



In consideration of the insured named herein paying to Cholamandalam MS General Insurance Company Ltd. (hereinafter called the Insurer) the premium as stated in the Schedule and in reliance upon the statements made by the Policyholder, the Insurer agrees to provide insurance against loss damage liability or expense to the extent and in the manner herein provided subject to all terms, conditions, exceptions and warranties hereinafter set forth.

GST Invoice No.: 2455000229260000 DATE: 2022-11-12 11:02:43 PAN: AABCC6633K SAC Code: 997135 SAC Description: Marine, aviation, and other transport insurance services	CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD. ADDRESS: ANNANAGAR BRANCH OFFICE GROUND FLOOR, 446/2 NEW NO.339 PH HIGH ROAD, EVR PERIYAR HIGH ROAD, ARUMBAKKAM -600106 ANNA NAGAR S.O CITY: CHENNAI STATE: TAMIL NADU GSTIN: 33AABCC6633K1ZQ
Policy No	2455/00022926/000/00
Name of the Assured/Insured	VIVEK INDUSTRIES
Address of the Assured	ASHWIN KHANDWA ROAD, KHARGONE ,KHARGONE H.O ,KHARGONE ,MADHYA PRADESH ,451001. INDIA
Aadhar No.	NA
PAN No.	NA
Period of Insurance	From 00:01 hrs on 12/11/2022 To 23:59 hrs on 11/11/2023
Transit Details	Inland : From Anywhere in India to Anywhere in India
Additional Voyage Details	Inland Cotton/Textiles/garments/Yarn New Rail/Road ITC(A) Domestic Sales: 10000000
Sum Insured (Cargo)	1,10,00,000
Duty Sum Insured (Cargo)	0
Limit Per Sending	Cotton/Textiles/garments/Yarn : 1,00,00,000
Limit Per Location	Cotton/Textiles/garments/Yarn : 50,00,000
Subject Matter Insured	1. Cotton/Textiles/garments/Yarn
Commodity Age	Cotton/Textiles/garments/Yarn : New
Packing	As Mentioned in Other Terms and conditions
Mode of Conveyance	Cotton/Textiles/garments/Yarn : Rail/Road
Basis of valuation (Cargo)	Cotton/Textiles/garments/Yarn : Invoice + 10%
Deductible/Franchise	Inland : 0.5% of Consignment Value Subject to Minimum of Rs. 10000 for each and every claim
Basis of Declaration	All dispatches made during the previous month shall be declared within 10th of the succeeding month. Any declaration made to the company which does not fall within the terms and conditions of the policy would be considered to be null and ab initio and the company would in no way be held liable for consequences arising out of the declaration.

Gross Premium	5,000
CGST (9%)	0
SGST (9%)	0
IGST (0%)	900
Stamp Duty	1
Net Premium	5,901

Conditions, Clauses and Warranties	As per Annexure Attached
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Intermediary Name: JAINUINE INSURANCE BROKER PRIVATE LIMITED Code: 201208127508	Contact No: 9850049400
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Note: The Certificate of Insurance / Policy Schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Consolidated Stamp Duty Paid Vide G.O. Rt No.157, Commercial Taxes and Registration (j1) Department, Tamil Nadu dated 4/28/2021.

Note: The Certificate of Insurance / Policy Schedule is an important document issued based on your declaration. We request you to verify the details and ensure that everything is in order. In case of any discrepancies, please contact us within 15 days from the date of issuance of policy.

Place : CHENNAI Date : 12/11/2022	For CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED  Authorised Signatory
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Policy Issuing Office : ANNANAGAR BRANCH OFFICE Agent / broker :201846939083 Client Code : 101714243800

Amount: 5,901 Receipt no: PD000002225350 Date of Issue: 12/11/2022 11:02:43

Schedule - Marine Cargo Open Policy Export Only
[UIN:IRDAN123CPR0058V01201819]

CLAUSES

1. Inland Transit (Rail / Road) Clause (A)
2. Inland Transit (Rail / Road) Clause (B)
3. Strikes, Riot and Civil Commotion Clause
4. Institute Radioactive Contamination Exclusion, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusions Clause
5. Institute Cyber Attack Exclusion Clause
6. Private Carrier Limitation of Liability Clause
7. Termination of Transit Clause (Terrorism)
8. Cargo Termination of storage in transit clause(Amended)
9. Important Note Clause
10. Sanctions limitations & exclusions clause
11. Cutting clause
12. BRANDS CLAUSE
13. BUYERS INTEREST
14. COVID-19
15. Duty Clause
16. Important Notice Clause
17. Label Clause
18. Replacement (Second-hand Machinery) Clause
19. Sanction Limitation and Exclusion Clause (JC2010/014)
20. SEALS INTACT
21. SELLERS INTEREST
22. SHUT OUT
23. TRANSIT BY COURIER CLAUSE
24. Warranted that all ODC will go after predespatch survey for loading & unloading by surveyors nominated by the insurer at insured's cost, if this warranty is not complied with then the cargo will be covered as per ITC B / ICC B peril. Subject matter to be moved in multi axle low bed trailer with proper securing , lashing and dunnage during inland movement. Loading and unloading to be done by cranes/material handling equipment. Definition of Over Dimensional Cargo Replacement time (manufacturing time plus transport time) in excess of 13 weeks. Any equipment which because of its weight | and/or volume requires the use of a special conveyance, and/or Any item which including packing does not fit inside a standard 40 container or equivalent road trailer, thus having dimensions in excess of 12 m. length and/or 2.5 m wide and/or 2.5 m height Any item including packing with a weight in excess of 40 MT Any item which requires special handling due to its characteristics Centre of gravity off balance Irregular footprint Special requirements for lashing and securing
25. Joint Excess Loss Cyber Losses Clause (JX2020-007)

