ROYAL SUNDARAM INSURANCE
Sundaram Finance Group

Royal Sundaram General Insurance Co. Limited
Corporate Office: Vishranthi Melaram Towers, No.2/319,
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Royal Trade Credit Insurance

UIN: IRDAN102CPTC0021V01202627

SUMMARY

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Your comprehensive credit insurance policy is constituted of a combination of documents:

- the Specifications List (Policy Schedule): defines the specific scope and conditions of your Policy and identifies the applicable General Terms (and Extensions to the General Terms, if relevant);
- the General Terms (and Extensions to the General Terms, if relevant): define the general provisions of our credit insurance policy as they apply to your Policy; and
- the Risk Acceptances: our decisions to and the conditions under which we accept risk on specific debtors or transactions, also taking into account our general cover policy per country and/or sector (the Cover Policy).

All these documents together are therefore referred to as your Policy.

The Specifications List prevails to the extent that it expressly deviates from the General Terms (and Extensions to the General Terms, if relevant). A Risk Acceptance prevails to the extent that it expressly deviates from the Specifications List and the General Terms (and Extensions to the General Terms, if relevant).

When the Policy refers to "you" or "your", it refers to the Insured under your Policy. The words "we", "us" and "our" refer to the Insurer. When the Policy refers to "days", it refers to calendar days, unless expressly provided otherwise.

Words in plural also imply the singular, unless expressly provided otherwise. References to an Article refer to an article in these General Terms or Extensions to the General Terms.

All words that are underlined are defined in the Definitions, which is an integral part of these General Terms.

CHAPTER 1

SCOPE OF THE INSURANCE

ARTICLE 1 DEFINITION OF THE INSURANCE SCOPE

1.1 The scope of your insurance is defined in your Specifications List and requires a combination of three elements. Cover only applies:

- to receivables under transaction types included in your Specifications List first element);
- against the risks included in your Specifications List (second element); and
- provided the loss is caused by a cause of loss included in your Specifications List (third element).

1.2 These General Terms are specifically written for the cover of non-payment risk under a sale of goods or delivery of services. Should the scope of your insurance include other transactions or risk types, your Specifications List will identify the applicable Extensions to the General Terms, which provide the required amended or additional provisions compared to these General Terms.

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1.3 Our decision to grant insurance and the conditions of your Policy are based on the information you provide us, amongst others via the request for insurance and questionnaire, if any. You therefore have an obligation to inform us of all facts and circumstances which could influence the assessment of the portfolio of transactions and risks to be insured under your Policy.

ARTICLE 2 TRANSACTIONS

2.1 Whenever you conclude a specific trade contract, we refer to such a contract as a transaction and to your counterparty as the debtor.

2.2 Unless provided otherwise in your Specifications List, the scope of your insurance does not include:

- intragroup transactions, i.e. transactions with debtors which are directly or indirectly controlled by you, controlling you or controlled by the same party which is controlling you. To control means to have the legal or actual power to exercise a decisive influence on the appointment of the majority of the board of directors of a company or on the orientation of the company policy;
- financial transactions, i.e. any transaction which primarily concerns the service of a banking, credit, insurance, personal pension or investment nature, such as the provision of a loan, guarantee, financial bond, etc.;
- real estate transactions, leases and subleases; and
- value added tax (VAT).

2.3 Late-payment interests, penalties, damages, duties and taxes (other than VAT) are always excluded from the scope of your insurance.

ARTICLE 3 RISKS

3.1 The non-payment risk is the risk that the debtor (and the guarantor, if required) does not pay the amount of your receivable under the transaction.

3.2 The following dates are important for the non- payment risk under a transaction:

> the start date: the delivery date of the goods or services under the transaction. The cover for the non-payment risk starts on this date;

> the due date: the date on which the receivable under the transaction needs to be paid;

> the expiry date: the date on which the receivable is paid, or the receivable is assigned, pledged or transferred in any way to a third party without our prior written approval. The cover for the non-payment risk expires on this date; and

> the loss occurrence: the date of which the waiting period expires for the overdue receivable under the transaction or, if earlier, the date of insolvency of the debtor. The waiting period starts on the due date.

3.3 Your Policy is risk-attaching, which means that the insurance:

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> only applies to transactions for which the start date of the risk falls within the insurance period;

> continues to apply to such transactions, even if the loss occurs after the insurance period; and

> is defined by the conditions of your Policy which were valid on the start date of the risk under the relevant transaction.

ARTICLE 4 CAUSES OF LOSS

4.1 If a loss occurs, a distinction is made between two causes of loss: default of the debtor and political and assimilated events.

4.2 To fall under the cover for default of the debtor the loss needs to be caused by an event which is directly linked to the debtor itself (and the guarantor, if required). This could be either of the following events:

- the insolvency of the debtor established in law, i.e. the debtor is subject to a declaration of bankruptcy, a judicial reorganization or any other judicial decision of the same nature, resulting in the suspension of any individual collection option for its creditors;
- the protracted default of the debtor, i.e. the debtor does not perform its obligations under the transaction, without any legitimate motive and without being in insolvency.

4.3 To fall under the cover for political and assimilated events, the loss needs to be caused by an event occurring outside your country which constitutes force majeure. This can be any of the following events:

- political events such as wars, revolutions, riots or terrorist attacks;
- natural disasters such as earthquakes, volcanic eruptions or tidal waves;
- foreign currency shortages resulting in a complete inability to transfer; or
- acts, decisions or defaults of public authorities which constitute an act of government.

