

## Liberty General Insurance Limited

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## LIBERTY CONTAMINATED PRODUCTS INSURANCE

### POLICY WORDINGS

**Liberty** believes insurance signifies protection and support you can count on when you need it most, committing to stand beside you and fulfill your insurance requirements whenever the need arises. Liberty General Insurance Limited (IRDA Registration No. 150, CIN: U66000MH2010PLC209656) is a joint venture between ENAM Securities, Diamond Dealtrade Limited, and Liberty Citystate Holding PTE Ltd, a group company of the US-based Liberty Mutual Group, which provides 100 + years of global supervision. We are committed to delivering world-class products and professional services. Comprehensive terms and conditions are detailed within your policy document and are also accessible on our website, www.libertyinsurance.in. We warmly welcome you to the **Liberty** family. For optimal service and efficiency, please include your Policy Number in all correspondence.

In consideration of payment of the **Premium** by the **Insured**, and subject to all the provisions of this **Policy**, **Liberty** agrees as follows:

#### 1. Insuring Clause

**Liberty** will indemnify the **Insured** for **Loss**, in excess of the applicable **Self-Insured Retention** up to the applicable **Limit of Liability** specified in the **Schedule**, arising out of an **Insured Event** first discovered during the **Policy Period** and reported during the **Policy Period** or within 90 days after the **Policy Period**.

#### 2. Insured Events means:

- 2.1 Accidental Contamination.
- 2.2 Malicious Product Tampering.
- 2.3 Product Extortion.
- 2.4 Adverse Publicity.
- 2.5 Alleged Contamination.
- 2.6 Government Recall; and
- 2.7 Intentionally Impaired Ingredients.

3. **Loss** is the following reasonable and necessary expenses or costs incurred by the **Insured** directly and solely as the result of an **Insured Event**:

- 3.1 Business Interruption.
- 3.2 Replacement Costs.
- 3.3 Pre-Recall Costs.
- 3.4 Recall Costs.
- 3.5 Rehabilitation Expenses.
- 3.6 Consultant and Advisor Costs.
- 3.7 Extortion Costs; and
- 3.8 Third Party Recall Costs.

Except as otherwise provided Loss is limited to expenses or costs incurred within twelve (12) months after the Insured Event first became known to the Insured. In no event will any amounts claimed and paid under one Insured Event be recoverable under another Insured Event. The expenses or costs of the Insured shall be the net amount of the cost or expenses incurred by the Insured after subtracting the amount of any input tax credit (or similar) to which the Insured is or shall become entitled to after incurring the cost or expense.

#### 4. Definitions

Special meanings of certain words appearing other than in headers: The following words or terms shall have the meaning ascribed to them wherever they appear in this **Policy** in bold with first letter in capital unless otherwise more specifically stated elsewhere and references to the singular or to the masculine shall include references to the plural and to the feminine wherever the context so permits:

- 4.1 **Accidental Contamination** means an inadvertent or unintentional contamination, **Mislabeling** or **Packaging Defect** of an **Insured Product(s)**, that occurs during or as a direct result of its production, preparation, manufacture, packaging or **Distribution**, provided that the use or consumption of an **Insured Product(s)**:
- (a) has resulted in or would result in **Bodily Injury** of any person(s), within three hundred sixty-five (365) days following such consumption or use; or
  - (b) has resulted in or would result in **Property Damage**.
- 4.2 **Act** means any Act of the Parliament of India, including any subordinate or delegated legislation made under those Acts; and any amendment, consolidation or re-enactment of any of those Acts.
- 4.3 **Adverse Publicity** means the reporting of an actual or alleged **Malicious Product Tampering** during the **Policy Period** in local, regional, national media, internet or any governmental publication where the **Insured Product(s)** is specifically named.
- 4.4 **Alleged Contamination** means the reporting of an alleged **Accidental Contamination** during the **Policy Period** in local, regional, national media, internet or any governmental publication where the **Insured Product(s)** is specifically named. **Alleged Contamination** does not include the reporting of an actual contamination, error, fault or defect of the **Insured Product**.  
The **Sublimit** for all such **Alleged Contamination** shall be stated in the Schedule.
- 4.5 **Bodily Injury** means any physical injury, sickness or disease that is, in each case, medically identifiable sustained by any person, including death resulting from any of the foregoing at any time. Emotional distress or mental anguish is included only when due to a physical injury, sickness or disease.
- 4.6 **Business Interruption** means **Loss of Gross Earnings** and **Extra Expense** as a result of an **Insured Event**.
- 4.7 **Consultant and Advisor Costs** means the reasonable and necessary fees and costs of **Liberty's** approved independent security, public relations consultants or advisors, or other independent security, public relations consultants or advisors, provided **Liberty** has given prior consent to use other such independent consultants, for the purpose of responding to an **Insured Event**. **Consultants and Advisor Costs** are in addition to the **Limits of Liability** stated in the **Schedule** and will have no maximum monetary limit, but is limited to expenses or costs incurred within twelve (12) months after an **Insured Event** first becomes known to the **Insured**.
- 4.8 **Cyber Tampering** means:
- (a) any actual or threatened intentional, **Malicious** and wrongful alteration or contamination of the **Insured Product(s)** so as to render it unfit or dangerous for its intended use or consumption, whether or not by an employee of the **Insured**; or
  - (b) reporting of an actual or alleged **Malicious Product Tampering** during the **Policy Period** in local, regional, national media, internet or any governmental publication where the **Insured Product(s)** is specifically named which results directly or indirectly from:
    - (i) damage to electronic data by introduction of a computer virus;
    - (ii) a **Denial of Service**;
    - (iii) a **Malicious Code**;
    - (iv) unauthorised access to or use of the **Insured's Network**;
    - (v) any data breach or unauthorised access to information;
    - (vi) any transmission, publication, release, loss, entry, modification, creation, handling or maintenance of any data or information; or
    - (vii) any:

- (1) breach of;
- (2) access (including but not limited to unauthorised access) to;
- (3) interruption of;
- (4) degradation (including but not limited to degradation in service) of;
- (5) failure of; or
- (6) operation or maintenance of

any electronic, wireless, web or similar system (including but not limited to all hardware, software, **Programs** and data) used to transmit, connect, process or store data or information in an analogue, digital, electronic, wireless or similar format (including but not limited to all computers, servers, associated input and output devices, data storage devices, networking equipment, wired or wireless peripherals, electronic back-up facilities and media libraries).

The **Sublimit** for all such **Loss** arising from **Cyber Tampering** shall be stated in the **Schedule**.

