



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

### I. PREAMBLE

This Royal Surety Bond Insurance is evidence of the contract between **Royal Sundaram General Insurance Co. Limited** (herein after called 'We') and **Policyholder**. The proposal along with any written statement(s), declaration(s) of **Policyholder** for purpose of this Royal Surety Bond Insurance forms part of this contract.

In consideration of premium payment made by **Policyholder**, We shall provide the Royal Surety Bond Insurance cover, as detailed in Insuring Clause, unless otherwise agreed, subject to provisions, conditions, pre-requisite and conditions as specified in this insurance document, for **Surety period** as specified in the **Policy Schedule**, or for any subsequent period for which **We** have agreed in writing.

Any word or expression to which a specific meaning has been stated in any part of this Royal Surety Bond Insurance shall bear such meaning wherever it may appear.

### II. DEFINITION OF WORDS

#### 1 Advance Payment Bond

It is a promise by the Surety to pay the outstanding balance of the advance payment in case the **Principal debtor** fails to complete the **Original Contract** as per specifications or fails to adhere to the scope of the **Original Contract**.

#### 2 Bid Bond

It is an obligation undertaken by the **Principal debtor**, promising that the **Principal debtor** would, if awarded the contract, furnish the prescribed performance guarantee and enter into contract agreement within a specified period of time. It provides financial protection to the **Beneficiary** if the **Principal debtor** is awarded a contract pursuant to the bid documents, but fails to sign the contract and provide any required performance and payment bonds.

#### 3 Bond Value

It means the total monetary amount of **Surety's** liability during the Surety period. Surety's total liability to pay shall not exceed **Bond Value** irrespective of the number of persons or entities named as Insured(s) in the **Policy Schedule** or added by endorsement.



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

### 4 Original Contract

It means the underlying contract between the **Principal debtor** and **Beneficiary**.

### 5 Obligee/Beneficiary/Creditor

The party who is named as **Beneficiary** in **Policy Schedule**.

### 6 Obligor/Principal debtor/Insured/Policyholder

It means the Company/the Entity/person named as Insured in the **Policy Schedule** that purchases the Royal Surety Bond Insurance as a guarantee and undertakes a commitment to perform the obligations as per the **Original Contract** entered.

### 7 Performance Bond

It provides assurance that the **Beneficiary** would be protected if the **Principal debtor** fails to perform the bonded contract. If the **Beneficiary** declares the **Principal debtor** as being in default and terminates the **Original Contract**, it can call on the Surety to meet the Surety's obligations under the bond.

### 8 Policy Schedule

It means the **Schedule** issued by **Royal Sundaram** as part of the **Policyholder's** Royal Surety Bond Insurance. It provides details of **Policyholder's** Royal Surety Bond Insurance and the period of cover **Policyholder** has against the liabilities described.

### 9 Proposal/Bond Application Form

It means any signed proposal/e-proposal by filling up the questionnaires and declarations, written statements and any information in addition thereto supplied to **Royal Sundaram** by **Policyholder** or on **Policyholder's** behalf.

### 10 Replacement Bond

Replacement bond refers to a new surety bond that is issued to supersede and take the place of an existing one. This is done to extend coverage, replace a bond that has expired or is no longer valid, or satisfy new contractual requirements.



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

### 11 Retention Money Bond

It is a part of the amount payable to the **Principal debtor**, which is retained and payable at the end after successful completion of the **Original Contract**.

### 12 Surety Period

It means the period as shown in the **Policy Schedule** during which the Surety Bond Insurance is in force unless terminated earlier in accordance with the Cancellation Clause.

### 13 We/ Royal Sundaram/Surety

It means **Royal Sundaram General Insurance Co. Limited**.

## III. OPERATIVE CLAUSE

This Royal Surety Bond Insurance is issued by Royal Sundaram General Insurance Co. Limited (hereinafter referred to as 'the Surety') to the Insured/Obligor (hereinafter referred to as 'the **Principal debtor**') first named in the **Policy Schedule** attached herewith. Whereas the Insured has made a written proposal and declaration ('the Proposal') on the date specified in the **Policy Schedule** attached herewith and has agreed and paid the premium stated in the non-binding agreement prepared by the Surety. Now, therefore, in consideration of the said premium paid by the Insured and any further premium that may become payable under the Insurance, the Surety hereby agrees to indemnify the Obligee (hereinafter referred to as 'the **Beneficiary**') from the **Principal debtor's** inability or failure to fulfil the terms and conditions within the agreed period (hereinafter referred to as 'Insured Risks') as set out under the **Original Contract/agreement** between the **Principal debtor** and the **Beneficiary**.