4.4 The determination of the cause of loss is done by reference to the situation on the date of loss occurrence. New events after such date will not affect the determination of the cause of loss. Any loss for which the cause is unclear or for which there is a mixture of causes shall not be considered to be caused by political and assimilated events.

4.5 If cover is limited to a specific cause of loss, cover only applies if the following condition is also met:

4.5.1 If cover is limited to political and assimilated events: such event has occurred at the latest 6 months after the due date. If the reason for non- payment is the inability to transfer, this means that the debtor has accomplished all acts which are incumbent upon it for the conversion or the transfer of its payments at the latest by that time;

4.5.2 If cover is limited to insolvency: the insolvency has occurred at the latest 12 months after the due date.

4.6 Any loss caused by or arising directly or indirectly out of any of the following events, whether or not there is a mixture of causes of loss, is excluded from cover:

- nuclear reaction or radiation, radioactive contamination, toxic or any other contamination or explosion, regardless of how it was caused; or
- war (declared or not) between two or more of the following countries: China, France, Russia, the United Kingdom and the United States.

4.7 Any loss caused by the non-compliance of your transactions with the normal customs and procedures of international trade as commonly accepted in your sector of activity or with any applicable laws and regulations is excluded from cover. In addition, we do not provide cover and are not liable to pay indemnity or otherwise apply your Policy if doing so would expose us to any penalty, sanction or restriction under any applicable trade or economic sanctions law or regulation.

CHAPTER 2
INSURED TRANSACTIONS

ARTICLE 5 FROM INSURANCE SCOPE TO INSURED TRANSACTION

5.1 Under your Policy you engage in a global undertaking, which means that you are obliged to:

> request a Risk Acceptance for each debtor with which you enter into transactions that fall within the scope of your insurance; and

> when you have obtained a Risk Acceptance, make a declaration for insurance pursuant to Article 10 for all transactions with such debtor that fall within the scope of your insurance.

5.2 You are not allowed to take out a comprehensive credit insurance policy with another insurer with respect to all or part of the global undertaking.

5.3 A transaction becomes an insured transaction if the following conditions are met:

> the transaction falls within the scope of your insurance;

> you have a valid Risk Acceptance on the start date of the risk under the transaction;

> you have made a declaration for insurance for the transaction, which is accepted by us, and the relevant premium is paid; and

> your information obligation is complied with.

An insured transaction only becomes a covered transaction if all other conditions of the Policy are also met. Only a loss under a covered transaction can be an indemnifiable loss.

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ARTICLE 6 RISK ACCEPTANCE APPLICATION

6.1 You need to apply for a Risk Acceptance via our online application. Since your insurance for a specific debtor or transaction is subject to obtaining a Risk Acceptance, you need to make a Risk Acceptance application as soon as you know that you will or may enter into a transaction with such debtor.

6.2 A decision to grant a Risk Acceptance and the conditions thereof are based amongst others on the information you provide us with in your Risk Acceptance application. You therefore have an obligation to inform us in your application of all facts and circumstances which could influence the assessment of the risk, such as the existence of overdues.

6.3 Cover for a transaction only applies if the terms of the transaction comply and continue to comply with the conditions provided in the Risk Acceptance. If the terms of your transaction no longer comply with such conditions (for instance as regards amount, risk duration, payment methods, guarantees), you need to apply immediately for a modification of your Risk Acceptance, so that we can decide whether to continue to provide cover (and under which conditions) or not.

6.4 If we refuse a Risk Acceptance on a specific debtor for the cover of default of the debtor, you are allowed to make a new Risk Acceptance application on such debtor only for the cover of political and assimilated events, provided such cover is included in your Specifications List.

ARTICLE 7 RISK ACCEPTANCE

7.1 A Risk Acceptance determines the maximum amount of loss which can qualify as indemnifiable loss on a specific debtor. A Risk Acceptance can be either a credit limit or contract approval.

7.2 A Risk Acceptance defines the maximum risk duration and most favorable payment methods which you can grant to the debtor. A Risk Acceptance may also include other conditions for cover. If a Risk Acceptance mentions a guarantor, the guarantee is a condition for cover and must be atleast equal the amount of the Risk Acceptance.

7.3 We have the right to reduce, increase, suspend, terminate or otherwise modify a Risk Acceptance at any time.

7.4 You are not allowed to take out credit insurance with another insurer for amounts exceeding the Risk Acceptance or for the self-retention.

ARTICLE 8 VALIDITY OF A RISK ACCEPTANCE

8.1 A Risk Acceptance decision is valid as from the “valid from” date mentioned in the notification of our decision. If on this date no event occurred yet which automatically triggers a prohibition to use your Risk Acceptance or which requires you to make a declaration of a threat of loss, a decision to grant a new Risk Acceptance also applies retroactively to transactions for which the start date of the risk falls before the "valid from" date (but within the insurance period). The same applies to a decision to increase the amount of an existing Risk Acceptance without other modifications. The same applies to a decision to increase the amount of an existing Risk Acceptance without other modifications.

8.2 Any other decision regarding a Risk Acceptance, such as a decision to reduce, suspend, terminate, increase with other modifications or otherwise modify a Risk Acceptance, does not apply retroactively. Such decision therefore does not affect transactions for which the start date of the risk falls on or before the decision date.

8.3 In the case of a decision to increase or reduce the amount of an existing Risk Acceptance, the new amount cannot be cumulated with the original amount.

8.4 In case of suspension of a Risk Acceptance, the revolving character of the credit limit is not affected and only ends on the date of loss occurrence for the oldest overdue receivable. In case of termination of the credit limit, however, the revolving character immediately ends on the date of such termination.

