DIGIT BIOCONVERSION PLANT PERFORMANCE INSURANCE POLICY
UIN : IRDAN158CPLB0001V01202425
POLICY WORDINGS

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I. PREAMBLE

Whereas the Insured (You) named in the Policy Schedule has made a proposal to Go Digit General Insurance Ltd. (hereinafter called the Company/DIGIT/Us), which is hereby agreed to be the basis of this Policy and has paid the premium specified in the Schedule, now the Company agrees, subject always to the following terms, conditions, exclusions, warranties and limitations, to indemnify the Insured in excess of the deductible amount, against the perils covered and specified in the Policy Schedule.

II. DEFINITIONS

1. **Actual Output** means the actual total Product and its related revenue according to the Product Price that is generated by the Project during an Event Period as determined by the Independent Engineer at the end of each Event Period**.**

2. **Achieved Start-up Output** means the Product that is generated by the Project during the Availability Reference Period ("ARP") and normalized to annual production as determined by the Independent Engineer at the end of ARP. The Achieved Start-up Output will be used to determine the Required Output.

3. **Availability Reference Period ("ARP")** means the period of time designated for the Start-up Performance Test that production performance will be demonstrated and reported in an acceptable ARP report, as defined in the EPC Agreement.

4. **Claim** means a demand for payment of Loss under this Policy by the Policyholder that is accompanied by information required in the Claims Form and as presented to Insurer by Policyholder in annexure attached to the Policy.

5. **Commissioning Protocol** means the process and procedures for the start-up of the Project, as mentioned in annexure attached to policy (to be added before first attempt at Startup Performance Test).

6. **Deductible** means the amount or percentage of an insurance claim as stated in the Schedule, which shall be borne by the Insured in respect of any claim made under this Policy. The Company's liability to make any payment under this Policy is in excess of the Deductible.

7. **Dry Anaerobic Digestion** means the treatment of the organic components of Municipal Solid Waste (MSW) into biogas that can be further purified to produce pipeline quality gas suitable for injection into India's national grid. The Dry Anaerobic Digestion technology is being provided Waste Treatment Technologies (WTT) and is identified in the Process Flow Diagram included in annexure attached to the Policy. For the avoidance of doubt, the Policy will not cover storage, handling, shipping, transport or supply of feedstock or Product in any process step not described herein. No major changes, additions, alterations, replacements, or removal of equipment making up the Waste Emulsification Treatment Process may be made during the Policy term without prior approval of the Insurer.

8. **Endorsement** means any alteration made to the policy which has been agreed to by the Company in writing.

9. **EPC Agreement** means the agreement between the Project owner (party), and the EPC Contractor mentioned in the Policy Schedule contracted to complete detailed engineering of the Project, procure the equipment making up the Production Process, assemble the Project. Such agreement is incorporated by reference in annexure attached to this Policy.

10. **Equipment Supplier** means Waste Treatment Technologies (WTT) and other original equipment suppliers (OEM's) obligated to supply equipment and sub-contractor to the EPC Contractor pursuant to the terms of an EPC Agreement. The scope of work, services and liabilities between Equipment Supplier and EPC Contractor are incorporated by reference in annexure attached to this Policy.

11. **Event Period** means for the purpose of aggregating Claims, a period of 12 months that commences at the Policy Effective Date, then at the anniversary of each subsequent 12-month period following the first Event Period, as specified in the schedule of expected Revenue designated in the Project Financials mentioned in annexure attached to the Policy.

12. **Expected Output** means, for each Event Period, the lesser of (a) and (b) whereas:
    (a) is Achieved Start-up Output, and
    (b) is minimum totals as mentioned in your Policy Schedule/ annexure attached to the Policy.

13. **Feedstock** means municipal solid waste (MSW) from the city mentioned in the Policy Schedule that is compliant according to the specifications mentioned in annexure attached to the Policy.

14. **Independent Engineer** will be as mentioned in the Policy Schedule, or another independent, reputable engineer agreed upon in writing among the Policyholder and Insurer. The Independent Engineer will confirm and validate the design of the Project and must be appointed in the event of an Insured Event to conduct Root Cause Analysis to a validate a Claim. The report must be provided in agreed language. The fees of the Independent Engineer are the responsibility of the Policyholder or the Insured. The Insurer shall also have the right to appoint an Independent Engineer or Insurer Engineer under the Claims Clause and determination of a Loss.

15. **Insured Event** means the failure, due to one of the Insured Perils, of the Project to produce, over the course of an Event Period, the average Required Output during this period (except as otherwise excluded under the terms of this Policy) that produces a Product Revenue stream that is sufficient to meet the scheduled Debt payment and OPEX according to the Project Financials mentioned in annexure attached to the policy.

16. **Insurer Engineer** will be as mentioned in the Policy Schedule, or an independent engineer selected by the Insurer. If the Insurer does not concur with the Independent Engineer for the purposes of validating the design of the Project, conducting Root Cause Attributable Loss analysis regarding a Performance Event or validating a Claim the Insurer has the right at its sole discretion to appoint its own Insurer Engineer. Such fees shall be shared equally by the Insurer and the Policyholder unless Insurer's Engineer confirms findings of Independent Engineer in which situation the Insurer shall bear the related cost entirely.

17. **Insured Peril** means any of the following causes of Loss within the integrated Municipal Solid waste to Biogas Process at the Project (and as shown in the Process Flow Diagram mentioned in annexure attached to this Policy) that results in an Insured Event:
    a) Defective, faulty, or insufficient Dry Anaerobic Digestion process including feedstock preparation and biogas upgrading at the Project;
    b) Defective or faulty material used in the construction or fabrication of the equipment within the Dry Anaerobic Digestion Process at the Project;
    c) Defective, faulty, or incomplete design and engineering of the Dry Anaerobic Digestion Process;
    d) Operating and/or maintenance procedures turn out to be insufficient to maintain output of Project above the Required Output.

18. **Loan** means the financial obligations to the Lender according to the Loan Note Agreement or comparable debt document to be endorsed as mentioned in annexure attached to the Policy.