4.9 **Data** means machine-readable information other than **Programs** and other than information existing in physical form.

4.10 **Denial of Service** means unauthorised or unexpected interference or malicious attack that restricts or prevents legitimate access to a **Network** or **Digital Assets**.

4.11 **Digital Assets** means **Data** and **Programmes** in an **Insured's Network**, but not **Hardware**

4.12 **Distribution** means the distribution of any **Insured Product(s)** whilst in the possession of the **Insured**.

4.13 **Extortion Costs** means:

(a) **Extortion Monies** paid by the **Insured** as a direct result of an actual or threatened **Product Extortion**;

(b) loss, destruction, disappearance, confiscation or wrongful appropriation of **Extortion Monies** while being handled or conveyed by anyone who is authorised by the **Insured** to have custody of them solely as a direct result of a **Product Extortion**; or

(c) any reasonable and necessary expenses incurred and paid by the **Insured** solely as a direct result of a

**Product Extortion**.

4.14 **Extortion Monies** mean any monies the **Insured** has paid in compliance with or in response to an extortion demand. **Extortion Monies** include cash, monetary instruments, bullion, or the fair market value of any securities or real or tangible personal property at the time payment is tendered.

4.15 **Extra Expense** means the excess of the total cost of conducting business activities incurred during the period necessary to clean or repair the location, owned or operated by the **Insured**, where the **Insured Event** has occurred for the sole purpose of reducing **Loss**. This **Policy** only covers those expenses over and above the cost of such activities incurred during the same period of time had no **Insured Event** occurred.

**Extra Expense** may include but is not limited to the following:

(a) Any **Extra Expense**:

(i) necessary to clean the machinery and/or the location involved in the contamination or the handling of the contaminated product in order to recreate an environment in which safe products can be manufactured or handled; or

(ii) paid to maintain the salaries of the workforce as required by state laws, union or other work contract for a maximum period of six months.

(b) The minimum payroll cost needed to reopen the plant as soon as possible after a shutdown imposed by a competent authority.

(c) Increased costs of subcontracting some or all of the manufacturing process to a contract manufacturer, in excess of **Insured's** manufacturing cost, for the period of time necessary to restore the **Insured's** facilities that are owned and operated by the **Insured** to a state in which products can be manufactured or handled safely.

**Extra Expense** does not include the cost to replace or upgrade defective or inadequately performing machinery or to make capital improvements.

4.16 **Government Recall** means:

- (a) an official recall order issued by the competent authorities; or
- (b) a recall order by the competent authorities that is imminent, in order to comply with regulations on food safety and as a result of an inadvertent or unintentional contamination or **Mislabeling** of an **Insured Product**, which occurs during or as a direct result of its production, preparation, manufacture, processing, blending, mixing, compounding, packaging or labelling provided that the consumption of an **Insured Product(s)** has resulted in or would result in **Bodily Injury** of any person(s), within three hundred sixty five (365) days following such consumption.

4.17 **Hardware** means any and all physical components of a computer system.

4.18 **Insured** means the entity or entities specified in the **Schedule**.

4.19 **Insured Product(s)** means:

- (a) All topical and ingestible products for human use or consumption, or any of their ingredients, components or packaging, that have been disclosed to **Liberty** on the **Proposal** or by addendum to the **Proposal** that:
  - (i) are in production;
  - (ii) have been manufactured, handled or distributed by the **Insured**;
  - (iii) are manufactured by any contract manufacturer for the **Insured**; or
  - (iv) are being prepared for or are available for sale.
- (b) Any new product(s) outside (a) provided that:
  - (i) written notice is given to **Liberty** no less than ninety (90) days prior to its introduction for sale;
  - (ii) the **Insured** did not know nor could reasonably have been expected to know as of the date of the written notice to **Liberty** that an **Insured Event** affecting the new product(s) had occurred; and
  - (iii) **Liberty** agrees to vary the cover to include such new product(s), on terms **Liberty** considers necessary including payment of additional premium.

4.20 **Intentionally Impaired Ingredients** means any contamination of an **Insured Product(s)** which occurs as a result of an ingredient supplied to the **Insured** by a third party where such contamination was intentional and wrongful but not **Malicious**, provided that the consumption of an **Insured Product(s)** has resulted in or would result in **Bodily Injury** of any person(s), within three hundred sixty five (365) days following such consumption.

The **Sublimit** for all such **Intentionally Impaired Ingredients** will be stated in the **Schedule**.

4.21 **Liberty** means Liberty General Insurance Company Limited

4.22 **Loss of Gross Earnings** means the amount calculated by:

- (a) multiplying the "Rate of Gross Profit" by the difference between:
  - (i) "Standard Turnover" and
  - (ii) "Turnover" during the "Indemnity Period" arising solely and directly out of an **Insured Event**;
- (b) subtracting any sum saved during the "Indemnity Period" in respect of the charges and expenses payable out of "Gross Profit" as may cease or be reduced in consequence of the **Insured Event**; and
- (c) subtracting any discounts, allowances or rebates instituted by the **Insured** as a direct result of an **Insured Event** and in order to re-establish the **Insured Product(s)** to the reasonably projected level of sales or market share anticipated prior to the **Insured Event**.

If during the "Indemnity Period" the **Loss of Gross Earnings** of the **Insured Product(s)** is offset by increased sales of another **Insured Product(s)** within the same product line as the affected product(s) claimed in the **Loss** as a result of an **Insured Event**, such offset will reduce the actual **Loss** sustained by that amount.

4.23 **Rate of Gross Profit** means the rate of "Gross Profit" earned on the "Standard Turnover".

4.24 **Turnover** means the money paid or payable (net of any usual discounts) to the **Insured** for **Insured Product(s)**.

4.25 **Standard Turnover** means the “Turnover” during the period in the twelve (12) months immediately before the date of the **Insured Event**.

4.26 **Indemnity Period** means the period beginning upon the first decrease in sales attributable to and caused directly by the **Insured Event** and ending not later than twelve (12) months thereafter during which the **Insured’s** sales shall be affected in consequence of the **Insured Event**.

Adjustments to the “Rate of Gross Profit” and “Standard Turnover” shall be made as may be necessary to provide for the trend of the **Insured’s** business and for variations in or special circumstances affecting the **Insured** either before or after the **Insured Event** or which would have affected the **Insured** had the **Insured Event** not occurred, so that the figure thus adjusted shall represent as nearly as may be reasonably practicable the results which but for the **Insured Event** would have been obtained during the relative period after the **Insured Event**. For clarity, these adjustments shall not include **Increased Cost of Working**.