## IV. INSURING CLAUSE

The Surety undertakes to pay the amount claimed by the **Beneficiary**, up to the available limit of the **Bond Value** subject to the terms, exclusions, limitations, and conditions contained herein or otherwise endorsed hereon, this Royal Surety Bond Insurance applies to:

- a) **Insolvency of the Principal debtor** - The **Principal debtor** shall be deemed to be insolvent for the purpose of this Insurance when:



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

- I. the **Principal debtor** is declared bankrupt by the competent Court/Tribunal of jurisdiction OR
  - II. the **Principal debtor** has made a valid assignment, composition or other arrangement for the benefit of its **Creditors** OR
  - III. a Receiver / Administrator / Liquidator has been appointed by the Court/Tribunal to manage its estate OR
  - IV. an order by the competent Authority has been made for compulsory winding up OR
  - V. an effective resolution has been passed for voluntary winding up provided that this resolution is not merely for the purpose of reconstruction or amalgamation OR
  - VI. an arrangement binding on all **Creditors** of the Principal debtor has been sanctioned by the appropriate Court/Tribunal OR
  - VII. such conditions exist as are, by any other system of law, substantially equivalent in effect to any of the foregoing conditions.
- b) Non-fulfilment, non-performance of obligations or breach of terms and conditions stipulated in the **Original Contract** (between the **Principal debtor** and the **Beneficiary**) by the **Principal debtor** and limited to the value and type of Bond issued and mentioned in the **Policy Schedule**.

### V. COVERAGE

There are five (5) type of Contract bonds available under this Royal Surety Bond Insurance and it is mandatory to opt one of them.

- A. **Bid Bond**
- B. **Advance Payment Bond**
- C. **Performance Bond**
- D. **Retention Money Bond**
- E. **Replacement Bond**

Under 'Royal Surety Bond Insurance', the customer will be able to purchase other types of bonds, depending on the evolving requirements.

### VI. STANDARD EXCLUSIONS

This Royal Surety Bond Insurance does not apply in following situations:

- a. If the **Original Contract** signed between the **Principal debtor** and the **Beneficiary** is not established, invalid, cancelled or terminated before the Insured Risks occur.



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

- b. Intentional, gross negligence, illegal or criminal acts by or between the **Beneficiary** and/or **Principal debtor**.
- c. The **Principal debtor** and/or **Beneficiary** or its employees commit fraud, collude, bribe, or use any illegal means to enter the **Original Contract**.
- d. The **Principal debtor** and **Beneficiary** maliciously collude to violate the **Original Contract**.
- e. The **Beneficiary** and the **Principal debtor** change or amend or modify the contents of the **Original Contract** without the prior written consent of the Surety.
- f. General Exclusions such as, war, nuclear, pollution, acts of god (Act of god perils are natural events that occur without human intervention, are unpreventable, and cannot be reasonably predicted), force majeure, administrative, or judicial actions other than caused by the **Principal debtor**.
- g. Any expenses incurred by the **Beneficiary** for collecting, confirming, and proving that the **Principal debtor** breached the **Original Contract** that resulted in claims.
- h. Any legal cost or expenses incurred in the litigation, arbitration, and execution by the **Beneficiary** to collect, confirm, and prove that the **Principal debtor** fails to perform the Original contractual obligation.
- i. Any third party loss not part of the **Original Contract** between **Beneficiary** and **Principal debtor**.
- j. Any price fluctuation in execution of the project.
- k. Liquidated damages, late fees, fines, and punitive damages
- l. Failure by the **Principal debtor** to pay premium, provide necessary letter of Indemnity or security.
- m. Non-performance or non-fulfilment of the terms and conditions of the **Original Contract** arising out of or due to delay in obtaining permissions or approvals from any statutory, regulatory, judicial authorities or **Beneficiary** relating to execution of the Project.
- n. Non-performance or non-fulfilment of the terms and conditions of the **Original Contract** arising out of or due to delay in payments of outstanding or receivables due to the **Principal debtor** by the **Beneficiary**.
- o. Non-performance or non-fulfilment of the terms and conditions of the **Original Contract** arising out of any law for the time being in force under which the **Principal debtor** is dispensed with the performance of the underlying **Original Contract** either impliedly, through conduct or otherwise.