19. **Loss** means an amount of loss or losses arising from an Insured Event and valid Claim, as mentioned in Calculation of Loss in this Policy.

20. **Measure of Product Output** shall mean the agreed upon calculation of Actual Output based on the following methods, as necessary to conduct financial reports at the Project:
    a) Total shipped amounts of generated Product over the Event Period, based on bills of lading or equivalent records and invoices.
    b) Total inline process flow rate or mass rate instruments over the Event Period.

    For purpose of this calculation, method b) must be confirmed by method a) above within +/- 5% margin or as mentioned in Policy Schedule and subject to verification by third-party in a Claim of Loss scenario, the instruments utilized to make calculations for both for both 1) and 2) must be inspected and calibrated according to its specified schedule.

21. **O&M Agreement** means the agreement between the Policyholder and the O&M Contractor, contracted to deliver operations and maintenance services to the Project for the duration of the Policy Term, such agreement is incorporated by reference of annexure attached to this Policy.

22. **O&M Contractors** means WTT the O&M, to provide operations and maintenance services for the Project under the O&M Agreement.

23. **OEM Warranty** means the original equipment manufacturer's warranty for each component within the Waste Emulsification Process of the Project that defines the equipment vendor specifications and obligations in the event of an Insured Event, such warranties are incorporated in the EPC Agreement.

24. **Parties** shall mean the Insurer and the Policyholder as mentioned in the Policy Schedule.

25. **Policy** means the proposal, the Schedule, this Policy document, any endorsement and annexure attaching to or forming part hereof, either at inception or as amended or modified in accordance with the terms hereof.

26. **Policyholder** shall have the meaning set forth for such term in the Schedule for this Policy.

27. **Policy Limit** shall have the meaning set forth for such term mentioned in the Policy Schedule for this Policy.

28. **Policy Term** shall mean period of insurance and have the meaning set forth for such term mentioned in the Policy Schedule for this Policy.

29. **Product** shall mean Project output that is compliant with the specification mentioned in Policy/ annexure attached to the Policy, including Renewable Natural Gas (RNG) product.

30. **Product Price** means the lesser of the applicable market prices for Product, including gate fees at the time of the Insured Event or the designated prices in the Project Financials and according to the applicable unit of measure as designated in the Project Financials mentioned in Policy/ annexure attached to the Policy.

31. **Project** shall have the meaning set forth for such term in the Policy Schedule for this Policy.

32. **Project Financials** means the financial projections for the Project operations reflected at Financial Close, including any schedule of Revenue, Loan requirements, Product Reference Prices and related financial metrics. The Project Financials will be mentioned in annexure attached to the Policy.

33. **Property Damage** means sudden physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it.

34. **Proposal** means all written information submitted to and received by the Insurer from the Policyholder and its affiliates seeking insurance coverage under this Policy.

35. **Required Output** means percentage details of the Expected Output as mentioned in the Policy Schedule.

36. **Revenue** means the insured schedule of expected cash-flows from Product sales that is identified in the Project Financials mentioned in annexure attached to the Policy.

37. **Root Cause Attributable Loss** means an analysis by the Independent Engineer that identifies the extent of a Loss is due to the Insured Perils. The Root Cause Attributable Loss is expressed in percentage (%) of the Expected Output and needs to be clearly stated in the Independent Engineer report.

38. **Start-up Performance Test ("Field Test")** means the entire Waste Emulsification Processing Process (all systems and sub-systems) are taken into operation, specified process Feedstock is introduced and process conditions are established with the intent of making Product at the Project with agreed upon threshold of success according to Feedstock specifications, operating conditions, duration, and output measures, as defined in annexure (included before first attempt at Field Test) attached to this Policy. The start-up performance test will utilize the Feedstock composition and specifications outlined in the Commissioning Protocol document (attached in annexure) to comply with the following requirements:
    - Performance test must be completed within 24 months or month mentioned in the Policy Schedule after the Installation Completion Date. A Certificate of Substantial Completion is to be issued by the Owner's Engineer and to be shared with the Insurer.
    - Performance test must run for:
        - Duration
          Twenty-eight (28) consecutive days for each tunnel or number of days mentioned in the Policy Schedule, Sequential testing for each dry AD tunnel. Tunnels may be tested one at a time or concurrently.
        - Feedstock Throughput
            - Feedstock Throughput: Total 631 tons for each tunnel over 28 days or details mentioned in the Policy Schedule.
            - Successful test will be when all tunnels meet all criteria in the KPI Table or annexure attached to the Policy.
            - Test interruption due to General Exclusions defined in the policy is excluded from testing date counting.
            - Expected Output will be set by summing each set's best results but will not exceed the output shown in Project Financials mentioned in the Annexure attached to the policy.
        - Yield to renewable natural gas (RNG): Minimum 47.4 m3/ton of MSW average for all batches during test or details as mentioned in the Policy Schedule. RNG product must meet Product Specification.
          If Test fails by not meeting any of the Passing Criteria in the Key Performance Indicators table, Policyholider may retest up to five (5) times or details as mentioned in the Policy Schedule. If Passing Criteria is not achieved, Expected Output for the long-term output policy will be set at the highest waste feedstock throughput and fuel production proven during Test and retests.

39. **Surplus Production** means if within any Event Period, Actual Output exceeds the Expected Output by more than 10% or details mentioned in the Policy Schedule, the revenue associated with such surplus output shall be carried forward to the subsequent annual Event Periods by adding it to the revenue for the Actual Output for those Event Periods. In this way, Surplus Production during a given Event Period will be used to offset claims in subsequent Event Periods. In the event of a Loss, the Surplus Production shall continue to be accumulated in such account for the Calculation of Loss for subsequent Event Periods. This accumulation starts from the time of claim.

40. **Terrorism** means an act or series of acts, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

41. **We, Us, Our(s), Digit, Company, Insurer** means Go Digit General Insurance Limited.

42. **You, Your, Yours, Yourself, Insured** means the entity(ies) whose name specifically appears as Insured in the Policy Schedule.