“Gross Profit” is calculated by determining the amount by which: -

(a) the sum of the “Turnover” and the amounts of the closing stock exceeds

(b) the sum of the amounts of the opening stock and all variable costs (including the cost of raw materials,

bad debts, packaging materials and operating supplies).

The amounts of the opening and closing stocks shall be arrived at in accordance with the **Insured’s** normal accountancy methods, due provision being made for depreciation.

4.27 **Malicious** means actions or inactions intended to cause and/or create the impression of **Bodily Injury, Property Damage** or economic harm specifically directed toward the **Insured** or **Insured Product**.

4.28 **Malicious Code** means unauthorized software or computer code designed to infiltrate, corrupt or damage the **Insured’s Network**, including but not limited to computer viruses, spy ware, Trojan horses, worms, logic bombs, and mutations of any of these.

4.29 **Malicious Product Tampering** means:

(a) any actual or threatened intentional, **Malicious** and wrongful alteration or contamination of the **Insured Product(s)** so as to render it unfit or dangerous for its intended use or consumption, whether or not by an employee of the **Insured**; or

(b) **Cyber Tampering**.

4.30 **Mislabeling** means only:

(a) the affixing or dispatching of the wrong label, tag, printed packaging or other related documentation, including but not limited to brochures and product information inserts, to or with the **Insured Product**; or

(b) errors or omissions in the text or format of any such material or any other literature, on or with the **Insured Product**.

It does not include any misleading or deceptive conduct in connection with the **Insured Product**.

4.31 **Network** means an interconnected electronic, wireless, web or similar system (including all **Hardware, Programs** and **Data**) used to process data or information in an analogue, digital, electronic or wireless format, including servers, associated input and output devices, data storage devices, networking equipment, wired or wireless peripherals, electronic back-up facilities, and media libraries, that is owned, operated and controlled by the **Insured** or operated by a third party for the **Insured**.

4.32 **Packaging Defect** means an inadvertent or accidental error in the manufacturing, production, or processing of the **Packaging Material** that has the direct effect that the use or consumption of the **Insured Product(s)**:

(a) has resulted in or would result in **Bodily Injury** of any person(s), within three hundred sixty-five (365) days following such consumption or use; or

(b) has resulted in or would result in **Property Damage**.

The **Sublimit** for all such **Loss** arising from **Packaging Defect** will be stated in the **Schedule** .

- 4.33 **4.30 Packaging Material** means any packaging component of a topical and ingestible **Insured Product** which has been fully incorporated into the **Insured Product**.
- 4.34 **Policy** means this **Policy** wording, any endorsements to it, the **Schedule** and the **Proposal**.
- 4.35 **Policy Period** means the period of time specified in the **Schedule**.
- 4.36 **Pre-Recall Costs** means the reasonable and necessary inspection costs, including the costs of chemical analysis, physical inspection or other such efforts following a suspected **Insured Event** to ascertain whether the **Insured Product(s)** have been contaminated and/or to ascertain the potential effect(s) of contamination of an **Insured Product(s)**.
- 4.37 **Premium** means the amount payable by the **Insured** for this **Policy** including any applicable charges as advised by **Liberty**.
- 4.38 **Product Extortion** means any threat or connected series of threats to commit **Malicious Product Tampering** of the **Insured Product(s)**, for the purpose of demanding **Extortion Monies**, communicated to the **Insured**.
- 4.39 **Programs** means an organized set of instructions that, when executed, causes a computer to behave in a predetermined manner
- 4.40 **Property Damage** means physical injury to or destruction of tangible property other than the **Insured Product** that creates an unsafe condition which would cause **Bodily Injury**.
- 4.41 **Proposal** means the proposal form and any other information submitted by the **Insured** in applying for this insurance.
- 4.42 **Recall Costs** means reasonable and necessary costs incurred by the **Insured** to inspect, withdraw or destroy any recalled **Insured Product**. **Recall Costs** are limited to the following:
- (a) the cost of newspaper, internet, magazine or any printed advertising, radio and television announcements or commercials, as well as the cost of correspondence necessary to effect the recall of an **Insured Product**;
  - (b) the essential transportation and accommodation costs directly attributable to the recall;
  - (c) salary costs to hire additional person(s), other than regular employees of the **Insured**, devoted exclusively to effect the recall of the **Insured Product**;
  - (d) overtime paid to the **Insured's** regular employees for work devoted exclusively to the recall of the **Insured Product**;
  - (e) the out of pocket expenses of personnel under (c) and (d), including transportation, incurred exclusively for the purpose of such recall;
  - (f) the cost to rent or hire additional warehouse or storage space for the recall for a maximum period of twelve (12) months;
  - (g) expense incurred to properly dispose of the unused packaging and point of purchase marketing material of any recalled product if such packaging or material cannot be used or reused;
  - (h) inspection costs, including the costs of chemical analysis or other such efforts to identify the cause(s) or potential effect(s) of contamination of an **Insured Product**;
  - (i) the cost to redistribute any recalled or restored product(s);
  - (j) the cost to destroy or dispose of any recalled **Insured Product(s)**;
  - (k) retail slotting fees and cancellation fees for any advertising and/or promotion programs that were scheduled, but were unable to be executed, solely because of an **Insured Event**; and
  - (l) any other recall costs agreed to by **Liberty**.
- 4.43 **Rehabilitation Expenses** means the reasonable and necessary expenses incurred directly by the **Insured** as a direct result of an **Insured Event** to re-establish the **Insured Product** to the reasonably projected level of sales or market share reasonably anticipated prior to the **Insured Event**. **Rehabilitation Expenses** does not include the cost to replace or upgrade defective or inadequately performing machinery or to make capital improvements.

The **Sublimit** for all such **Rehabilitation Expenses** will be stated in the **Schedule** .

4.44 **Replacements Costs** means reasonable and necessary variable costs incurred by the **Insured**:

- (a) the cost to restore the **Insured Product** to merchantable quality; or
- (b) to replace the **Insured Product** with product(s) of similar value.

In the event it is not reasonable to replace or restore the **Insured Product**, at the discretion of **Liberty**, **Liberty** may instead agree to refund the **Insured's** original cost to purchase the product or original cost of raw materials to manufacture the **Insured Product**.

4.45 **Schedule** means the schedule attached to this **Policy** and signed by a person duly authorised by **Liberty**.

4.46 **Sublimit** means the maximum amount the **Insured** will be paid for a specified **Insured Event** or **Loss**.