8.5 If there are new or changing facts or circumstances which could influence the assessment of the risk, you have the obligation to immediately inform us thereof. This obligation applies even if at that time there are no transactions outstanding under the Risk Acceptance.

ARTICLE 9 PROHIBITION TO USE A RISK ACCEPTANCE

9.1 Your Specifications List defines what a prohibition to use a Risk Acceptance specifically means under your Policy.

9.2 Two situations can result in a prohibition to use a Risk Acceptance:

9.2.1 Our decision to suspend or terminate the Risk Acceptance, in which case the prohibition applies as from the date of notification of our decision; or

9.2.2 An event which automatically triggers the prohibition (meaning without any decision from our side), in which case the prohibition applies as from the date of such event. The events which automatically trigger the prohibition are defined in your Specifications List.

9.3 The prohibition no longer applies if we give our prior written approval to continue using the Risk Acceptance. We will not unreasonably withhold our approval taking into account the continuation of your commercial relationship with the debtor, a possible cash drain at the debtor, the influence of deliveries on the debtor's payment moral, the debtor's dependence on creating turnover, and other factors.

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ARTICLE 10 DECLARATION FOR INSURANCE

10.1 A declaration for insurance is a declaration by which you inform us of the actual transactions with the debtors for which you obtained a Risk Acceptance. All transactions that fall within the scope of your insurance need to be declared to us, even if they exceed the credit limit.

10.2 The declaration for insurance needs to be made via our online application within the time frame defined in your Specifications List.

10.3 Transactions which benefit from the retroactive application of a decision to grant a Risk Acceptance pursuant to Article 8.1 need to be included in the first declaration for insurance following the date of notification of our decision.

CHAPTER 3

PREMIUM AND COSTS

ARTICLE 11 PREMIUM

11.1 Your Specifications List defines the premium rate(s) for your Policy. The premium rate is applied on the full amount of the transactions in your declarations for insurance which have been accepted by us, including on any amounts exceeding the credit limit.

11.2 Your Specifications List defines a minimum premium, which is the minimum amount of premium we need to receive in relation to the relevant insurance period. As a consequence, if the total amount of premium charged on the basis of your declarations for insurance does not reach the minimum premium, you also need to pay the difference. Before the beginning of each quarter, we will send you an upfront premium invoice consisting in the amount that corresponds to the pro rata of the minimum premium for the upcoming quarter. As a consequence, if the total amount of premium due on the basis of your declarations for insurance exceeds the upfront premium invoice, you need to pay us the additional premium.

11.3 Your obligation to pay premium arises as from the first day of the insurance period, but the due date for actual payment of the premium is indicated in the relevant invoice.

ARTICLE 12 INQUIRY COSTS

12. For the assessment and monitoring of Risk Acceptances, we incur inquiry costs. Your Specifications List defines how your contribution for such costs is calculated and charged.

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CHAPTER 4

MANAGEMENT OF THE RISKS AND TRANSACTIONS

ARTICLE 13 DUE DILIGENCE

13.1 You are in charge of your commercial relationship with the debtor and have the first responsibility to perform and monitor your transactions and the risks related thereto carefully and wisely in as prudent and diligent a manner as if you were not insured. This obligation is what we refer to as due diligence and applies to all transactions, both before and after a loss occurs.

13.2 In practice, this implies (without being limited thereto) that:

- you need to take all reasonable measures to prevent or minimise a loss;
- you need to send the debtor at least one reminder, within 30 days of the due date; and in case of insolvency, you need to submit the receivables as part of the liabilities of the debtor (and the guarantor, if required) in accordance with the applicable procedures, even after indemnification.

ARTICLE 14 EXTENSION OF DUE DATE FOR PAYMENT

14.1 You are allowed to grant an extension of due date to your debtor, without our prior written approval, provided the following conditions are met:

- there is no prohibition to use your Risk Acceptance and no event occurred yet which requires you to make a declaration of a threat of loss;
- the total payment term granted does not exceed the maximum defined in your Specifications List;
- the original payment method is maintained; and
- you inform us immediately of the new due date and the reason for the extension.

The new due date becomes applicable for the waiting period, the declaration of a threat of loss and the allocation of incoming payments. The original due date remains applicable for the prohibition to use the Risk Acceptance.

14.2 Cover applies to the credit interests resulting from the above extension provided that:

> they are invoiced to the debtor;

> this invoicing is included at the latest in the next declaration for insurance; and

> the applied interest rate does not exceed the three-month Euribor rate, plus 1%.

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ARTICLE 15 DECLARATION OF A THREAT OF LOSS

15.1 A declaration of a threat of loss is a declaration by which you inform us that the risk under a transaction threatens to become a loss.

15.2 Your Specifications List defines the events which require you to make a declaration of a threat of loss. The declaration of a threat of loss needs to be made via our online application within the time frame defined in your Specifications List.

15.3 At our request, you need to provide us with:

> the contractual documentation relating to the transactions for which a declaration of a threat of loss was made; and

> any documentation, correspondence or other information required or useful to have a full view on the transactions, the resulting receivables and your contractual relationship with the debtor, including for transactions which are not yet overdue, as well as on the reason for the threat of loss.

We have the right to ask for a translation in English or in the language of your Policy, at your expense, of any of the above documents.