III. SCOPE OF COVER

The insurance coverage will insure processing of Municipal Solid Waste (MSW) into a defined amount of pipeline quality biogas, for the long-term operation of the plant and insure the product output to generate related Revenue commensurate with the schedule of Loan repayments shown in the Project Financials in annexure attached to this Policy for the Policy Term as mentioned in the Policy Schedule.
For avoidance of doubt, this Long-term Output Cover Policy will only indemnify for output shortfall that causes a Loan repayment or OPEX shortfall.

IV. EXCLUSIONS

Coverage is provided only for the Insured Perils specifically identified in the Policy. Unless otherwise stated in any Section or section of this Policy, the Insurer shall not indemnify the Policyholder or otherwise be responsible or liable in respect of any Loss or damage directly or indirectly resulting from or aggravated by or in connection with:

a. Any physical loss or material damage caused by any peril other than an Insured Peril, including, but not limited to fire, lightning, explosion, windstorm, hail, flood, earth movement, earthquake, mine subsidence, riot, civil commotion, vandalism and malicious mischief;
b. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water or spray from any of these, all whether or not driven by wind (excluding storm surge);
c. Mudslide or mudflow;
d. Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;
e. Water damage caused by the discharge or leakage of a sprinkler system or domestic water piping; the Sprinkler system and domestic water piping are not parts of the equipment within the Waste Emulsification Processing Process
f. Water under the ground surface pressing on, or flowing or seeping through: (1) foundations, walls, floors, or paved surfaces; (2) Basements, whether paved or not, (3) Doors, windows, or other openings;
g. Waterborne material carried or otherwise moved by any of the water referred to in point (b), (d) or (f), or material carried or otherwise moved by mudslide or mudflow;
h. Collapse of the buildings or appurtenant structures;
i. Cracking, shrinking, settlement, bulging or expansion of foundations;
j. Acts of sabotage;
k. Riot or civil commotion, vandalism or terrorism;
l. War, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or local government entities, civil war, rebellion, revolution, insurrection, martial law, usurpation of power, or civil commotion assuming the proportion of or amounting to an uprising;
m. The acts of any person or persons acting on behalf of or in connection with any organization with activities directed towards the overthrowing or influencing of any government de jure or de facto by force or violence;
n. Confiscation, requisition, sequestration, nationalization or similar act;
o. Enforcement of any governmental law, ordinance, regulation or rule regulating or restricting the construction, installation, repair, replacement, demolition, occupancy, operation or other use of the Project;

p. Any liability for Loss based upon, arising out of or in connection with any violation of any country, province, city or local laws or regulations by the Named Insured;
q. Any fines or penalties, whether assessed by a government, regulator, or lender;
r. Criminal acts by the Named Insured independently;
s. Theft of tangible property;
t. Any act of Terrorism including loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism;
u. Nuclear reaction, nuclear radiation, radioactive contamination, all whether controlled or uncontrolled and wherever occurring, except controlled reactions occurring as part of the Process of Record;
v. Any weapon or device employing atomic or nuclear fission and/or fusion or any other similar reaction or radioactive force or matter;
w. Discharge, dispersal, seepage, migration, release or escape of hazardous substances, contaminants or pollutants;
x. Any pollution and/or contamination, directly or indirectly, arising from any cause whatsoever and any loss cost or expense due to any request, demand or order that the Insured or others test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize or in any way respond to, or assess the effects of, “pollutants”; or any claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing or in any way responding to, or assessing the effects of, pollutants;
y. Any willful act or gross negligence on the part of the Policyholder, its employees, agents, in house or appointed technicians and experts or other representatives;
z. Prevention of access to the Project; if necessary maintenance or repair works cannot be performed due to lack of access (strike / riot of plant, natural disaster etc)
aa. The loss or alteration of any electronic data, electronic information, computer applications software, computer operations software or any other similar data, information or software in any computer hardware, computer system, computer network, or the Internet;
bb. Damage to any computer hardware, computer system, computer network, or the Internet as result of loss or alteration of any electronic data, electronic information, computer operations software or any similar data, information or software.
cc. Any cyber-attack or any electronic means including but not limited to computer hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic weapon;
dd. Inadequate or improper metering, or failure to maintain Insurer’s access to meter data;
ee. Fees, assessments or tax liabilities; loss in debt shortfall due to increased fees or tax liabilities;
ff. Disconnection of the Project due to an emergency;
gg. Any consequential loss or damage of any kind including any business interruption, loss of profits or loss minimizing costs or expenditure and any damage or injury to any property or person caused directly or indirectly by or attributable to the performance or failure by the Project other than as expressly set forth in this Policy;
hh. Any fault or defect of the equipment existing at the commencement of the Policy Term that is known by the Policyholder or any representative or the Policyholder or should have been known through reasonable inspection and/or testing;
ii. Any loss during an idle period, including but not limited to when production, operation or service would cease, or would not have taken place or would have been prevented due to planned or rescheduled shutdown and workforce strike or other work stoppage;
jj. Inability to operate or curtailment of the Project due to infringement of patents;
kk. Utility outages or shortages; loss in output due to lack of electricity supply is not covered
ll. Inadequate supply or poor quality of feedstock which does not meet the specifications of the feedstock supply agreement as per annexure attached and/or expectation of feedstock supply defined in the Project Financials as mentioned in the annexure attached to this Policy.

mm. Any damage to the Project caused by processing such insufficient feedstock or by processing feedstock that does not conform to the specifications for Feedstock as defined above;
nn. Loss of Output due to storage or transportation; If raw material (EPR waste) or final products (pyrolysis mixed oil) cannot be transported to/from site or can not be stored at site, the resulting interruption of production will be excluded from our coverage under named perils.
oo. Loss of market or reduction of revenues due to decline in the prices or demand for any Product;
pp. A rise in operating expenses in excess of Project Financials, except costs that arise directly and exclusively as a result of an Insured Event;
qq. Abandonment of the Project by the Policyholder, Owner or O&M Contractor;
rr. Non-compliance with all instruction manuals for operation and maintenance, harmful overloading or any other misuses of the insured Project in accordance with the O&M Agreement;
ss. Material changes of the original construction or installation of additional parts or accessories without prior approval of the manufacturer(s) of the relevant equipment, the Independent Engineer and Insurer;
tt. Material changes to the O&M Agreement without the consent of Insurer;
uu. Offtake price risk, financial and currency risks or credit risks associated with vendors or Off-takers;
vv. Any losses related to animal, rodent, vermin, bird or insect activity at the Project; and
ww. Any losses related to communicable disease.