4.47 **Terrorism** means an act of actual, alleged or threatened, intentional, malicious and wrongful alteration or contamination of any product(s), not limited to **Insured Products(s)**, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organisation, government, power, authority or military force, when the effect is to intimidate, coerce, or harm a government, civilian population or any segment thereof, or to disrupt any segment of the economy.

**Terrorism** shall also include any act which is verified or recognised by the Indian Government as an act of terrorism.

4.48 **Third Party Recall Costs** means:

- (a) the reasonable and necessary costs incurred by the distributor, retailer or wholesaler of the **Insured Product(s)**, to inspect, withdraw or destroy any recalled **Insured Product**, limited to **Recall Costs** (a) to (l), for which the **Insured** becomes obligated to reimburse the distributor, retailer or wholesaler of the **Insured Product(s)**; and/or
- (b) the reasonable and necessary costs incurred by a customer of the **Insured**, limited to **Recall Costs** (a) to (k), provided that:
  - (i) the **Insured Product(s)** is an ingredient or component part of the recalled product(s) manufactured or distributed by such customer of the **Insured**; and
  - (ii) the **Insured** becomes obligated to reimburse the customer for such **Recall Costs**.

The amount **Liberty** will pay the **Insured** for **Third Party Recall Costs** will not exceed the expenses the **Insured** would have incurred in recalling that customer's products.

## 5. Exclusions

The **Policy** does not apply to any **Loss** which arises out of or is in any way connected with:

- 5.1 (a) Bioengineering, genetic engineering, or genetic modification of any **Insured Product(s)**;
- (b) hormone treatment of any **Insured Product(s)**; or
- (c) irradiation of any **Insured Product(s)**.

unless such process as applied to the **Insured Product** is approved by the relevant regulatory authorities.

- 5.2 (a) Transmissible Spongiform Encephalopathies (TSE);
- (b) Coronavirus (COVID-19);
- (c) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); or
- (d) Avian Influenza Virus.

5.3 arising out of **Insured Product(s)** containing a carcinogen, regardless of whether such carcinogen is shown to have other non-carcinogenic effects .

- 5.4 (a) Any **Accidental Contamination, Intentionally Impaired Ingredients** or **Government Recall** that occurs
  - after the **Insured** has knowledge of a defect or deviation in the production, preparation or manufacture of an **Insured Product(s)**, or any circumstance(s) which have resulted in or are likely to result in such deviation or defect;
- (b) An event or series of events or circumstance(s) that increases or could increase the possibility of an

- Insured** Event and of which one or more of the **Insured's** officers, directors or key employees had
- actual or constructive knowledge prior to the start of the **Policy Period**;
  - (c) Any error, fault or shortcoming in the manufacturing, production, processing, packaging or distribution of the **Insured Product**, first discovered by the **Insured** prior to the **Policy Period**;
  - (d) With respect to **Accidental Contamination** only, failure by any party other than the **Insured**, or contract manufacturer of the **Insured**, to adhere to procedures prescribed by the **Insured** regarding the storage, consumption, use, production, preparation or manufacture of an **Insured Product**; or
  - (e) **Adverse Publicity** or **Alleged Contamination** generated by any of the **Insured's** directors, officers or trustees.
- 5.5 (a) Any change in governmental regulations or public perception with respect to the safety of any **Insured Product(s)** or its intended ingredients. This exclusion only applies with respect of **Loss** arising out of or in any way connected with **Accidental Contamination, Alleged Contamination, Intentionally Impaired Ingredients** or **Government Recall**;
- (b) Intentional breach by the **Insured** of any governmental regulation in connection with the manufacture, sale or distribution of an **Insured Product**, or the **Insured's** use of materials or substances in the manufacturing process of an **Insured Product** which have been banned or declared unsafe by any governmental entity;
  - (c) The illegal act of any of the **Insured's** directors, officers or trustees;
  - (d) Any injury, damage or claim made by a third party arising out of or in connection with the use or consumption of the **Insured Product**, including any defence costs related to a third party legal action;
  - (e) Costs or expenses of any litigation or any proceedings before any governmental body as a result of an **Insured Event**;
  - (f) Any legal or defence costs.
  - (g) (i) Civil or criminal fines or penalties imposed by law;  
(ii) Punitive, aggravated or exemplary damages;  
(iii) The multiplied portion of multiplied damages; or  
(iv) Non-pecuniary damages.
- 5.6 (a) Land, water, growing crops or lawns; or  
(b) The replacement of failure of any crops due to any cause including weather or pests.
- 5.7 Any **Accidental Contamination, Alleged Contamination, Intentionally Impaired Ingredients, Government Recall, Malicious Product Tampering, Adverse Publicity** or **Product Extortion** of a competitor's product that is similar to an **Insured Product**.
- 5.8 (a) Deterioration, decomposition or transformation of the chemical structure of the **Insured Product** unless such deterioration, decomposition or transformation is a result of an **Accidental Contamination**. This exclusion only applies with respect of **Loss** arising out of or in any way connected with **Accidental Contamination, Intentionally Impaired Ingredients, Alleged Contamination** or **Government Recall**; or  
(b) any fungus. This exclusion does not apply to any fungus first discovered prior to the **Insured Product** leaving the **Insured's** premises and as a result of an **Accidental Contamination**.

## Liberty General Insurance Limited

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Website: www.libertyinsurance.in  
UIN:



- 5.9 Changes in population, customer tastes, economic conditions, seasonal sales variations or competitive environment.
- 5.10 Nuclear reaction, nuclear radiation or radioactive contamination, except in the case of a **Malicious Product Tampering**, all whether controlled or uncontrolled, or resulting from any act or condition incidental to any of the foregoing, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused, contributed to or aggravated by an **Insured Event** or otherwise.
- 5.11 Any proximate or remote consequence, whether direct or indirect of war, invasion, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
- 5.12 Any costs associated with the expense to design or redesign, or engineer or re-engineer any product.
- 5.13 Any property damage to:
- (a) Property owned by, leased or rented to the **Insured**;
  - (b) Property belonging to the **Insured** or in the care, custody or control of the **Insured**;
  - (c) any product that the **Insured Product** becomes an ingredient or component of; or
  - (c) an **Insured Product**.
- 5.14 A product recall:
- (a) that is initiated due to the failure of an **Insured Product** to accomplish its intended purpose, including any breach of warranty of fitness or quality, whether written or implied; or
  - (b) that is initiated due to the expiration of the designated life of the **Insured Product**.
- 5.15 **Terrorism**. This exclusion shall not apply when the **Insured** or an **Insured Product** is the direct target of such acts of **Terrorism**.
- 5.16 Any losses arising from:
- (a) damage to electronic data by introduction of a computer virus;
  - (b) a **Denial of Service**;
  - (c) a **Malicious Code**;
  - (d) unauthorized access to or use of the **Insured's Network**;
  - (e) any data breach or unauthorized access to information;
  - (f) any transmission, publication, release, loss, entry, modification, creation, handling or maintenance of any data or information; or
  - (g) any:
    - (i) breach of;
    - (ii) access (including but not limited to unauthorized access) to;
    - (iii) interruption of;
    - (iv) degradation (including but not limited to degradation in service) of;
    - (v) failure of; or
    - (vi) operation or maintenance ofany electronic, wireless, web or similar system (including but not limited to all hardware, software, programs and data) used to transmit, connect, process or store data or information in an analogue, digital, electronic, wireless or similar format (including but not limited to all computers, servers, associated input and output devices, data storage devices, networking equipment, wired or wireless peripherals, electronic back-up facilities and media libraries).
- This exclusion shall not apply to **Cyber Tampering**.
- 5.17 In respect of **Cyber Tampering**, the **Policy** will not apply to:
- (a) Loss or destruction of, or damage to, any physical property, including **Hardware**, or any replacement or repair of any physical property including **Hardware**;
  - (b) Costs or expenses incurred to identify, patch, or remediate software programme errors or vulnerabilities of the **Insured's Network**;
  - (c) Costs or expenses that result in the **Insured's Network** having a higher level of functionality than it had before the **Cyber Extortion**; or
  - (d) **Extortion Costs or Extra Expenses**.

## 6. Claims Conditions

### 6.1 Assistance and Cooperation



The **Insured** must cooperate with **Liberty** in all matters relating to this insurance. This may include, but is not limited to, providing information, attending hearings and trials, securing and giving evidence, obtaining the attendance of witnesses, assisting in effecting settlements and in conducting litigation, arbitration or other proceedings.

## 6.2 Notice of Loss

- (a) The **Insured** must make every reasonable effort to determine whether an **Insured Event** has actually occurred and must give immediate oral and written notice to **Liberty** with periodic and timely updates concurrent with activity occurring during the incident, and to preserve physical evidence of the **Insured Product(s)** for which the claim is being made. If it appears to be in the **Insured's** best interest or to be required by law, the **Insured** must notify law enforcement authorities or any other governmental agencies having jurisdiction over the matter.
- (b) Initial Statement of **Loss**: The **Insured** must submit to **Liberty** no later than ninety (90) days from the date the **Insured** becomes aware of the event, an Initial Statement of **Loss**, stating the full particulars of the **Loss** and its initial calculations and/or projections of the elements and composition of the **Loss**.
- (c) (i) Final Statement of **Loss**: Whether or not any partial payments have been made, a Final Statement of **Loss** with respect to all items of **Loss** other than **Loss of Gross Earnings** must be submitted to **Liberty** in writing no earlier than twelve (12) months and no later than twenty-four (24) months after an **Insured Event** first becomes known to the **Insured**.
- (ii) A Final Statement of **Loss** with respect to **Loss of Gross Earnings** must be submitted no later than twenty-four (24) months after the beginning of a reduction in sales of the **Insured Product(s)** caused by an **Insured Event**.

### Indicative List of Documents:

- (i) Claim Form duly filled in & signed.
- (ii) Claimant's letter of allegations or the fact or circumstance that might give rise to a claim, writ or summons received, or letter of demand, etc.
- (iii) A chronology of events and / or brief summary of the background to the claim.
  - a. This should include: the allegations were first made against the insured, the nature of the allegations, the identity and insured's relationship to the third party making the allegations and any response made by the insured to the allegations.
  - b. If proceedings have been commenced, a copy of the letter of service and the originating process
  - c. Copies of any other court documents
  - d. Formal investigation report with supporting documents
  - e. Claim value / estimate
  - f. Copies of investigative reports, internal memorandum or correspondence that will help the Company to understand the origin of the claim.
- (iv) List of all individuals against whom allegations have been made, which should include the full name of the individual, the position they occupied with the insured's entity and the period during which the individuals held their position with the insured entity. If the individual is not a director of the insured entity, insured need to provide individual's contract of employment.
- (v) Any other document which may be required for processing of the claim.

## 6.3 Salvage

Any salvage or other recovery, after expenses incurred in salvage or recovery are deducted, will accrue entirely to **Liberty's** benefit until any sum paid by **Liberty** has been recovered. In case of damage to property bearing a brand, trademark, proprietary designation, or which in any way carries or implies the guarantee or the responsibility of the **Insured**, the salvage value of such damaged property will be determined after removal in the customary manner of all such brands, trademarks, proprietary designations or other identifying characteristics, the costs of which must be borne by the

**Insured.** The **Insured** goodwill and public image will be considered in determining whether any **Insured Product(s)** should be involved in salvage recovery. **Liberty's** right to salvage will not be unreasonably restricted by the **Insured**. The **Insured** will have full right to the possession of all goods involved in any **Loss** under this **Policy** and will retain control of all damaged goods. There can be no abandonment of any property to **Liberty**.

#### 6.4 **Subrogation**

Prior to **Liberty** granting indemnity under this **Policy**, and as a condition of coverage during the period of a grant of indemnity, the **Insured** must, at its own costs, provide all reasonable assistance (including, but not limited to giving information, signing documents and giving evidence) to help **Liberty** investigate the **Insured's** rights to subrogation, and to pursue any subrogation right and action **Liberty** chooses. These requirements are in addition to any common law rights of subrogation **Liberty** may have.

If **Liberty** grants indemnity under this **Policy**, then **Liberty** shall be subrogated to all of the **Insured's** rights of recovery against any person or entity whether or not payment has in fact been made and whether or not the **Insured** has been compensated in full for its loss. The **Insured** must, at its own cost, provide all reasonable assistance to **Liberty** (including, but not limited to giving information, signing documents and giving evidence) to help enforce **Liberty's** subrogation rights.

Upon the first discovery of the **Insured Event**, the **Insured** must not do anything that may prejudice **Liberty's** position or potential or potential or actual rights of recovery against any parties.

Any amounts recovered by **Liberty** in excess of **Liberty's** total payment to the **Insured** shall be restored to them less the cost to **Liberty** of such recovery.

#### 6.5 **Valuation Clause**

In determining the amount of **Loss of Gross Earnings, Extra Expense** and other compensable loss, due consideration will be given to the experience of the business before the **Insured Event** and the probable experience thereafter, had the **Insured Event** not occurred. The probable level of sales and experience of the business had the **Loss** not occurred must be demonstrated with reasonable certainty by the **Insured**.