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

- p. Any amendment or modification under the **Original Contract** Documents, **Original Contract** Terms, **Principal debtor** 's Obligations and **Original Contract** Conditions after the Contract Bond is issued and is still in force.
- q. Any change in or addition to the **Principal debtor**'s liability including to any third party, arising out of any negligent act (s) or omissions in the course of its performance of the underlying **Original Contract**.
- r. Any specific event (s) agreed by and between the **Beneficiary** and the **Principal debtor** under the **Original Contract** including but not limited to any event of force majeure (which shall have the same meaning as ascribed to the term under the **Original Contract** and in law) and which may result into frustration and/or impossibility of execution of the Project as recognized under law;
- s. Any events arising out of, based upon or attributable to change in management, acquisition or change in control of the **Beneficiary** or the **Principal debtor** after the Bond is issued and is still in force.

### VII. GENERAL CONDITIONS

#### 1 Bond Value

- a. The **Bond Value** is the maximum limit of liability by the Surety. It is the **bond value** that the Surety guarantees the **Beneficiary** on the performance of the **Principal debtor** according to the terms and conditions and based on a legal and valid **Original Contract** signed between the **Principal debtor** and the **Beneficiary**.
- b. Application for **Bond Value** shall be made to the Surety by the **Principal debtor** and the Surety will issue a non-binding agreement with the terms and conditions.
- c. The **Bond Value** is determined based on percentage of the **Original Contract** value and such percentage or absolute value is mentioned in **Policy Schedule**.
- d. The **Bond Value** shall stand automatically cancelled:
  - ✓ when the entire **Bond Value** is paid.
  - ✓ when the **Principal debtor** fulfils the contractual obligation and the Contract Bond is returned.
  - ✓ at the end of Bond period or extended bond period.

#### 2 Bond Period



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

- a. The bond period is the duration that begins from the date of signing and ends on the expiry date of the Surety Bond.
- b. The maximum bond duration including **Original Contract**, maintenance period and extensions is based on the Surety Bond.
- c. The bond period can be extended beyond the period specified in the **Policy Schedule** with the approval of the Surety and the payment of premium for the duration of the extension.
- d. Upon the expiry or termination of the Surety Bond, the **Principal debtor** should obtain the Surety Bond from the **Beneficiary** and return to the Surety within 5 working days.

### 3 Bond Premium

The bond premium shall be determined by the Surety according to the **bond value**, the bond period and specific risk condition and factors including but not limited to, the performance record of the **Principal debtor**, financial performance, business operation and qualification, project, collateral.

### 4 Surety Obligation

- a. The Surety will provide the **Principal debtor** with the Bond Application Form when the **Principal debtor** makes a formal request in writing. Upon validation of the application form by the Surety and additional documents that are required, the Surety will conduct an assessment on the **Principal debtor**.
- b. Subject to the outcome of the assessment and at the sole discretion of the Surety, a non-binding agreement with all the terms and conditions will be issued to the **Principal debtor**.
- c. The Surety will issue the Royal Surety Bond Insurance and the Deed of Indemnity to the **Principal debtor** after receiving the non-binding agreement signed by the **Principal debtor**.
- d. Upon receiving the bond call from the **Beneficiary**, the Surety shall initiate the claims process.

### 5 Principal debtor's Obligation

- a. The **Principal debtor** shall truthfully inform and provide all required and necessary information to the Surety for the conclusion of the Surety Bond Insurance.



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

The Surety has the right to terminate the Surety Bond Insurance if the **Principal debtor** fails to fulfil the obligation in the preceding paragraph or due to gross negligence, which is sufficient to influence the Surety's decision to agree and issue the Surety Bond Insurance.

If the **Principal debtor** intentionally or knowingly fails to fulfil the obligation to inform truthfully, the Surety shall not be liable for any claims and shall not refund the insurance premium.

- b. The **Principal debtor** shall pay the bond premium as agreed with the Surety. If the **Principal debtor** fails to pay the bond premium in full by the agreed date, the Surety shall not be liable for any claim or bond call that occur before the payment of the insurance premium.
- c. The **Principal debtor** shall notify the Surety immediately on any discovery of any event or circumstances that could materially affect the completion of the work and could potentially lead to a bond call.

