorsement.

iv. The Contract Party(ies) shall have no responsibility for premium and Insurers shall waive any right of set off or counterclaim against the contract Party(ies) except in respect of outstanding premium in respect of the Equipment.

v. Upon payment of any loss or claim to or on behalf of any Contract party(ies), insurers shall to the extent and in respect of such payment be thereupon subrogated to all legal and equitable rights of the Contract Party(ies) indemnified hereby (but not against any Contract party). Insurers shall not exercise such rights without the consent of those indemnified, such consent not to be unreasonably withheld. At the expense of Insurers such Contract party(ies) shall do all things reasonably necessary to assist the insurers to exercise said rights.

vi. Except in respect of any provision for Cancellation or automatic Termination specified in the Policy or any endorsement thereof, cover provided by this Endorsement may only be cancelled or materially altered in a manner adverse to the Contract Party(ies) by the giving of not less than thirty (30) days' notice in writing to the appointed Brokers. Notice shall be deemed to commence from the date such

2. Under the Legal Liability Insurance

i. Subject to the provisions of this Endorsement, the insurance shall operate in all respects as if a separate policy had been issued covering each party insured hereunder, but this provision shall not operate to include any claim however arising in respect loss or damage to the Equipment insured under the Hull or spares Insurance of the Insured. Notwithstanding the foregoing the total liability of Insurers in respect of any and all insureds shall not exceed the limits of liability stated in the Policy.

ii. The Insurance provided hereunder shall be primary and without right of contribution from any other insurance which may be available to the Contract Party(ies).

iii. This endorsement does not provide coverage for the Contract party(ies) with respect to claims arising out of their legal liability as manufacturer, repairer, or servicing agent of the Equipment.

3. Under ALL Insurances

i. The Contract Party(ies) are included as Additional Insured(s).

ii. The cover afforded to each contract Party by the Policy in accordance with this Endorsement shall not be invalidated by any act or omission (including misrepresentation and non-disclosure) of any other person or party which results in a breach of any term, condition or warranty of the Policy PROVIDED

THAT the Contract Party so protected has not caused, contributed to or knowingly condoned the said act or omission.

iii. The provisions of this Endorsement apply to the Contract Party(ies) solely in their capacity as financier(s)/lessor(s) in the identified Contract(s) and not in any other capacity, knowledge that any contract party may have or acquire or actions that it may take or fail to take in that other capacity (pursuant to any other contract of otherwise) shall not be considered as invalidating the cover afforded by this Endorsement.

iv. The Contract Party(ies) shall have no responsibility for premium and Insurers shall waive any right of set off or counterclaim against the contract Party(ies) except in respect of outstanding premium in respect of the Equipment.

v. Upon payment of any loss or claim to or on behalf of any Contract party(ies), insurers shall to the extent and in respect of such payment be thereupon subrogated to all legal and equitable rights of the Contract Party(ies) indemnified hereby (but not against any Contract party). Insurers shall not exercise such rights without the consent of those indemnified, such consent not to be unreasonably withheld. At the expense of Insurers such Contract party(ies) shall do all things reasonably necessary to assist the insurers to exercise said rights.

vi. Except in respect of any provision for Cancellation or automatic Termination specified in the Policy or any endorsement thereof, cover provided by this Endorsement may only be cancelled or materially altered in a manner adverse to the Contract Party(ies) by the giving of not less than thirty (30) days' notice in writing to the appointed Brokers. Notice shall be deemed to commence from the date such notice is given by the Insurers. Such notice will NOT, however, be given at normal expiry date of the Policy or any endorsement.

EXCEPT AS SPECIFICALLY VARIED OR PROVIDED BY THE TERMS OF THIS ENDORSEMENT:

1. THE CONTRACT PARTY(IES) ARE COVERED BY THE POLICY SUBJECT TO ALL TERMS, CONDITIONS, LIMITATIONS, WARRANTIES, EXCLUSIONS AND CANCELLATION PROVISIONS THEREOF.

2. THE POLICY SHALL NOT BE VARIED BY ANY PROVISIONS CONTAINED IN THE CONTRACT(S) WHICH PURPORT TO SERVE AS AN ENDORSEMENT OR AMENDMENT TO THE POLICY.

SCHEDULE IDENTIFYING TERMS USED IN THIS ENDORSEMENT

1. Equipment (specify details of any UAS, engines or spares to be covered):
2. Policy Deductible applicable to physical damage to the equipment (Insert all applicable Policy deductibles):
3. Contract Party(ies):

In addition, in respect of Legal Liability Insurances:

4. Effective date being the date that the Equipment attaches to the Policy or a specific date thereafter:
5. Additional Premium: NIL
6. Appointed Broker: NIL

TRESPASSERS COST CLAUSE (AVN 91)

Insurer will, at Insured request and regardless of Insured legal liability, offer reasonable settlement in respect of loss of or damage to crops and/or other property caused by trespassers following a crash or forced landing of Insured UAS up to but not exceeding INR 5,000 any one occurrence and in the annual aggregate during the Period of Insurance. Subject to the Policy terms, conditions, limitations and exclusions

AVN 91 (amended for UAV)

BREACH OF AIR NAVIGATION CLAUSE (AVN 94)

The cover afforded to each Insured by the Policy shall not be invalidated by any act or omission which results in a breach of any air navigation or airworthiness orders or requirements issued by any competent authority affecting the safe operation of the Aircraft provided that the Insured so protected has not caused, contributed to or knowingly condoned the said act or omission. Any Insured who has caused, contributed to or knowingly condoned the said act or omission shall not be entitled to indemnity under the Policy.