ARTICLE 16 COLLECTION

16.1 If a claim file is opened, we will manage the risk on the debtor together with you, but under our instructions, to optimize the collection and avoid as much as possible the risk becoming a loss. This implies that:

- we may impose all measures that we consider appropriate to prevent or minimise a loss;
- until the claim file is closed, you provide us with any and all assistance in the collection of the receivables, which means in particular (without being limited thereto) taking the necessary steps that cannot be taken by ourselves and granting us powers of attorney where needed;
- you grant us the right to exercise all rights resulting from the insured transactions and you accept any consequences that the exercise of such rights by us or any decision by us may have on your part of the risk; and
- if we request so, you hand over or transfer all documents and titles which may be necessary or useful to exercise those rights, in a manner enforceable towards the debtor and third parties.

16.2 If extraordinary expenses are required, cover only applies to such expenses if they have been incurred with our prior written approval.

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16.3 You can ask us not to immediately intervene towards the debtor, in which case we will suspend all direct collection action under the claim file (non-intervention). We will only resume such action upon your written request or when we consider that the non-intervention is no longer appropriate. The waiting period which applies in case of non-intervention is defined in your Specifications List. This waiting period only starts on the date of your request to resume our collection action or of our decision to intervene and cannot expire before the date on which the normal waiting period which would have applied without the non-intervention expires. We will request evidence that during the period of non-intervention you have continued to manage the risk with due diligence.

ARTICLE 17 ALLOCATION OF INCOMING PAYMENTS

17.1 Incoming payments which can objectively be linked to an insured transaction are allocated to such transaction.

17.2 Any other incoming payments are allocated to the insured transactions in chronological order of due date, first to the principal amount, then to credit interests, if any. If the incoming payment concerns late payment interests, it is allocated in priority to the principal amount.

17.3 In the case of a credit limit, incoming payments received as from the date on which the revolving character of the credit limit ends, are allocated proportionally to your part of the risk and our part of the risk. Our part of the risk is determined by the indemnifiable proportion. On any incoming payment received as from the above-mentioned date we apply the indemnifiable proportion, which is allocated to our part of the risk; the remainder is allocated to your part of the risk. However, incoming payments from a guarantee or security which is a condition for cover will always be allocated first to our part of the risk; any excess will be allocated to your part of the risk.

17.4 Incoming payments can only be allocated to uninsured transactions if all insured transactions and extraordinary expenses related thereto have been paid. However, if any of the below transactions are uninsured transactions because they were excluded from the scope of your insurance, the following specific allocation rules apply:

17.4.1 Transactions payable by cash advance: the cash advance payment will be allocated to the transaction to which it relates, provided that on the date of the payment there is no prohibition to use your Risk Acceptance and no event occurred yet which requires you to make a declaration of a threat of loss;

17.4.2 Transactions payable by irrevocable letter of credit (“ILC”): the payment from the ILC will be allocated to the transaction to which it relates provided that on the date of the opening of the ILC there is no prohibition to use your Risk Acceptance and no event occurred yet which requires you to make a declaration of a threat of loss.

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CHAPTER 5

INDEMNITY

ARTICLE 18 LOSS OCCURRENCE AND INDEMNIFICATION PROCESS

18.1 When a loss has occurred, it is eligible for indemnity, provided we have received sufficient evidence to conclude that the loss is an indemnifiable loss. You therefore need to provide us with all documents, information and other evidence which prove your right to indemnity.

18.2 Your Specifications List defines how the indemnification process is activated. We will inform you of our indemnification decision within 30 days of such activation or, if later, of the date on which you have provided us with the above- mentioned evidence.

18.3 If we acknowledge your right to indemnity, payment of the indemnity will be made within 15 days of notification of our indemnification decision. You will receive an indemnity receipt mentioning the calculation of the indemnity which will be paid out as well as the bank account to which payment will be made; this could be your bank account or the bank account of any Loss Payee or Pledgee pursuant to Article 27. If we consider that there is no right to indemnity, we will inform you of the motives of our decision.

ARTICLE 19 RECEIVABLES

19.1 Cover only applies on the condition that your <u>receivable</u> under the transaction is certain, liquid and payable. This means that:

- it must be established that the <u>receivable</u> actually and indisputably exists (certain);
- its amount must be fixed or it must at least be possible to make a provisional estimate thereof (liquid); and
- the <u>receivable</u> must be <u>overdue</u>, allowing you to demand immediate performance thereof from the <u>debtor</u> (payable).

19.2 If the <u>receivable</u> is disputed, a decision of the competent tribunal is required which:

- settles the dispute and defines the amount of your <u>receivable</u>;
- is final, i.e. without any further possibility of appeal or other review; and
- is rendered enforceable in the country of the <u>debtor</u> (and <u>guarantor</u>, if required).

19.3 If the <u>receivable</u> is disputed and there is insolvency, it is required that the <u>receivable</u> is admitted as part of the liabilities of the <u>debtor</u> (and the <u>guarantor</u>, if required).

19.4 Costs and expenses made to evidence the <u>receivable</u> or to get the <u>receivable</u> admitted as part of the liabilities can only be indemnified as <u>extraordinary expenses</u> when the above decision or admission is obtained and provided they have been incurred with our prior written approval.

ARTICLE 20 CALCULATION OF THE LOSS AND INDEMNITY

20.1 The amount of indemnifiable loss under a transaction is calculated as follows:

20.1.1 We take the total amount of the receivable under the transaction and reduce this amount with any incoming payments allocated to such transaction in accordance with Article 17.