### 6 Indemnification

Subject to the terms, exclusions, limitations, and conditions contained herein or otherwise endorsed hereon, the Surety agrees as follows:

#### a. Claims

- i) The Surety will pay upto the **bond value** as specified in the **Policy Schedule** and subject to the maximum liability as specified in the **Policy Schedule**.
- ii) The Surety shall make the claim payment in accordance with the terms of the Surety Bond.
- iii) The Surety shall have full rights of subrogation based on the Deed of Indemnity against the **Principal debtor** in relation to the **bond value** called and to the security attached under the Surety Bond Insurance.
- iv) The total amount paid by the Surety in respect of the claims relating to the **bond value** arising from the **Principal debtor** risks in a single insurance period shall not exceed the maximum liability.

#### b. Recoveries.

- i) Surety will initiate legal action on the **Principal debtor** by enforcing the Deed of Indemnity and/or the security and collateral.
- ii) The **Principal debtor** can approach the Surety with repayment plan to settle the claim paid to the **Beneficiary**. The repayment plan will be subjected to the approval and agreement by the Surety.



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

### 7 Observance of the Terms of the Contract Bond

- i) The **Principal debtor** shall pay the premium and other charges set out in the **Policy Schedule** as well as all stamp duty or similar government charges or taxes, or transfer charges and any other charges if applicable.
- ii) The **Principal debtor** shall secure and take all steps necessary to maintain a legally enforceable Contract with the **Beneficiary** at the time the Insured Risks occur
- iii) The **Principal debtor** cannot sub-contract, transfer, assign, authorise the **Original Contract** to another party unless agreed by the Surety in writing and the Surety reserves the right to revise the premium rate.
- iv) The **Principal debtor** shall give immediate notice but no later than 15 days of any fact/event/circumstance which can materially change the nature of the risk during the duration of the Royal Surety Bond Insurance and the Surety reserves the right to amend the terms of the Royal Surety Bond Insurance in such circumstances.
- v) The **Principal debtor** shall declare to the Surety, all outstanding projects within the timelines specified in the **Policy Schedule**.
- vi) The **Principal debtor** shall not offset any amount owed to the Surety unless otherwise agreed by the Surety in writing.
- vii) The **Principal debtor** acknowledges the right of the Surety to verify the Insured's compliance with the obligations mentioned in the Surety Bond Insurance and undertakes to facilitate the exercise of this right, in particular by providing all relevant documents / records in the **Principal debtor debtor's** possession or control and permitting extracts and copies thereof to be made. The **Principal debtor** shall also permit and assist the examination of their books of accounts by the Surety or its representatives at all times.
- viii) The **Principal debtor** shall obtain all authorisations and /or licenses to perform the Insured **Original Contract** and to receive payment thereunder in accordance with the regulations in force and all reasonable measures shall be taken to ensure their validity for the duration of the Royal Surety Bond Insurance period.
- ix) The **Principal debtor** shall do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Surety for the purpose of enforcing any rights



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

and remedies or for obtaining relief and indemnity from other parties to which the Surety shall be or would become entitled upon their paying any loss under the Royal Surety Bond Insurance whether such acts and things shall be or become necessary or required before or after payment is made hereunder by the Surety.

- x) The **Principal debtor** shall observe and comply with all laws and regulations of which it should reasonably have been aware, unless prohibited from so complying by a law, order, decree, or regulations in force.

### 8 Notice

All notices provided for all purposes in connection with this Royal Surety Bond Insurance shall be in writing vide any valid electronic mode of transmission (including by facsimile transmission) and given to the Surety, as applicable, at the physical address stated in the **Policy Schedule**, for the service of all notices for all purposes in connection herewith.

### 9 Cancellation

a. Before Bond Inception Date

- i) The **Principal debtor** may cancel this Royal Surety Bond Insurance any time before the inception of bond by giving a written notice with consent of the **Beneficiary** along with the bond. In such a case, the Surety would refund the paid premium after deduction of administrative expenses.
- ii) The Surety may cancel the policy by giving a minimum notice of 7 days to the **Principal debtor** and **Beneficiary** in the event of misrepresentation, non-disclosure of any material fact, established fraud or non-cooperation. In such a case, the Surety would refund the paid premium after deduction of administrative expenses.

b. After Bond Inception Date

- i) The **Principal debtor** may cancel this Royal Surety Bond Insurance any time after the inception of bond by giving a written notice with consent of the **Beneficiary** along with the bond. There shall be no refund of the bond premium and **Surety** shall be entitled to retain all premiums paid to the Insured.
- ii) The Surety may cancel the policy by giving a minimum notice of 7 days to **Principal debtor** and **Beneficiary** and all premiums paid hereon shall be forfeited by the Surety in the event of misrepresentation, non-disclosure of any material fact, established fraud or non-cooperation.