For avoidance of doubt, the following Exclusion Clauses apply to the Policy, as mandated and required under relevant insurance regulation:

(a) any war or civil war;

Notwithstanding anything to the contrary contained herein this Policy does not cover loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority. **(War And Civil War Exclusion Clause – NMA464)**

(b) any act of Terrorism;

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto it is agreed that this Policy excludes 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. For the purpose of this Exclusion an Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear. This Exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism. If the Insurer alleges that by reason of this Exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured. In the event any portion of this Exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. **(Terrorism Exclusion Endorsement – NMA2920)**

(c) **any radioactive contamination, chemical, biological, bio-chemical and electromagnetic weapons;**
This clause shall be paramount and shall override anything contained in this insurance inconsistent therewith. In no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to or arising from:

- ionizing radiations from or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel;

- the radioactive, toxic, explosive or otherwise hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
- any weapon or device employing atomic or nuclear fission and/or fusion or any other similar reaction or radioactive force or matter;
- the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter. The exclusion in this sub-clause does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored, or used for commercial, agricultural, medical, scientific or other similar peaceful purposes.
- any chemical, biological, bio-chemical, or electromagnetic weapon or related emission, release, discharge, dispersal or escape or chemical or biological exposure of any kind;

(Institute radioactive contamination, chemical, biological, bio-chemical and electromagnetic weapons exclusion clause – CL370)

(d) **any Cyber Act, Cyber Incident, Cyber Loss** or any electronic means including but not limited to computer/electronics hacking or the introduction of any form of computer virus or corrupting or unauthorized instructions or code or the use of any electromagnetic weapon;

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes,

- any Cyber Loss, unless subject to any stated provisions;
- any loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data, unless subject to any stated provisions;

Regardless of any other cause or event contributing concurrently or in any other sequence thereto. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Cyber Loss means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any Cyber Act or Cyber Incident including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any Cyber Act or Cyber Incident.

Cyber Act means an unauthorized, malicious or criminal act or series of related unauthorized, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any Computer System.

Cyber Incident means:

- any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any Computer System; or
- any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any Computer System.

Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility; owned or operated by the Policyholder or any other party.

Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

(Property Cyber and Data Exclusion – LMA5401)

(e) any losses from Communicable Disease;

Notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

This exclusion applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

(Communicable Disease Exclusion) LMA5397

(f) any fraudulent claim;

If the (re)insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Policy shall become void and all claim hereunder shall be forfeited.

(Fraudulent Claim Clause – LMA5062)

(g) 1.1 Subject only to clause 1.2 below, in no case shall this insurance cover loss damage liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code, computer virus or process or any other electronic system.

1.2 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, Clause 1.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software program or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

(Institute Cyber Attack Exclusion Clause – CL380)

(h) Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy, this Policy does not insure:

1) any loss, damage, cost or expense; or
2) any increase in insured loss, damage, cost or expense; or
3) any loss, damage, cost, expense, fine, penalty or other sum which is incurred, sustained or imposed by, or by the threat of, any judgement, order, direction, instruction or request of, or any agreement with, any court, government agency, any public, civil or military authority or any other person (and whether or not as a result of public or private litigation);

which arises from any kind of seepage or any kind of pollution and/or contamination, or threat thereof, whether or not caused by or resulting from a peril insured, or from steps or measures taken in connection with the avoidance, prevention, abatement, mitigation, remediation, clean-up or removal of such seepage or pollution and/or contamination, or threat thereof.

The term "any kind of seepage or any kind of pollution and/or contamination" as used in this Policy includes (but is not limited to):

1) seepage of or pollution and/or contamination by anything, including but not limited to that which is designated by any governmental, public or regulatory body or authority as toxic, hazardous, dangerous or deleterious to persons, property or the environment under any law, ordinance, regulation or decree;
2) the presence, existence, or release of anything which endangers or threatens to endanger the health, safety or welfare of persons or the environment.

Seepage, pollution and contamination caused by pollutants are hereby defined as, but not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapours, soot, fumes, acids, alkalis, chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon an object, property, land, the atmosphere or any water course or body of water. Waste includes material to be recycled, reconditioned or reclaimed.

(Seepage and/or Pollution and/or Contamination Exclusion Clause III – NMA2560)

V. POLICY LIMIT AND INDEMNIFICATION

The Policy Limit is the amount defined in the Schedule and shall be the maximum amount of Loss payable by the Insurer under this Policy.

1. In the event that the Actual Output at the end of the Event Period plus any Surplus Production carried forward in accordance with this Clause is below 80% or percentage mentioned in the policy schedule of the Expected Output for such Event Period resulting from an Insured Event, the Insurer shall indemnify the Loss Payee for a Loss sustained during the Event Period and not cured;
2. The indemnity for Loss shall be only to the extent that (i) the Policyholder did not achieve sufficient Revenue out of the Actual Output plus Surplus Production, if any, to meet its obligation to repay the outstanding Loan or shortfall of OPEX as of the end of the relevant Event Period and according to the Project Financials as per annexure attached to this Policy and (ii) the Policyholder is not otherwise compensated or reimbursed for any such loss or damage from third paties, including equipment vendors or other insurances;
3. For any given Event Period, the indemnity shall not exceed the amount of the schedule of Revenue specified in the Project Financials in annexure attached to this Policy.
4. The Policyholder shall notify the Insurer about the Actual Output of each Event Period and corresponding Revenue as approved by the Independent Engineer no later than 14 days after the end of the relevant Event Period. Any Surplus Production, if any, shall also be agreed.
5. **BASIS OF LOSS SETTLEMENT.** As a basis for Loss settlement under this Policy, the Insurer shall pay to the Loss Payee as indemnity the amount obtained by multiplying the applicable Product Price of each Product shortfall within the relevant Event Period.