#### 6.6 **Due Diligence**

The **Insured** must exercise all due diligence and reasonable care to avoid any event which may be covered under this **Policy** and take all reasonable steps to mitigate any **Loss** arising as a result of an **Insured Event**.

#### 6.7 **Limit of Liability**

The **Limits of Liability** specified in the **Schedule** are the most **Liberty** will pay regardless of the number of **Insureds**, claims, suits or covered **Loss** or persons or organisations making claims on the **Policy**.

**Accidental Contamination, Alleged Contamination, Government Recall** and **Intentionally Impaired Ingredients** has a combined annual aggregate **Limit of Liability** as stated in the **Schedule**.

This is the most **Liberty** will pay the **Insured** under the **Policy** for all **Loss** covered under **Accidental Contamination, Alleged Contamination** and **Government Recall** and **Intentionally Impaired Ingredients**.

**Malicious Product Tampering** and **Adverse Publicity** together have a combined annual aggregate **Limit of Liability** as stated in the **Schedule**. This is the most **Liberty** will pay the **Insured** under the **Policy** for all **Loss** covered under **Malicious Product Tampering** and **Adverse Publicity**.

**Product Extortion** has an annual aggregate **Limit of Liability** as stated in the **Schedule**. This is the most **Liberty** will pay the **Insured** under the **Policy** for all **Loss** covered under **Product Extortion**.

In the event a **Malicious Product Tampering** can also be a **Product Extortion**, such event shall be deemed a **Product Extortion** for the payment of **Loss** under the **Policy**, and for the purposes of the **Limit of Liability**.

If a **Sublimit** is specified in the **Schedule** or the **Policy**, it forms part of and is not in addition to any individual or annual aggregate **Limit of Liability**.

#### 6.8 **Other Insurance**

If **Loss** insured under this **Policy** is also potentially insured under any other insurance policy or policies, then the **Insured** must advise **Liberty** at the time of making a claim under this **Policy**, and provide **Liberty** with details of the other insurance(s).

#### 6.9 **Self Insured Retention**

The **Self Insured Retention** stated in the **Schedule** will apply to each and every **Insured Event**. The **Self Insured Retention(s)** will be the first amount borne by the **Insured** and remain uninsured. It does not reduce any individual or annual aggregate **Limit of Liability**. Notwithstanding the above, the **Self Insured Retention** will not apply to **Consultant and Advisor Costs** or **Extortion Costs** incurred by the **Insured** directly and solely as the result of an **Insured Event**.

For the purpose of this Clause, any incident, occurrence or event which constitutes an **Accidental Contamination, Alleged Contamination, Malicious Product Tampering, , Product Extortion, Government Recall, Adverse Publicity** or **Intentionally Impaired Ingredients** shall be deemed an individual and separate **Insured Event**, and shall be subject to a separate **Self Insured Retention**.

If, after first discovery of an **Insured Event**, by the insured or any of its employees, officers or directors, multiple **Insured Events** or a series of **Insured Events**:

(a) arise from continuous or repeated exposure to the same conditions; or

(b) are attributable to one source or original cause

then each **Insured Event** is subject to a separate **Self Insured Retention**.

If, prior to first discovery of an **Insured Event**, by the insured or any of its employees, officers or directors, multiple **Insured Events** or a series of **Insured Events**:

(a) arise from continuous or repeated exposure to the same conditions; or

(b) are attributable to one source or original cause

then collectively, they will be subject to a single **Self Insured Retention**.

In respect of **Malicious Product Tamper** or **Product Extortion**, any related or similar incident, occurrence, event, hoax or copycat event occurring within one hundred and twenty (120) days of another such event will each be separately deemed as a single **Insured Event** and will therefore be subject to a single **Self Insured Retention**.

#### 6.10 **Breach of Applicable Law**

Notwithstanding anything else to the contrary in the **Policy**, **Liberty** has no obligation to pay a claim if to do so would breach any applicable economic, trade or other sanction or law of India or another country.

### 7. **General Conditions**

#### 7.1 **Additional Exposures**

The **Insured** must give **Liberty** written notice within ninety (90) days of any:

(a) consolidation or merger with;

(b) acquisition of the majority stock ownership of; or

(c) acquisition of the assets of

any other entity whose turnovers are in excess of ten percent (10%) of the **Insured's** gross turnover as of the effective date of such consolidation, merger or acquisition.

**Liberty** may elect, but is not obliged, to accept or reject this additional exposure. If the additional exposure is rejected, it will remain covered only until the **Insured** is notified in writing of the rejection. If **Liberty** accept the additional exposure, the **Insured** will pay **Liberty** additional premium as may be required, computed from the effective date of such consolidation, merger or acquisition, to the end of the **Policy Period** unless otherwise specifically requested.

No **Loss** arising out of the additional exposure will be covered unless at the time the **Insured** gave notice of it to **Liberty**, the **Insured** did not know nor could reasonably have been expected to know of the **Insured Event** giving rise to the claim.

#### 7.2 **Cancellation**

**Cancellation by the Insured:** The **Insured** may cancel this **Policy** by giving written notice to **Liberty**. **Liberty** may cancel this **Policy** as and in the manner permitted by applicable law. If the **Policy** is cancelled, **Liberty** shall be entitled to retain a pro-rata proportion of the premium for the time it has been on risk provided that no claim has been made on the Policy.



**Cancellation by Us:** Liberty may cancel the **Policy** by giving **You** at least 7 days written notice, and if no claim has been made then **We** shall refund a pro-rata **Premium** for unexpired **Policy Period**. Under normal circumstances, **Policy** will not be cancelled except for reasons of mis- representation, fraud, non-disclosure of material facts or **Your** non-cooperation.

<b>Annual Short Period Cancellation Scale</b>	
<b>Cancellation Period (Days)</b>	<b>Refund Amount as percentage of Annual Premium amount (excluding GST)</b>
Up to 7 days	100%
8 to 270 days	Pro Rata
271 to 365 days	0%

Note: No refund shall be applicable in case of Short Term Policies issued for a period less than one year. However, if the **Policy** is renewed/re-aligned for a period of one year, **Liberty** shall refund the **Premium** on pro-rata basis.