20.1.2 The total amount of indemnifiable loss on the debtor is limited by the maximum amount of loss we accepted under the Risk Acceptance.
In the case of a credit limit, we therefore verify whether the total amount of insured transactions outstanding on the date on which the revolving character ended, exceeded the credit limit. If so, we apply a pro rata on the amount as calculated under Article 20.1.1. This pro rata is the ratio of the amount of the credit limit on the total amount of insured transactions outstanding on the date mentioned above.

20.2 The amount of indemnity for the indemnifiable loss under the transaction is calculated by applying the percentage of cover to the amount of indemnifiable loss as calculated above.

20.3 The amount of indemnity for covered extraordinary expenses is calculated by applying the expense proportion to the amount of such expenses.

20.4 The total amount of indemnities which we can actually pay out is limited by the maximum liability defined in your Specifications List.

ARTICLE 21 SHARING OF RECOVERIES

21.1 Recoveries are shared between you and us on the basis of the indemnifiable proportion. The allocation rule of Article 17.4 for uninsured transactions also applies to recoveries.

21.2 Recoveries are shared irrespective of any losses or profits that might impact the amount of the recovery, such as bank costs or exchange losses or profits due to the fact that the amount was paid late.

21.3 If you receive recoveries, you need to immediately inform us thereof. We will notify you of our share, which you need to pay us within 15 days of the date of our notification. The same applies if an indemnity was unduly paid under your Policy.

21.4 We have the right to ask that recoveries are paid directly into our account. We will inform you immediately of any recovery received in our account and will notify you of your share of the recovery, which we will transfer to you.

CHAPTER 6

MISCELLANEOUS PROVISIONS

ARTICLE 22 DURATION AND TERMINATION OF YOUR POLICY

22.1 Your Policy is issued on the date mentioned in your Specifications List. You need to return us a duly signed copy within 30 days of such date. If you have done so, your Policy enters into force on the first day of the insurance period defined in your Specifications List. If not, your Policy does not enter into force, unless we expressly accepted the late return of the signed copy.

22.2 Your Specifications List defines a notice period, which ends on the last day of the insurance period. Your Policy is tacitly renewed for consecutive periods of one (1) year, unless you or we have provided the other party with a termination notice before the start of the notice period.

22.3 You have the right to terminate your Policy if you do not accept our decision to modify, reduce, suspend or terminate the Risk Acceptances, either for all transactions or risks, for one or more types of transactions or risks, or for one or more countries. To do so, you have to send us a termination notice at the latest 15 days after the notification of our decision. Your Policy will then terminate on the first day of the month following our receipt of such notice.

22.4 We have the right to terminate your Policy with immediate effect if you cease or transfer your activities to another entity, or in case of your insolvency. Without prejudice to Article 25, we also have the right to terminate your Policy with immediate effect:

> if you have knowingly withheld important information, have transmitted misleading information to us or have perpetrated fraud in any other manner whatsoever; or

> if you do not comply with your obligations under the Policy despite repeated reminders from our side.

ARTICLE 23 CURRENCY

23.1 Unless expressly provided otherwise, all calculations under your Policy are done in the policy currency defined in your Specifications List. Amounts which are not expressed in policy currency are converted to policy currency using the exchange rate of the reference institute defined in your Specifications List on the below-mentioned dates or if there is no rate available on such date, the most recent rate available before such date:

> Handling of the declarations for insurance (amounts of the declaration for insurance and premium amounts): the last day of the period for which the declaration for insurance is made or, in the case of a declaration of a threat of loss triggering an early declaration for insurance, the date of such early declaration;

> Pro rata calculation under Article 20.1.2: the date on which the revolving character ends;

> Calculation of the amount of indemnity:
  - Indemnity paid in policy currency: the date of loss occurrence for the relevant transaction;
  - Indemnity paid in transaction currency: the date of the indemnity receipt;

> Calculations under your Policy based on:
  - Premium: as converted for the handling of the declarations for insurance;
  - Indemnities: as converted for the calculation of the amount of indemnity;
  - Payments and recoveries: the date of receipt of such payment or recovery by you or us; and

> Other calculations under your Policy: the date of loss occurrence for the relevant transaction.

23.2 If the transaction currency is different from the policy currency, we have the choice to indemnify in transaction currency or policy currency.

ARTICLE 24 COMMUNICATION, CONFIDENTIALITY AND DATA PROTECTION

24.1 For communication under your Policy, your Specifications List indicates which entities manage your Policy on your behalf. Since certain communication regarding your Policy is made via our online application, you need to provide us, in writing, with the full name and e-mail address of the master user for each of those entities. You are responsible for informing us of any changes in these data and for ensuring that we have at all times a valid e-mail address for each master user.

24.2 We grant access to our online application to each master user by sending a personal access code to the e-mail address we have been provided with. The access allows the master user to manage the aspects of your Policy for which it was appointed by you. All notifications sent by our online application are sent to the email address of the master user for the relevant aspect of your Policy. Additional access rights can be granted to delegated users, but such rights can never exceed those of the master user or exonerate the master user.

24.3 For topics of a general nature, such as for example our corporate policies or integrity- related information, you accept that we can limit ourselves to informing you that the detailed information is available via our website.

24.4 The provisions of your Policy are confidential and you may not disclose them to third parties without our prior written approval. For the sole purpose of this provision, financial institutions which contribute to the financing of the insured transactions as well as the broker for your Policy, if any, are not considered to be third parties. You are responsible for ensuring that your employees, users of our online application and any persons or entities to whom you have disclosed information on your Policy in accordance with this provision comply with this confidentiality undertaking. You also agree that we can transfer any information with respect to your Policy to any other entity of our group.