VI. CALCULATION OF LOSS

Calculation of Loss under this Policy is as follows:

1. If an Insured Event occurs, and a Claim of Loss has been made and validated, this Policy shall pay Loss based on the Measure of Product Output defined herein and equivalent to lesser of:
   Root Cause Attributable Loss *
   *[((Required RNG output – Actual RNG output – Surplus RNG output) * Product Price RNG reference price)*
   (However, for surplus, surplus production accumulated after the first claim is applied)
   AND
   The difference in the Loan/Debt payment and OPEX cost according to the Project Financials and the actual cash available from Product sales and gate fee from the treatment of waste within the applicable Event Period and aggregated over such Event Period.
   Amounts paid for Loss in any one Event Period shall not exceed aggregated Loan payment and OPEX cost according to the Project Financials over any given Event Period.

The total amount of Loss paid, is net of payments from any cash available under the O&M Agreements or any OEM Warranty(s), not to exceed the Policy Limit, net of Loss already paid.
In any Event Period, Claim and payment for Loss for any Insured Event under, such individual Claim according to its Root Cause Attributable Loss, if not cured, will be limited to the Annual Limit. Losses shall be paid to the designated Loss Payee.

VII. COVENANTS OF THE POLICYHOLDER

The Policyholder agrees to the following terms and conditions for the Policy to remain in force and effect, breach of any of the covenants without notice to Insurer of cure in a timely manner could result in denial of claim or ultimate termination of the Policy with no refund of Premium.

1. The information provided or to be provided to the Insurer is true and accurate in all material aspects, and does not materially misrepresent the Project risk characteristics;
2. It will not take actions that void, waives or adversely affects the enforceability of the OEM Warranties or any warranties or other rights under the EPC or O&M Agreement;
3. During the Policy Term, obtain and maintain all applicable licenses and permits, and be in compliance with all relevant laws, regulations, codes, approvals, industry standards and practices;
4. The Policyholder will maintain, and/or warrant that they are the beneficiaries, for the full duration of the Policy Term, of builder's risk insurance, property insurance, machinery, casualty and other insurance necessary as agreed with Insurer;
5. Maintain an inventory at the Project or within its proximate access to customary spare replacement parts for the Waste Emulsification Process according to the OEM Warranty(s) or O&M Contract.
6. All component parts and equipment in the Waste Emulsification Processing Process will be supported by usual and customary OEM Warranty agreements. The Project, Policyholder and the O&M Contractor shall maintain in full force and effect the O&M Agreement for the duration of the Policy Term and adhere its schedule of maintenance, repairs and operations of the Project and Waste Emulsification Processing Process. The Policyholder (or its O&M Contractor) will not make any material amendments to the O&M Agreement or replace the O&M Contractor without the prior written consent of the Insurer. The Project will implement a monitoring procedure and appropriate system to document compliance with the O&M Agreement.
7. Policyholder shall undertake conduct as soon as possible and at its own costs all reasonable corrective actions to remedy any potential or expected Insured Event; it shall take reasonable precautions at its own expense and consider all reasonable recommendations made by the Insurer to prevent loss or damage at the Project.
8. Irrespective of whether a claim is filed under the Policy, Policyholder shall report to the Insurer on a quarterly basis (and then monthly in the event of a Loss or Claim under this Policy), including all causes of problems, failures or defects of the Project known to the Policyholder;
9. The Insurer shall have the right to inspect, examine and survey the Project at any reasonable time and the Policyholder shall provide the Insurer with relevant details and information.
10. Upon the occurrence of any material property damage to the Project that is likely to increase the risk of a Loss, the Policyholder shall give written notice thereof to the Insurer as soon as practicable upon discovery of the damage.
11. Policyholder shall inform Insurer if there is a change to the contact person regarding Claims administration under this Policy.
12. Policyholder shall notify Insurer in the event of any bankruptcy or insolvency filing of the Policyholder, a change to the Policyholder's corporate name or change of ownership, dissolution of its business, or the discharge of its warranty obligations.
13. Policyholder shall provide timely quarterly and annual reports per annexure attached to this Policy.

VIII. CLAIMS CLAUSES

Conditions Precedent to a Claim of Loss, Claims Notification and Obligations:

It is a material condition precedent to liability or indemnity under this Policy that the Policyholder shall fully comply with the Claims procedures set forth in this section as soon as the Policyholder becomes aware of damages that may lead to a possible Claim or Loss.

1. **Burden of Proof; Notification of Loss.**
    a. Notify the Insurer in writing as soon as practicable, but not later than 5 business days from when the Policyholder has knowledge of loss or circumstances that may give rise to a Claim under this Policy;
    b. Promptly deliver to the Insurer not less than 30 days from notification any and all documentation and reports that support the nature and extent of the loss or damage including, but not limited to a written statement verified by the Independent Engineer regarding failed equipment, loss of revenue, variable costs and plan of action to remediate the loss or damage;
    c. Proof of claim under applicable EPC Agreement, O&M Agreement and OEM Warranty(s) to enforce recovery;
    d. The Insurer has right to inspect the Project, records, and/or monitoring systems regarding the Insured Event;
    e. Provide additional accounts, records and other documentary evidence the Insurer requires in its investigation of the Claim of Loss, including access to interview the O&M Contractor and other managers, staff and agents at the Project;
    f. The Policyholder shall keep the Insurer informed about the development of the Insured Event circumstances;
    g. Proof the Policyholder took reasonable actions to avoid additional Loss and minimize loss or damage.