**Policy issued for the Period of more than 1 year, the following method shall be applied:**

- (i) If the request for cancellation is received in First Year, the apportioned **Premium** for subsequent years will be refunded in full and for refund of Premium of First Year, the annual short period cancellation scale as mentioned hereinabove will be applied on the apportioned First Year Premium.
- (ii) If the request for cancellation is received in subsequent year(s)
  - a) the apportioned Premium for the completed years of the Policy Period will be retained in full,
  - b) the annual short period scale as mentioned in hereinabove will be applicable for the refund of apportioned Premium of the ongoing Policy year,
  - c) Apportioned Premium for the remaining unutilized years of the Policy Period to be refunded in full. Note:

No Premium refund shall be made in respect of Policy on which Claim has been lodged by the **Insured** or a person on behalf of the **Insured**, whether such Claim was admitted or repudiated.

**7.3 Coinsurance**

The **Insured** will bear the Coinsurance amount as agreed by **Liberty**. The Coinsurance amount is uninsured. The **Insured** is at risk for the Coinsurance amount for each covered **Loss**, in excess of and in addition to the **Self Insured Retention**. The Coinsurance amount shall be calculated by multiplying the covered **Loss** in excess of the **Self Insured Retention** by the Coinsurance percentage. **Liberty** will then pay the **Insured** for **Loss** in excess of the **Self Insured Retention** subject to the **Limit of Liability** stated in the **Schedule** after deduction of the Coinsurance amount from the covered **Loss**.

**7.4 Confidentiality**

The **Insured** must not disclose the existence of this **Policy** to any person other than its risk manager or board of directors, or otherwise as required by law including, where applicable, to the **Insured's** auditors.

**7.5 Currency**

All premiums and claims (if any) are payable at the place and in the currency of the country where the **Policy** was issued, unless otherwise agreed in writing by **Liberty**.

**7.6 Electronic Communications**

Each insured agrees that **Liberty** may issue by electronic mail or post any notices required to be given under any applicable Acts..

**7.7 Excess Insurance**

The existence of excess insurance above this coverage, if any, will not reduce **Liberty's** insurance under this **Policy**.

**7.8 Governing Law & Exclusive Jurisdiction**

This **Policy** is governed by the law in force in India. All matters arising relating to construction or operation of the provisions of this **Policy** shall be submitted to the exclusive jurisdiction of the courts exercising jurisdiction under the law of India.

**7.9 Inspection and Audit**

As often as may reasonably be required, the **Insured** will produce for examination and audit all books of account, vouchers, bills, invoices, schedules, accounting information, and any other documentation relating to the subject matter of the insurance or the **Insured's** calculation of **Loss**, or certified copies if originals are lost, at such reasonable time and place as may be designated by **Liberty** or **Liberty's** representative, and will permit extracts and copies to be made.

**7.10 Multiple Insureds**

Where there is more than one entity specified as an **Insured** in the **Schedule**, the first entity specified must act on behalf of all other **Insureds** with respect to the exercise of all their rights and the discharge of all their duties in respect of this **Policy**, including but not limited to payment of all premiums and receiving of any return premiums, the acceptance of endorsements, the giving or receiving of any notice provided for under this **Policy**, adherence by the **Insureds** to the duties of disclosure and utmost good faith and the duty not to misrepresent, and the receipt of amounts payable by **Liberty** under this **Policy**.

**7.11 Non-Assignment**

This **Policy** may not be assigned or transferred without the written consent of the Company.

**7.12 Notices**

Except as indicated to the contrary in the **Policy**, all notices, applications, demands or requests provided for in this **Policy** must be in writing and must be given to or made upon a party at its address shown in the **Schedule**.

**7.13 Policy Interpretation & Construction**

The headings in this **Policy** are for descriptive purposes only and do not form part of this **Policy** for the purpose of its construction or operation. Words cited in inverted commas are defined phrases where used within a defined term appearing in bold. Words used in the singular shall include the plural and vice versa. Any words in bold have the meaning given in the Schedule, Section 4. Definitions or as they are otherwise defined in the **Policy**.

**7.14 Severability, Construction and Conformance to Statute**

- (a) If any provision contained in this **Policy** is, for any reason, held to be invalid, illegal or unenforceable in any respect, it is hereby deemed to be severed and to have no effect on any other valid, legal and enforceable provision of this **Policy**.
- (b) If any provision contained in this **Policy** is for any reason held to be invalid, illegal or unenforceable, it will be construed by limiting it so as to be valid, legal and enforceable to the extent compatible with applicable law.
- (c) Any provisions of this **Policy** which are in conflict with the statutes or regulations of the state or country wherein this **Policy** is issued are hereby amended to conform to such statutes or regulations.

**7.15 Territory**

This **Policy** applies to an **Insured Event** anywhere in the world unless specifically limited by the **Company** through endorsement or where prohibited by U.S. Law.

**7.16 Sanctions/Embargoes**

Liberty General Insurance will not be deemed to provide cover nor be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Liberty or its parent to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom, United States of America or other applicable jurisdiction.

**7.17 Dispute resolution and arbitration**

This contract of Insurance shall be governed and construed in accordance with the laws of India. All disputes, claims, suits and actions arising out of this Agreement or its validity will be finally decided

by arbitration in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as may be amended from time to time. The Parties shall mutually appoint a sole arbitrator. The venue for the arbitration shall be at Mumbai. The arbitration proceedings shall be conducted in English. Any award made in such arbitration will be final and binding upon the Parties. Subject to the above, the Parties submit to the exclusive jurisdiction of the courts in Mumbai, India.

**7.18 Duties owed by the Insured and breach thereof**

This Policy shall be void and all premiums paid hereon shall be forfeited to the Company in the event of misrepresentation, misdeclaration, misdescription, fraud or non-disclosure of any material fact or non-cooperation of the Insured in the Proposal form, personal statement, declaration and connected documents, or any material information having been withheld.

**7.19 Notices**

- a) Any and all notices and declarations for Our attention shall be submitted in writing and shall be delivered to the address specified in the **Policy**.
- b) Any and all notices and declarations for Your attention shall be posted/ sent to You on Your address stated in the Policy.

**7.20 Entire Contract**

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

**7.21 Renewal Notice**

If We agree to renew the **Policy**, every renewal Premium shall be paid and accepted upon the distinct understanding that no alteration has taken place in the facts contained in the proposal or declaration herein before mentioned and that nothing is known to You that may result in enhancement of Our risk under the **Policy**. No renewal receipt shall be valid unless it is on Our printed form and signed by Our authorized official. There is a possibility of revision/ modification of terms, conditions, coverages and/or Premiums of this product in future at the time of renewal.