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

### 10 Governing Law & Jurisdiction

Any interpretation of this Policy relating to its construction, validity or operation shall be made exclusively in accordance with the Indian laws.

All payments under this Policy will be made in Indian Rupees only.

### 11 Sanction Clause

Surety shall not 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 Surety to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

### 12 Arbitration Clause

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.

**13** The Proposal Form, Royal Surety Bond Insurance, Schedule and Deed of Indemnity shall be read together as part of this Insurance Policy.

### 14 Failure to comply with conditions

The due observance and performance of each term, warranty, obligation and conditions contained herein or in the proposal and declaration shall be a condition precedent to liability of the Surety and to the enforcement thereof by the Insured. Any failure to comply with the conditions shall render the Surety Bond Insurance voidable at the option of the Surety.

### 15 Severability

- a) If any provision of this agreement is invalid, unenforceable or prohibited by law, this agreement shall be considered divisible as to such provision and such provision shall be inoperative and the



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

remainder of this agreement shall be valid, binding and of the like effect as though such provision was not included therein.

- b) The parties shall make all reasonable endeavours to agree as far as possible that invalid or illegal terms shall be amended or replaced by valid or legal terms as the case may be, with a similar effect in order to maintain the purpose and continuity of this agreement.

### 16 Claim Settlement

In case of a claim, the **Beneficiary** can contact the Policy servicing office as mentioned in the **Policy Schedule**. The Surety shall settle the claim based on the claim request raised in writing by the **Beneficiary**.

### 17 Revision of Terms and Conditions

The terms and conditions of the policy, including premium rate may be subject to change on renewal.

### 18 Grievance Redressal Procedure

In case of any grievance the insured may contact us through

Website: <https://www.royalsundaram.in/customer-service>

Contact Numbers: 1860 258 0000, 1860 425 0000

E-mail: [care@royalsundaram.in](mailto:care@royalsundaram.in)

Sr. Citizen can email us at : [seniorcitizengrievances@royalsundaram.in](mailto:seniorcitizengrievances@royalsundaram.in)

Senior Citizen Grievance Number - 9500413019

Fax: 044-7117 7140

Courier: Grievance Redressal Unit

Royal Sundaram General Insurance Co. Limited,

Vishranthi Melaram Towers,

No.2/319, Rajiv Gandhi Salai (OMR) Karapakkam, Chennai – 600097.

Escalation 1

If you are not satisfied with the resolution provided or require any further assistance, you may escalate the matter to: [manager.care@royalsundaram.in](mailto:manager.care@royalsundaram.in)



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

### Escalation 2

If you feel your grievance has not been resolved satisfactorily, you may escalate further to:  
[head.cs@royalsundaram.in](mailto:head.cs@royalsundaram.in)

Insured may also approach the grievance cell at any of Royal Sundaram branches with the details of grievance. If insured is not satisfied with the redressal of grievance through one of the above methods, insured may contact the grievance officer.

### Escalation to Grievance Redressal Officer - Final Internal Escalation

If you need further resolution, you may escalate it to:

Mr. T M Shyamsunder  
Grievance Redressal Officer,  
Royal Sundaram General Insurance Co. Limited,  
Vishranthi Melaram Towers, No.2/319, Rajiv Gandhi Salai (OMR), Karapakkam,  
Chennai – 600097.  
GRO Contact Number – 9500413094  
Drop us an email : [gro@royalsundaram.in](mailto:gro@royalsundaram.in)

For updated details of grievance officer, kindly refer the link <http://www.royalsundaram.in>.

If **Insured** is not satisfied with the redressal of grievance through above methods, the **insured** may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://bimabharosa.irdai.gov.in>.