Except as specifically varied by this clause, all other terms, conditions, limitations, warranties, exclusions and cancellation provisions of the Policy apply

AVN 94 (amended for UAV)

SANCTIONS AND EMBARGO CLAUSE (AVN 111)

Notwithstanding anything to the contrary in the Policy the following shall apply:

1. If, by virtue of any law or regulation which is applicable to an Insurer at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defence to the Insured or make any payment of defence costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such law or regulation.
2. In circumstances where it is lawful for an Insurer to provide coverage under the Policy, but the payment of a valid and otherwise collectable claim may breach an embargo or sanction, then the Insurer will take all reasonable measures to obtain the necessary authorisation to make such payment.
3. In the event of any law or regulation becoming applicable during the Policy period which will restrict the ability of an Insurer to provide coverage as specified in paragraph 1, then both the Insured and the Insurer shall have the right to cancel its participation on this Policy in accordance with the laws and regulations applicable to the Policy provided that in respect of cancellation by the Insurer a minimum of 30 days notice in writing be given. In the event of cancellation by either the Insured or the Insurer, the Insurer shall retain the pro rata proportion of the premium for the period that the Policy has been in force. However, in the event that the incurred claims at the effective date of cancellation exceed the earned or pro rata premium (as applicable) due to the Insurer, and in the absence of a more specific provision in the Policy relating to the return of premium, any return premium shall be subject to mutual agreement. Notice of cancellation by the Insurer shall be effective even though the Insurer makes no payment or tender of return premium.

AVN 111 (amended for UAV)

GRIEVANCE REDRESSAL: In the event of the policyholder having any grievance relating to the insurance, the insured may submit in writing to the Policy Issuing Office or Grievance cells at Regional Office / of the Company for redressal. If the grievance remains unaddressed, the insured person may contact the Officer, Customer Care Department.

1. Website: www.orientalinsurance.org.in ,
2. Toll free: 1800118485 Or 011- 33208485
3. E-mail: csd@orientalinsurance.co.in
4. Courier: Customer Service department, Block 4, Plate A, NBCC Tower, Kidwai Nagar, New Delhi-110023. For updated details of grievance officer, kindly refer the link: <https://orientalinsurance.org.in/grievance-redressal>.

For updated details of grievance officer, kindly refer the link <https://orientalinsurance.org.in/contact-us>
Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://igms.irda.gov.in/>.

OMBUDSMAN: The Insured person can also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance. The updated list of Office of Insurance Ombudsman is available on IRDA website www.irda.gov.in and on the website of General Insurance Council www.gicouncil.in and is also given in Annexure A.

The Company shall comply with the award of the Insurance Ombudsman within 30 days of receipt of award. In case the Company does not honour the ombudsman award, a penalty of Rs. 5000/- per day shall be payable to the complainant. However, if the Company has gone into appeal, such penalty shall not be payable. Such penalty is in addition to the penal interest liable to be paid by the Insurer under The Insurance Ombudsman Rules, 2017.

Office Details	Jurisdiction of Office Union Territory, District)	HYDERABAD - Shri N. Sankaran Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
AHMEDABAD - Shri Collu Vikas Rao 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.	JAIPUR - Shri Rajiv Dutt Sharma Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan.
BENGALURU - Mr Vipin Anand Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru - 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka.	ERNAKULAM - Shri G. Radhakrishnan Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building. Opp to Maharaja's College, M.G. Road, Ernakulam - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala. Lakshadweep. Mahe-a part of Union Territory of Puducherry.
BHOPAL - Shri R. M. Singh Office of the Insurance Ombudsman. 1st floor."Jeevan Shikha". 60-B.Hoshangabad Road, Opp. Gavatri Mandir. Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh.	KOLKATA - Ms Kiran Sahdev Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4. C.R. Avenue. KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
BHUBANESHWAR - Shri Manoj	Orissa.	LUCKNOW - Shri. Atul Sahai	Some Districts of

<p>Kumar Parida Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in</p>		<p>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>	Uttar Pradesh
<p>CHANDIGARH - Mr Atul Jerath 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</p>	<p>Puniab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>	<p>MUMBAI - Shri Somnath Ghosh Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p>	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
<p>CHENNAI - Shri N. Sankaran 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</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>	<p>NOIDA - Shri Bimbadhar Pradhan 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>	State of Uttaranchal and some Districts of Uttar Pradesh
<p>DELHI - Smt. Sunita Sharma Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>Delhi & following Districts of Harvana - Gurugram, Faridabad, Sonapat & Bahadurgarh.</p>	<p>PATNA - Ms Susmita Mukherjee Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailev Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	Bihar, Jharkhand.
<p>GUWAHATI - Shri Somnath Ghosh 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>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>	<p>PUNE - Shri Sunil Jain Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Naravan Peth, Pune - 411 030. Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in</p>	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.