2. **Claim of Loss; Determination of Loss.**
    All Claims must include an executed Claim Notice Form and Proof of Loss Form (to be mutually agreed by Insurer and Policyholder and as per annexure attached of this Policy), no later than 10 days following the end of the Event Period. (Excluding the peril which is operating and/or maintenance procedures turn out to be insufficient to maintain output of Project above the Required Output.)
    a. Upon a notification of Claim by the Policyholder, the Insurer has the right to instruct an appointed expert(s) to inspect and carry out tests appropriate for the coverage under the Policy to determine whether (i) an Insured Event has occurred and (ii) the Claim of Loss was as a result of one of the Insured Perils, and not subject to any exclusion under this Policy. The cost of the appointed expert shall be shared in equal parts by the Insurer and Policyholder.
    b. To determine the validity of the Claim, the Policyholder shall provide to the Insurer, its consultants and/or Independent Engineer proof of Loss including information, documentation and access required for a full investigation into the cause and extent of any Claim or Loss, including OEM Warranty claim verification, audit of maintenance protocol of O&M Contractor, historical production data, specific calculations of the Loss in Claim, and related books and records at the Project.
    c. The Insurer shall notify the Policyholder of any disputed or denied Claim within 15 business days of the Insurer's receipt of the information described in the Proof of Loss Form.

3. **Challenging Insurer's Decision.**
    a. If the Policyholder intends to challenge the Insurer's decision of a Loss, the Policyholder must give written notice within fifteen (15) days of the communication of the Insurer's decision, to declare their intention to challenge the decision and appoint their own independent third-party expert. The Policyholder's appointed expert shall draft a report. The report will provide a reason or reasons for the failure in the Waste Emulsification Processing Process, if any, with supporting documentation and evidence of such failure. The report will be provided to the Insurer within thirty (30) days of the Policyholder's declaration of their intention to challenge the Insurer's decision.
    b. If the appointed expert's reports disagree, and the Insurer does not accept the data and/or reasoning provided by the Policyholder's expert, the parties must jointly appoint a third-party expert to act as umpire.
    c. The joint third-party expert will be provided with copies of both party's appointed experts reports and must carry out appropriate tests and prepare a report (the "Final Report") which will be provided to both parties

dealing with the data and the reasons for the failure (if any). The joint third-party expert's decision is binding on both parties.

d. Policyholder shall bear and be solely liable for the costs and expenses attendant to the experts, including, without limitation, costs and expenses related to such expert's report and testing; provided, however, that, the Insurer shall bear 50% of the costs and expenses of such initial experts if the Claim is verified as a valid Loss. Notwithstanding the foregoing, any costs and expenses incurred for the jointly appointed third party expert, as umpire or otherwise, shall be shared in equal parts by the Policyholder on the one hand and the Insurer on the other hand.

4. **Payment of Indemnity:**
Upon proof of Loss, whereas the Policyholder provides all information requested in the Claims Notice Form, the Insurer shall review the submission and inform the Policyholder of the Insurer's decision within fourteen (14) business days. The Insurer shall proceed with payment of Loss within thirty (30) days after the acknowledgement of the decision by the Policyholder.
Nonetheless, in case that claims has been verified, the Insurer pays insurance claim amount to the Loss Payee after collecting reinsurance amount from the reinsurer.

5. Insurer's Right to Repair; Loss Remediation
The Insurer shall have the right, but not the obligation, to take proactive measures and course of action to mitigate or prevent Loss in the form of a repair or replacement of key equipment or components in the Waste Emulsification Processing Process, and/or replace the O&M Contractor in the event of actual Loss or imminent future Loss. Insurer's loss remediation will not alter the Policyholders obligations under this Policy.

IX. GENERAL CONDITIONS

1. **Key Equipment**
No material changes, alterations, replacements, or removal of key equipment or components within the Waste Emulsification Processing Process at the Project are permitted during the Policy Term without adequate notice with rationale for change and prior written approval of the Insurer, which approval will not be unreasonably withheld or delayed.

2. **Feedstock Specifications**
No material changes or alterations to the Feedstock Specification, as outlined in the Commissioning Protocol as mentioned in annexure attached to the Policy (to be included before for first attempt at Field Test) are permitted during the Policy Term without adequate notice and with rationale for change and prior written approval of the Insurer, which approval will not be unreasonably withheld or delayed. Operation with feedstock that does not fully conform with the Feedstock Specification will void coverage for any period during which such feedstock is used.

3. **Reporting**
The Policyholder will provide the Insurer quarterly and annual reports showing the Project operational performance, including Product output and related revenue and financial condition (status of outstanding Loan payment compared to Project Financials). The form of such reports will be agreed upon by the Policyholder and Insurer.
Failure to provide timely reports could result in Policy termination as per Section VII- Covenants to the Policyholder of this policy.

4. **Reasonable Care**
The Insured shall take all reasonable steps to safeguard the interests of the Insured against loss or damage that may give rise to a claim.

5. **Special Provisions**:

Any special provisions subject to which this Policy has been entered into and endorsed in the Policy or in any separate instrument/ annexure shall be deemed to be part of this Policy and shall have effect accordingly.

6. **Notification of Property Damage**
   Report to Insurer any damage to property at the Project that may increase risk of Loss, including the simultaneous reporting of losses resulting from criminal or other offences against property to all appropriate law enforcement agencies without delay.

7. **Amendment**
   This Policy may be amended, modified, supplemented or restated only by a written agreement or endorsement executed and issued by the Insurer and made part of this Policy. Any amendments or modifications to the Loan Agreement, EPC Agreement and O&M Agreement are viewed as material changes to the Policy and need to be endorsed by the Insurer.

8. **Unenforceable Term**
   If any provision of this **Policy** is found to be unenforceable, all other provisions of this **Policy** shall have full force and effect and shall not be affected by the unenforceable provision, unless the unenforceability of the provision causes the Policy itself to be unlawful, unenforceable or null and void.

9. **Subrogation; Right to Recovery**
   Upon payment by Insurer pursuant to this Policy, all of Policyholder's rights, title and interest to any claim(s) for indemnity, subrogation or other compensation from or against the Policyholder or other third party, shall be automatically and irrevocably transferred to and inure to sole benefit of the Insurer. Policyholder shall promptly execute and deliver any and all documents, instruments and agreements necessary, required or helpful to Insurer to enforce such claim(s).