### Consumer Affairs Department of IRDAI

- a. In case it is not resolved within 15 days or if You are unhappy with the resolution, You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in). You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your **complaint** at <https://bimabharosa.irdai.gov.in/>.
- b. You can send a letter to IRDAI with Your **complaint** on a **Complaint** Registration Form available by clicking here. You must fill and send the **Complaint** Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development



## Royal Surety Bond Insurance

Policy Wording

**UIN: IRDAN102CPSU0011V01202526**

Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell,  
Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.

- c. You can visit the portal <https://bimabharosa.irdai.gov.in/> for more details.

### Insurance Ombudsman

If the Insured is not satisfied with the redressal of grievance through above methods, the insured may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. You can approach the Council for Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers are available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at [www.irdai.gov.in](http://www.irdai.gov.in). For the updated list of the offices of the Insurance Ombudsman, request you to visit the website of the Council for Insurance Ombudsman at <https://www.cioins.co.in/ombudsman> or on our website at [www.royalsundaram.in](http://www.royalsundaram.in). You can also lodge online complaint with the Council for Insurance Ombudsman through the website of Council for Insurance Ombudsmen (CIO) at [www.cioins.co.in](http://www.cioins.co.in).

Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
1	AHMEDABAD	Jeevan Prakash, 6th floor, Near S.V.College Relief Road, Tilak Marq, Ahmedabad- 380 001.Guiarat	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.	oio.bengaluru@cioins.co.in	080-26652048 080-26652049
3	BHOPAL	LIC of India Zonal Office Bldg. 1st Floor South Wing, Jeevan Shikha Opp. Gayatri Mandir 60-B Hoshangabad Rd Bhopal-462 011	oio.bhopal@cioins.co.in	0755-2769201 0755-2769202 0755-2769203 0755-2769200



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
4	BHUBANESWAR	62, Forest Park, Bhubaneswar, PIN - 751009.	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 - 160 017	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 flr 453 (old 312), Anna Salai Teynampet Chennai 600 018	<a href="mailto:oio.chennai@cioins.co.in">oio.chennai@cioins.co.in</a>	044-24333668 044-24333678
7	DELHI	2/2 A 1st Floor Universal Ins. Building Asaf Ali Road New Delhi- 110 002.	oio.delhi@cioins.co.in	011-46013992
8	GUWAHATI	Jeevan Nivesh Bldg., 5th Floor, Near Pan Bazar S.S. Road, Guwahati-781001	oio.guwahati@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 500 004	oio.hyderabad@cioins.co.in	040-23376991 040-23312122 040-23376599 040-23328709 040-23325325
10	JAIPUR	Jeevan Nidhi II, Ground Floor, Bhawani Singh Road, Ambedkar Circle , Jaipur - 302 005	oio.jaipur@cioins.co.in	0141-2740363
11	KOCHI	10th Floor, LIC Bidg, Jeevan Prakash Opp. Maharaj College Ground M.G.	oio.ernakulam@cioins.co.in	0484-2358759 0484-2358734 0484-2358336



## Royal Surety Bond Insurance

Policy Wording

UIN: IRDAN102CPSU0011V01202526

Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
		Road, Ernakulum, Kochi-682 011		
12	KOLKATA	7th Floor of Hindustan Building (Annex), 4,C R Avenue Kolkata-700 072	oio.kolkata@cioins.co.in	033-22124339 033-22124341
13	LUCKNOW	leevan Bhavan Phase II, 6th Floor, Nawal Kishore Road, Hazratganj, Lucknow- 226 001	oio.lucknow@cioins.co.in	0522-4002082
14	MUMBAI	IIIrd Floor, Jeevan Seva Annexe S.V. Road, Santacruz West Mumbai-400 054	oio.mumbai@cioins.co.in	022-69038800 022-69038827/8829 022-69038831/8832 022-69038833
15	NOIDA	Bhagwan Sahai Palace, 4th flr Main Road, Naya Bans Sector 15, Noida-201301 Dist G.B. Naqar Uttar Pradesh	oio.noida@cioins.co.in	0120- 2514252 0120-2514253 0120-4027589
16	PATNA	2nd Floor Lalit Bhawan Bailey Road Patna- 800 001	oio.patna@cioins.co.in	1061-22547067 1061-22547068
17	PUNE	3rd Floor, Jeevan Darshan - LIC of India Bldg. N.C. Kelkar Road, Narayan Peth, Pune- 411030.	oio.pune@cioins.co.in	020-24471175
18	THANE	2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West),Thane- 400 604	oio.thane@cioins.co.in	022-20812868 022-20812869