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Email: care@royalsundaram.in / Website: www.royalsundaram.in

24.5 Both you and we guarantee to comply with the legal and regulatory provisions on the protection of personal data.

24.51 Both you and we are responsible as controller for the processing of personal data for performing our respective obligations and managing any disputes under your Policy. The personal data may relate to your or our representatives, if they are physical persons. You will inform your representatives that they can consult our GDPR Charter available on our website, to exercise specific rights such as the right of access and correction. You will only collect or transmit to us personal data regarding physical persons (such as representatives or contact persons of debtors or other third parties) in compliance with the legal and regulatory privacy regulations).

24.52 We reserve the right to consult any source of financial or legal information in order to comply with our obligations of prudence, control and due diligence in relation to your Policy and/or with other legal obligations or sector practices.
As such, you acknowledge that we might have access to information related to physical persons acting as your representatives or of any of your debtors or other third parties.

ARTICLE 25 CONSEQUENCES OF NON- COMPLIANCE WITH YOUR POLICY

25.1 The following consequences apply in case of non-compliance with:
25.1.1 Your information obligations under Articles 1.3, 6.2 and 8.5:

> If we would not have issued your Policy under the same conditions with the correct and full information, your Policy is null and void. We nevertheless have the right, but not the obligation, to waive the nullity by modifying the conditions of your Policy. In such case, you have 15 days to reject such modification. If you have not done so, the modified conditions apply as from the start date of the insurance period or the date indicated in the modification notice. If you rejected the modification, your Policy is null and void;

> If the breach only concerns a Risk Acceptance, the same consequences apply but limited to the relevant Risk Acceptance.

25.1.2 The prohibition to take out credit insurance with another insurer:

> In case of breach of Articles 5.2 or 7.4, the same consequences mentioned under Article 25.1.1 apply.

25.1.3 The conditions for cover and the prohibition to use a Risk Acceptance:

If a condition for cover included in the relevant Risk Acceptance or elsewhere in your Policy is not met, your transaction is not covered.

> Any transaction accepted or performed without our approval while a prohibition to use the Risk Acceptance applies, is also not covered. In addition, if such transactions have increased the probability of a loss (cash drain), it entails forfeiture of cover for

transactions with a start date of the risk before the prohibition, which means that even if cover existed for such transactions, cover is lost as a consequence of your breach.

25.1.4 Your payment obligations:

> If any premium charged under your Policy is not fully paid, we have the right to suspend all our payment and other obligations under the Policy until full payment of the premium, increased with late-payment interests. In addition, if the full amount is not paid within 30 days of our notice of default sent by registered letter, we will be definitively released from all our payment and other obligations under the Policy.

> If any inquiry costs charged under your Policy are not fully paid, or if you have not reimbursed our part of recoveries, we are allowed to set off the unpaid amount (including late payment interests) with any amount we owe you under your Policy.

25.1.5 The declaration obligations under your Policy:

> If your declaration for insurance was not made in time or was incomplete, we have the right, but not the obligation, to indicate whether and on which conditions we are willing to accept the relevant transactions under the insurance. If we don't accept such transactions, they remain uninsured.

> If your declaration of a threat of loss was not made in time, the risk under the relevant transactions is deemed expired and therefore your cover is also expired.

25.1.6 Your other obligations:

> Any breach of the other obligations under your Policy, such as your obligations under Articles 13 and 16, entails forfeiture of cover for the relevant transactions, which means that even if cover existed for such transactions, cover is lost as a consequence of your breach.

25.2 The consequences listed above also apply in case of non-compliance attributable to any person which is acting on your behalf (such as, without being limited thereto, subcontractors, proxies, affiliates, agents or partners).

ARTICLE 26 LATE-PAYMENT INTERESTS

26.1 We have the right to apply late-payment interests to all amounts owed to us without prior formal notice and at the rate determined as follows:

> Amounts owed in euros: the three-month Euribor rate, plus 1%;

> Amounts owed in other currencies: the three-month reference rate commonly used by major international banks to grant loans in the relevant currency, plus 1%.

If the Euribor or other reference rate is negative, the applicable rate is 1% per year.

26.2 The applicable rate is fixed on the first day of each three-month period. The late-payment interests become due:

- in the case of recoveries or unduly paid indemnities: as from the 16th day following the date of our notification referred to in Article 21.3; and
- in all other cases: as from the day following the due date of the invoice, or in absence thereof, the due date indicated in the relevant insurance document.

ARTICLE 27 TRANSFER OF RIGHTS

27.1 Any assignment, pledge or transfer of any nature whatsoever to a third party of your right to receive payment of an indemnity is not enforceable towards us, unless we gave our prior written approval. Our approval is expressed by an annex to your Specifications List signed by you, us and this third party (which will be referred to as the Loss Payee or Pledgee).

27.2 All exceptions which we can invoke under your Policy can also be invoked against the Loss Payee or Pledgee. The Loss Payee or Pledgee also undertakes to pay us our share of any recoveries or to reimburse any unduly paid indemnity in accordance with Article 21.3.

ARTICLE 28 AUDIT, SUBROGATION AND PRESCRIPTION

28.1 We have the right to perform an audit or inspection (or to appoint an expert to do so) of any information you have which is relevant or potentially relevant to your Policy.

28.2 By the payment of the indemnity you agree to our subrogation into your rights against the debtor to the extent of our indemnity.

28.3 Claims for indemnity under your Policy become time-barred as from 180 days after the date on which we notified you of our refusal to indemnify and in any case at the latest as from 3 years after the loss occurrence.