10. **Change in Funding terms**
    No refinancing of the Loan Notes may occur during the Policy Term without written consent of the Insurer. For the avoidance of doubt, no refinancing of the Loan Notes, or change in terms of the Loan Notes, which negatively impacts the Insurer's exposure, may occur during the Policy term, or the Policy terminates.

11. **Termination**
    The Policy immediately terminates upon the end of the Policy Term. The Insurer is not responsible for claims made after the termination date. The policy can also be terminated in the event of fraud on the part of the Named Insured. In the event of termination, no refund of Premium will occur.

12. **Cancellation**
    a. Cancellation by the Policyholder
    The Policyholder may cancel the Policy, in whole but not in part, at any time after the Policy Inception Date upon written notice to the Insurer. Upon receipt of such notice by the Insurer, this Policy and all of Insurer's obligations (but not the Insurer's rights nor Policyholder's obligations with respect to any matters arising or having their inception prior to the cancellation of the Policy) shall be deemed to have been cancelled ab initio. Any cancellation shall not affect the Policyholder's obligation to make payment to Insurer of the entire Premium or other payment obligations hereunder, including any of Policyholder's obligation to indemnify Insurer. For the avoidance of doubt, any such cancellation shall not adversely affect Insurers' right to retain the Premium or other payments already paid or payable by the Policyholder.
    b. Cancellation by the Insurer
    Policy may be cancelled by Insurer on the grounds of established fraud, by giving minimum notice of 7 (seven) days to the Policyholder.

13. **Transfer and Assignment**
This Policy shall inure to the benefit of, and be binding upon, the parties hereto and their respective successors and assigns; provided, however, except as otherwise provided in the following sentence, the Policyholder may not assign any of its rights, or delegate any of its obligations, under this Policy without the prior written consent of the other parties, and any such purported assignment or delegation without such consent shall be void. The Insurer has the intention to provide its decision on the assignment within a reasonable timeframe, and such assignment shall not be unreasonably withheld. Notwithstanding the foregoing, the Policyholder may transfer this Policy and all (but not part) of its rights and obligations hereunder pursuant to a consolidation or amalgamation with or merger with or into, or a transfer of all or substantially all of its assets to another entity (but without prejudice to the Insurer's rights and remedies under this Policy and assuming all terms and conditions herein are not subject to any adverse effect). The Insurer shall have the unrestricted right to assign its rights, and to delegate its obligations, hereunder (in whole and not in part) to any affiliate. Nothing in this Agreement shall confer upon any person, other than a party to this Policy or a party's permitted successor or permitted assign, any rights or remedies of any nature or kind whatsoever under or by reason of this Policy.

14. **No Benefit to Third Parties**
Except as expressly set forth in this Policy, none of the provisions in this Policy shall be for the benefit of or be enforceable by any person other than the Insurer and the Policyholder and their respective permitted successors and assigns including a beneficiary or Loss Payee identified in the Schedule to this Policy, if applicable.

15. **Examination of the Policyholder's Books and Records**
The Policyholder shall cooperate with the Insurer to enable the Insurer to perform its obligations pursuant to this Policy. Policyholder will permit Insurer or any representative of the Insurer to visit and inspect its properties, to conduct audits of the Project and Waste Emulsification Process, including the Policyholder's books and records and to make copies and take extracts therefrom and to discuss its affairs, and processes and procedures with respect to the Project and this Policy with all representatives of Policyholder requested by Insurer as the foregoing may reasonably relate to this Policy at any time during the Policy Term and up to three (3) years thereafter.

16. **Fraud; Material Misrepresentation; or Material Breach**
Insurer shall not be obligated to make any payment hereunder based in whole or in part upon any fraudulent declaration, statement or misrepresentation by Policyholder or any of their respective representatives and, in which event, any such Claim shall become void and the Insurer shall not be liable to make any payment hereunder. For the avoidance of doubt, the Policyholder making such fraudulent Claim shall not be entitled to any return of Premium if the Policy is treated as void.
This Policy shall be void if the Policyholder or any of their respective representatives has concealed or misrepresented any material fact in obtaining this Policy.
Insurer shall not be obligated to make any payment hereunder based in whole or in part upon a material breach under this Policy. Non-compliance with the terms, conditions and covenants under this Policy shall be deemed a material breach.

17. **Law**
This Policy shall be governed by the Indian Law and the parties hereby irrevocably submit to the jurisdiction of the Indian Courts, unless specifically agreed otherwise and mentioned in the Policy Schedule.

18. **Arbitration**
The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.
Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act,

1996.

19. **Renewal notice**
The Company shall not be bound to accept any renewal premium nor give notice that such is due.

20. **Notice; Declaration of Intent; Change of Address**
Unless otherwise expressly stated, all declarations and notices hereunder shall be made in writing and, if to the Insurer addressed to its Registered Office on the Schedule (as amended from time to time) or to Policyholder, to their respective address set forth in the Schedule. The legal requirements regarding the delivery of statements and reports shall remain unaffected.

21. **Other Insurance**
If the Policyholder maintains any other insurance that applies or would apply in the absence of this Policy, this Policy will be deemed to and will apply in excess of such other insurance, whether collectible or not.

22. **Change in Ownership of the Project**
Before the end of the Policy Term, if there is a change or anticipated change in ownership of the Project, the Policyholder shall provide written notice as soon as practicable of such change or anticipated change to the Insurer.

23. **Limitation**
Unless otherwise provided herein, Claims under this Policy shall be time-barred and unenforceable under or with respect to this Policy or otherwise, unless reported in writing to the Insurer and made as soon as possible, but not longer than two (2) months after the Policyholder or their respective representative first became aware of, or should have become aware of such claims.

24. **Sanctions Suspension Clause (LMA3200)**
It is a condition of this (re)insurance, and the (re)insured agrees, that the provision of any cover, the payment of any claim and the provision of any benefit hereunder shall be suspended, to the extent that the provision of such cover, payment of such claim or provision of such benefit by the (re)insurer would expose that (re)insurer to any sanction, prohibition or restriction under any:
    a) United Nations' resolution(s); or
    b) the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

    Such suspension shall continue until such time as the (re)insurer would no longer be exposed to any such sanction, prohibition or restriction.