**7.22 Grievance Redressal Procedure**

We are committed to providing you with the best possible service. In case you are not satisfied with our products or have a complaint to make about this Policy or the financial services we provide to you, please follow the below steps:

**Step 1**

**Call us** on Toll free number: **1800-266-5844**  
(8:00 AM to 8:00 PM, 7 days of the week)

or

**Email us at:** [care@libertyinsurance.in](mailto:care@libertyinsurance.in)

or

**Write to us at:**

**Customer Service**

**Liberty General Insurance Limited**

Unit 1501 & 1502, 15<sup>th</sup> Floor, Tower 2, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai, Maharashtra 400013

**Step 2**

If our response or resolution does not meet your expectations, you can escalate at [Manager@libertyinsurance.in](mailto:Manager@libertyinsurance.in)

**Step 3**

If you are still not satisfied with the resolution provided, you can further escalate at [Servicehead@libertyinsurance.in](mailto:Servicehead@libertyinsurance.in)

An acknowledgement will be sent on receipt of your concern, we would then investigate the matter internally and respond with a suitable resolution. Please share your contact details to enable us to get in touch with you.

In case you are not satisfied with the decision or resolution provided by Liberty, you may approach the Insurance Ombudsman for redressal. The details of Insurance Ombudsman offices are given below.

**Liberty General Insurance Limited**

Corporate Identity Number: U66000MH2010PLC269656. IRDAI Registration No.150  
 Unit 1501&1502, 15th Floor, Tower 2, One International Center  
 Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,  
 Phone: +91 226700 1313 Fax: +91 226700 1606  
 Website: www.libertyinsurance.in  
 UIN:



**Liberty**  
 General Insurance™

<b>OMBUDSMAN DETAILS</b>	
<b>Office Details</b>	<b>Jurisdiction of Office Union Territory, District)</b>
AHMEDABAD Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, AHMEDABAD – 380 001. Tel.: 079 - 25501201/02 Email: oio.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27- N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: oio.bengaluru@cioins.co.in	Karnataka.
BHOPAL Insurance Ombudsman Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir,Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: oio.bhopal@cioins.co.in	Madhya Pradesh, Chhattisgarh.
BHUBANESWAR Insurance Ombudsman Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461 /2596455/2596429/2596003 Email: oio.bhubaneswar@cioins.co.in	Odisha.
CHANDIGARH Insurance Ombudsman Office Of The Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: oio.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir,Ladakh & Chandigarh.

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 Phone: +91 226700 1313 Fax: +91 226700 1606  
 Website: www.libertyinsurance.in  
 UIN:



<p><b>CHENNAI</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          Fatima Akhtar Court, 4th Floor, 453,          Anna Salai, Teynampet,          CHENNAI – 600 018.          Tel.: 044 - 24333668 / 24333678          Email: oio.chennai@cioins.co.in</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).</p>
<p><b>DELHI</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          2/2 A, Universal Insurance Building,          Asaf Ali Road,          New Delhi – 110 002.          Tel.: 011 - 46013992/23213504/23232481          Email: oio.delhi@cioins.co.in</p>	<p>Delhi &amp; following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh.</p>
<p><b>GUWAHATI</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          Jeevan Nivesh, 5th Floor,          Near Pan Bazar , S.S. Road,          Guwahati – 781001(ASSAM).          Tel.: 0361 - 2632204 / 2602205 / 2631307          Email: oio.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p><b>HYDERABAD</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          6-2-46, 1st floor, "Moin Court",          Lane Opp.Hyundai Showroom ,          A. C. Guards, Lakdi-Ka-Pool, Hyderabad -          500 004.          Tel.: 040 - 23312122 / 23376991 /          23376599 / 23328709 / 23325325          Email: oio.hyderabad@cioins.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>
<p><b>JAIPUR</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          Jeevan Nidhi – II Bldg., Gr. Floor,          Bhawani Singh Marg,          Jaipur - 302 005.          Tel.: 0141- 2740363          Email: oio.jaipur@cioins.co.in</p>	<p>Rajasthan</p>
<p><b>KOCHI</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          10th Floor, Jeevan Prakash, LIC Building,          Opp to Maharaja's College          Ground, M.G. Road,          Kochi - 682 011.          Tel.: 0484 - 2358759          Email: oio.ernakulam@cioins.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.</p>

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 Phone: +91 226700 1313 Fax: +91 226700 1606  
 Website: www.libertyinsurance.in  
 UIN:



<p><b>KOLKATA</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          Hindustan Bldg. Annexe, 7th Floor,          4, C.R. Avenue,          KOLKATA - 700 072.          Tel.: 033 - 22124339 / 22124341          Email: oio.kolkata@cioins.co.in</p>	<p>West Bengal, Sikkim, Andaman &amp; Nicobar Islands.</p>
<p><b>LUCKNOW</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          6th Floor, Jeevan Bhawan, Phase-II,          Nawal Kishore Road, Hazratganj,          Lucknow - 226 001.          Tel.: 0522 - 4002082 / 3500613          Email: oio.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p><b>MUMBAI</b>          Insurance Ombudsman          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: oio.mumbai@cioins.co.in</p>	<p><b>List of wards</b> under Mumbai          Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai.</p>
<p><b>NOIDA</b>          Insurance Ombudsman          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: oio.noida@cioins.co.in</p>	<p>State of Uttarakhand and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p><b>PATNA</b>          Insurance Ombudsman          Office of the Insurance Ombudsman,          2nd Floor, Lalit Bhawan,          Bailey Road,          Patna 800 001.          Tel.: 0612-2547068          Email: oio.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>

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Corporate Identity Number: U66000MH2010PLC269656. IRDAI Registration No.150  
Unit 1501&1502, 15th Floor, Tower 2, One International Center  
Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,  
Phone: +91 226700 1313 Fax: +91 226700 1606  
Website: [www.libertyinsurance.in](http://www.libertyinsurance.in)  
UIN:



<p><b>PUNE</b> Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-24471175 Email: <a href="mailto:oio.pune@cioins.co.in">oio.pune@cioins.co.in</a></p>	<p>State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district &amp; Mumbai Metropolitan Region</p>
<p><b>THANE</b> Insurance Ombudsman Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West)- 400604 Tel.: 022-20812868/69 Email: <a href="mailto:oio.thane@cioins.co.in">oio.thane@cioins.co.in</a></p>	<p>Area of Navi Mumbai, Thane District, Raigad District, Palghar District and <b>wards of Mumbai</b>, M/East, M/West, N, S and T."</p>

Note: Address and contact number of Governing Body of Insurance Council  
Council for Insurance Ombudsmen, 3rd Floor,  
Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai -400 054.  
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E-mail ID: [inscoun@cioins.co.in](mailto:inscoun@cioins.co.in)  
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