ARTICLE 29 APPLICABLE LAW AND JURISDICTION

29.1 Your Policy is governed by the law defined in your Specifications List.

29.2 Should a dispute arise out of or in connection with your Policy, we will first endeavour to find an amicable solution with you, where possible. Apart from your usual contact persons, you can also contact our internal Compliance Function or the external Ombudsman competent for insurance matters, both of whose contact details are available on our website. If we cannot find a solution, the dispute will be exclusively settled at the choice of the plaintiff:

> by the court defined in your Specifications List; or

> under the Rules of Arbitration of the International Chamber of Commerce (ICC) by one or three arbitrators appointed in accordance with said rules. The place of arbitration is defined in your Specifications List and the language is the language of your Policy.

Indian customers:

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.

29.3 Both you and we agree to waive any right to invoke non-contractual liability against each other as counterparty in this Policy, as well as against the counterparty's employees, directors, officers, and other agents. Such employees, directors, officers, and other agents are third-party beneficiaries of this provision.

Definitions:

Act of government
Any impediment resulting from an order or prohibition emanating from a public authority, other than an authority of your jurisdiction (be it local, national or supranational).

Contract approval
A Risk Acceptance which is not revolving and which is limited in time (ultimate performance date). A contract approval applies to the specific transaction(s) as described therein (which could also be a project-style transaction with several deliveries and milestones).

Contractual documentation
The documentation evidencing the transaction with the debtor and the resulting receivable, including specifically (without being limited thereto) order forms, invoices, general terms of sale, shipping documents, bills of exchange and certificates of origin of products.

Credit interests
Contractual interests calculated on the risk duration granted to the debtor until the due date of the transaction.

Credit limit
A Risk Acceptance which is revolving and not limited in time, unless provided otherwise in the Risk Acceptance. A credit limit is intended for recurring transactions with a debtor.

Currency
The following currencies are important for the calculations under your Policy:

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- **Policy currency**: the central currency used for the calculations under your Policy as defined in your Specifications List. All-important amounts in your Policy (like the minimum premium) are expressed in this currency;
- **Transaction currency**: the currency in which the receivable under a transaction is expressed. Only receivables under transactions in a freely convertible currency can be in scope of your Policy;
- **Declaration for insurance currency**: the currency in which the transaction is declared under your Policy; this can be the transaction currency, policy currency or invoicing currency and is defined in your Specifications List;
- **Invoicing currency**: the currency in which we invoice all amounts under your Policy; this can be another currency than the policy currency and is defined in your Specifications List;
- **Risk Acceptance currency**: the currency in which a Risk Acceptance under your Policy is expressed; and
- **Indemnification currency**: the currency in which an indemnity under your Policy is paid.

Debtor
The entity on which you face a risk (depending on the transaction type). This can be a public or private entity, but always requires legal personality. Your insurance does not apply to physical persons.

Delivery date
The date on which the goods or services are delivered pursuant to the law applicable to the transaction taking into account the agreed Incoterm, where applicable.

Due date
The date on which the risk under a transaction should expire. For non-payment risk, this date is further defined in Article 3.2. For other risk types, this date is further defined in the relevant Extension to the General Terms.

Expense proportion
The proportion used to calculate the indemnity for covered extraordinary expenses. This is the ratio of:

> the amount of indemnity for the potential indemnifiable loss under insured transactions outstanding on the date on which the revolving character ends in the case of a credit limit or on the date of your declaration of a threat of loss in the case of contract approval;

> on the total amount of transactions outstanding on this date.

Expiry date
The date on which the risk under a transaction actually expires (before, on or after the due date of the risk). The cover for the risk under the transaction also expires on this date. For non-payment risk, this date is further defined in Article 3.2. For other risk types, this date is further defined in the relevant Extension to the General Terms.

Extraordinary expenses
All expenses required to prevent the risk becoming a loss, to reduce the loss or in a later stage to recover the loss, including specifically costs of investigation, legal expenses or expenses linked to an arbitration, fees for lawyers, notaries public or (court) bailiffs, costs of a recovery agency, costs of transport, storage or repatriation of goods, expert fees and costs relating to the submission of the receivables as part of the liabilities of the debtor (and guarantor, if required).

Force majeure
An event which makes the performance of the contractual obligations under the transaction completely impossible. Such event must be unforeseeable, insurmountable and inevitable in nature. Neither you nor your debtor are able to prevent the event or its harmful consequences on the transaction. The event lies outside the control of the parties to the transaction so that no fault can be attributed to any of them.

Guarantee
An undertaking from the guarantor, providing you a receivable on the guarantor for the obligations of the debtor. Such guarantee can take the form (without being limited thereto) of a corporate guarantee, bank guarantee, ILC, availed bill of exchange or surety.

Guarantor
Any entity indicated as guarantor in a Risk Acceptance.

Incoming payments
Any and all payments which are received before payment of an indemnity, including:

- payments you received from the debtor or the guarantor,
- credit notes you issued to the debtor,
- an allowed legal set-off taking place,
- the enforcement of retention of title on or resale of the goods destined for the debtor,
- payments made by third parties for your transactions with the debtor,
- the value of any advantage obtained by you as a consequence of the loss, and
- proceeds of securities.

Payments which are not based on a contractual relationship between you and the debtor (e.g. damage payments due to criminal acts) will be solely for you and are not subject to the allocation rules under your Policy.