25. **Policy Observance**
The due observance and fulfillment of the terms and conditions of this Policy in all material respects by the Policyholder insofar as they relate to anything to be done or complied with by the Policyholder shall be a condition precedent to any liability of the Insurer to make any payment under this Policy.

X. CUSTOMER GRIEVANCE REDRESSAL POLICY

We are committed to extend the best possible services to its customers. However, if **You** are not satisfied with **Our** services and wish to lodge a complaint, please feel free to call **Our** 24X7 Toll free number 1800-258-5956 or **You** may email to the customer service desk at hello@godigit.com. After investigating the matter internally and subsequent closure, **We** will send **Our** response.

Senior Citizens can now contact **Us** on 1800-258-5956 or write to **Us** at seniors@godigit.com.

If **You** do not get a satisfactory response from **Us** and **You** wish to pursue other avenues for redressal of grievances, **You** may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.
Email: grievance@godigit.com
For further information, please refer the below link,
https://www.godigit.com/claim/grievance-redressal-procedure

The policyholder or the claimant also has the option to register the complaint on-line at IRDAI's Bima Bharosa by visiting https://bimabharosa.irdai.gov.in/

Address and contact number of Council for Insurance Ombudsman

Sl. No	Office of Insurance Ombudsman	Address	Email	Landline NOs.
1	AHMEDABAD	Jeevan Prakash 6th floor Near S.V. College Relief Road Tilak Marg Ahmedabad- 380 001. Gujarat	E-mail: oio.ahmedabad@cioins.co.in	079-25501201, 079-25501202
2	BENGALURU	Jeevan Soudha Building, PID No.57-27-N-19, Ground Floor. No. 19/19 24th Main Rd. 1st Phase J.P. Nagar Bengaluru- 560 078.	Email: oio.bengaluru@cioins.co.in	080-26652048, 080-2665 2049
3	BHOPAL	UC of India Zonal Office Blda. 1st Floor, South Wing, Jeevan Shikha, Opp. Gayatri Mandir 60-B Hoshangabad Road Bhopal-462 011	Email: oio.bhopal@cioins.ca.in	0755-2769201, 0755-2769202, 0755-2769203, 0755-2769200
4	BHUBANESWAR	62 Forest Park, Bhubaneswar PIN -751 009.	Email: oio.bhubaneswar@cioins.co.in	0674-2596455, 0674-2596429, 0674-2596003, 0674-2596461
5	CHANDIGARH	Jeevan Deep, Ground Floor LIC of India Bldg, SCO 20-27 Sector 17-A. Chandigarh -160017	E-mail: oio.chandigarh@cioins.co.in	0172-2706468, 0172-2773101, 0172-2990938, 0172-2706196, 0172-2707468, 0172-2772101, 0172-2990942
6	CHENNAI	Fatima Akhtar Court, 4th fir 453 (old 312), Anna Salai Tevnampet. Chennai 600018	E-mail: oio.chennai@cioins.co.in	044-24333668, 044-24333678
7	DELHI	2/2 A 1st Floor. Universal Ins. Buildina. Asaf Ali Road New Delhi- 110002.	Email : oio.delhi@cioins.co.in	011-46013992
8	GUWAHATI	Jeevan Nivesh Bldg. 5th Floor Near Pan Bazar S.S. Road Guwahati-781001	E-mail: oio.auwahati@cioins.co.in	0361-2631307, 0361-2632204 0361-2732937, 0361-2632205
9	HYDERABAD	6-2-46 1st Floor Moin Court Lane Opp. Hyundai Showroom A. C. Guards. Lakdi-ka-pool, Hyderabad 500004	E-mail: oio.hvderabad@cioins.co.in	040-23376991, 040-23312122 040-23376S99, 040-23328709
10	JAIPUR	Jeevan Nidhi II, Ground Floor Bhawani Singh Road Ambedkar Circle Jaipur -302005.	E-mail: oio.jaipur@cioins.co.in	0141-2740363
11	KOCHI	10th Floor LIC Bldg, Jeevan Prakash OPP Maharai College Ground M.G. Road, Ernakulam Kochi- 682011	E-mail: oio.ernakulam@cioins.co.in	0484-2358759, 0484-2358734, 0484-23S8336
12	KOLKATA	7th Floor of Hindustan Building (Annex). 4 CR Avenue Kolkata-700072	E-mail: oio.kolkata@cioins.co.in	033-22124339, 033-22124341
13	LUCKNOW	Jeevan Bhavan Phase II, 6th Floor Nawal Kishore Road, Hazratgani, Lucknow- 226001,	E-mail: oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	3rd Floor, Jeevan Seva Annexe, S.V.Road Santacruz West Mumbai-400 054.	E-mail: oio.mumbai@cioins.co.in	022-69038800, 022-69038827 /8829, 022-69038831/8832
15	NOIDA	Bhagwan Sahai Palace 4th fir, Main Road Nava Bans Sector 15 Noida-201301	E-mail: oio.noida@cioins.co.in	0120- 2514252, 0120-2514253, 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan Bailey Road. Patna- 800001	E-mail: oio.patna@cioins.co.in	061-22547067, 061-22547068
17	PUNE	3rd Floor Jeevan Darshan -LIC of India Bldg N.C. Kelkar Road Narayan Peth Pune- 411030.	Email: oio.pune@cioins.co.in	020-24471175

18	THANE	2nd Floor Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West), Thane - 400604	Email: oio.thane@cioins.co.in	022-20812868, 022-20812869

Note: COUNCIL FOR INSURANCE OMBUDSMAN ,3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054.Tel.: 022 – 69038801/03/04/05/06/07/08/09 Email: inscoun@cioins.co.in

For updated details of Ombudsman details, request to please check Council of Insurance Ombudsmen website available on https://www.cioins.co.in/Ombudsman