Indemnifiable proportion
The proportion used for the allocation of incoming payments pursuant to Article 17.3 and for the sharing of recoveries pursuant to Article 21.1. This is the ratio of:

- the amount of indemnity for the potential indemnifiable loss under the insured transactions outstanding on the date on which the revolving character ends in the case of a credit limit or on the date of your declaration of a threat of loss in the case of a contract approval;

- on the total amount of insured transactions outstanding on this date.

Insurance period
The period as defined in your Specifications List during which your insurance is in force and which also applies as the reference period for all provisions in your Specifications List. If your Specifications List divides the insurance period in several reference periods for your minimum premium, the same reference periods apply for all other provisions in your Specifications List.

Insured
The entity having the insurable interest in the transactions to be insured under the Policy. The Insured are identified in the Specifications List and are jointly and severally liable for the obligations under the Policy.

Insurer
The entity identified as such in your Specifications List.

Loss occurrence
The date on which the risk under a transaction actually becomes a loss. For non-payment risk, this date is further defined in Article 3.2. For other risk types, this date is further defined in the relevant Extension to the General Terms.

Maximum invoicing period
The period within which your invoice for a receivable under a transaction needs to be issued to the debtor. This period is defined in your Specifications List and starts on the delivery date.

Maximum liability
The total amount of indemnities that we can pay out in relation to a reference period for the causes of loss defined under Article 4.2. This maximum liability is risk-attaching, which means that each transaction will be attached separately to its relevant reference period, based on the start date of the risk under such transaction. The maximum liability can only be paid once per reference period and recoveries do not restore the maximum liability. The maximum liability calculation method is defined in your Specifications List.

Online application
Our online application for the management of your Policy.

Outstanding
Refers to the situation of the risk under a transaction from the start date of the risk until its expiry, regardless of whether the due date has passed. For example, a receivable which is not paid is an outstanding receivable, whether the due date has passed or not.

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Overdue
Refers to the situation of the risk under a transaction from the due date of the risk until its expiry. For example, a receivable which is not paid and for which the due date has passed, is an overdue receivable.

Payment method
Refers to the method you grant to the debtor to pay the receivable under the transaction, such as for example open account, documentary collection (D/P, D/A) or ILC.

Payment term
The risk duration for non-payment risk, i.e. the period granted to the debtor for payment of the receivable under a transaction, starting from the delivery date until the due date.

Percentage of cover
The percentage defined in the Specifications List to determine the part of the indemnifiable loss which can be indemnified.

Policyholder
The entity which enters into the Policy on behalf and for the account of the Insured. By signing the Policy, the policyholder confirms that it is duly mandated to do so and accepts joint and several liability for the obligations under the Policy with the Insured.

Receivable
Your receivable on the debtor (and the guarantor, if required) under the relevant transaction. You need to ensure that the contractual documentation used for the transaction allows you to enforce such receivable.

Recoveries
Any and all payments as described under incoming payments, but which are received after payment of an indemnity.

Revolving

A credit limit is revolving, which means that it can be used for a transaction and after payment of such transaction, the amount of the payment becomes available again for another transaction. Such revolving character ends on the date of loss occurrence of the oldest overdue or, if earlier, on the date on which the credit limit is terminated.

Risk duration
The period agreed with the debtor to perform the obligations under the transaction. The risk duration of a transaction runs from the start date of the risk until the due date. The risk duration for non-payment risk is also referred to as the payment term.

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Self-retention
The percentage defined in the Specifications List to determine the part of the indemnifiable loss which you have to bear for your own account and which will therefore not be indemnified.

Start date
The date on which the risk under a transaction starts to run and as from which the cover becomes effective for the risk under the transaction. For non-payment risk, this date is further defined in Article 3.2. For other risk types, this date is further defined in the relevant Extension to the General Terms.

Termination notice
A notice sent to the other party to terminate the Policy, either by registered letter, hand-delivered letter against receipt or any other communication provided the receipt thereof was confirmed in writing by the other party.

Waiting period
The period defined in your Specifications List, required for a risk under a transaction to become a loss and for us to obtain more information on the situation and to start the collection procedures pursuant to Article 16. The waiting period expires on the date which is calculated by adding the number of months of the waiting period to the start date of the waiting period as defined in Article 3.2 under loss occurrence.

Grievance redressal procedure:

In case of any grievance the insured / insured member may contact us through

Website: https://www.royalsundaram.in/customer-service
Contact Numbers: 1860 258 0000, 1860 425 0000
E-mail: care@royalsundaram.in
Sr. Citizen can email us at : 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

Escalation 2

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

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

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

If **Insured / insured member** is not satisfied with the redressal of grievance through above methods, the **insured / insured member** 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. 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 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. 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. 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.

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	oio.bengaluru@cioins.co.in	080-26652048 080-26652049

Royal Trade Credit Insurance

UIN: IRDAN102CPTC0021V01202627

Details of Insurance Ombudsman Offices				
S No	Office of Insurance Ombudsman	Address	E-mail	Landline Nos.
		Rd, 1st Phase J.P. Nagar, Bengaluru- 560 078.		
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
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.chandiqarh@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	oio.chennai@cioins.co.in	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

Details of Insurance Ombudsman Offices				
S No	**Office of Insurance Ombudsman**	**Address**	**E-mail**	**Landline Nos.**
11	KOCHI	10th Floor, LIC Bidg, Jeevan Prakash Opp. Maharaj College Ground M.G. Road, Ernakulum, Kochi-682 011	oio.ernakulam@cioins.co.in	0484-2358759 0484-2358734 0484-2358336
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