WARRANTIES

1. Warranted that goods are transported in closed wagons and/or trucks to be covered with tarpaulin or any other water proof material to avoid ingress of water during the inland leg of journey
2. Warranted the load carried by the subject carrying vehicle is within the permissible carrying capacity as per section 113, subsection 3 of MV Act 1988 and as per notification S.O.3467(E) dated 16.07.18.
3. Warranted policy covers new items only

Schedule - Marine Cargo Open Policy Export Only

[UIN:IRDAN123CPR0058V01201819]

OTHER TERMS AND CONDITIONS

1. Open Policy Conditions

2. I. This Open Policy is effected to insure the interest specified here is dispatched either by or for account of the Assured in which they have an Insurance Interest. II. Period of Policy: This policy shall remain in force for a period of 12 months or as set out in the Policy Schedule unless cancelled previously by either side as per Cancellation clause stated herein or exhaustion of Sum Insured by declaration, whichever is earlier. III. Declaration Clause: The assured warrants that during the currency of this Open Policy they will declare to the company within 48 hours from the time the risk attaches or as may be agreed at the time of policy issuance each and every consignment falling within the scope of this policy without any exception. Failure to do so shall at the Insurer's option, render this Open Policy void as from the date and time of such failure. Acceptance of any declaration by the Company declared after the time limit stipulated in this warranty shall not be taken as a waiver and as a precedent for future declarations. IV. Valuation Clause: The shipments insured hereunder are to be valued as per the basis of valuation set out in the Policy Schedule. V. Cancellation Clause: All risks (as described herein), except the risks of War and Strikes as defined in the relevant Institute War and Strikes Clauses as attached, are subject to 30 days notice of cancellation by either party. This inclusion of cover against relevant Institute Strikes & War may be cancelled by either party giving 7 days (48 hours in respect of sendings to or from the USA) notice. Such cancellation shall become effective on the expiry of the relevant (see above) number of days or hours from midnight I.S.T of the day on which notice of cancellation is issued by or to the Insured, but shall not apply to any cover against the said risks which shall have attached before the cancellation become effective. VI. Limit of Company's Liability Warranted that the limit of the company's liability in the respect of any one accident or series of accidents arising out from the same event shall not exceed the limits stated in the Policy Schedule. VII. Inspection of Records: The Company and / or its Agents shall have the privilege, at any time during the business hours to inspect the records of the insured in the respect of dispatches made falling within the terms of the Open Policy. VIII. Claims In the event of loss and / or damage which may give rise to a claim under this insurance, the Assured and / or the claimants shall observe and comply with the claims procedures as per IMPORTANT NOTICE clause herein attached as a condition precedence to liability. IX. Conditions Precedent: The due observance and fulfilment of the terms and conditions of this contract in so far as these relate to anything to be done or compiled with by the Assured shall be a condition precedent to the liability of the Company to make payments hereunder.

EXCLUSIONS

1. Excluding shortage and leakage from sound and sealed packing
2. Excluding second hand / used items / rejects / return transit

SURVEY AGENT

Import/Inland

Cholamandalam MS General Insurance Company Ltd

CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

Dare House', 2 nd floor, No. 2, NSC Bose Road, Chennai - 600001

Exports

As applicable under each certificate of Insurance

SETTLING AGENT

Import/Inland

Cholamandalam MS General Insurance Company Ltd

CIN: U66030TN2001PLC047977 | IRDAI Reg. No. 123

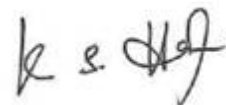
Dare House', 2 nd floor, No. 2, NSC Bose Road, Chennai - 600001

Exports

As applicable under each certificate of Insurance

For CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Place : CHENNAI
Date : 12/11/2022



Authorised Signatory

Attached to and forming part of the Policy Number : 2455/00022926/000/00 Date: 12/11/2022

Schedule - Marine Cargo Open Policy Export Only

[UIN:IRDAN123CPR0058V01201819]

Clauses Wordings

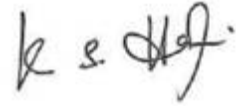
1. Inland Transit (Rail / Road) Clause (A)
2. Inland Transit (Rail / Road) Clause (B)
3. Strikes, Riot and Civil Commotion Clause
4. Institute Radioactive Contamination Exclusion, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusions Clause
5. Institute Cyber Attack Exclusion Clause
6. Private Carrier Limitation of Liability Clause
7. Termination of Transit Clause (Terrorism)
8. Cargo Termination of storage in transit clause(Amended)
9. Important Note Clause
10. Sanctions limitations & exclusions clause
11. Cutting clause : In the event of damage or breakage caused by an insured peril it is agreed that the damaged, broken length or portion shall be cut off, the remaining length or portion be considered as sound and the Company shall be liable only for the insured value of the length or portion which has been lost by being broken off or cut off. In addition, the Company shall be liable for the cost of cutting.
12. BRANDS CLAUSE : The Assured shall have full rights to possession of all goods bearing embossed or indented brands or labels or other permanent markings identifying the Assured as the manufacturer thereof, or exclusive and/or secret formula (formulae) that may be involved in any loss hereunder, and shall retain control of all such goods. On shipments covered under this Policy, Insurers are to pay a total loss on any and all goods damaged by perils insured against which the Assured elects to either destroy or return to their factory, or recondition. Insurers being entitled to such salvage as may be obtained. The Assured shall consult with the appointed surveyors/Insurers claims department to judge whether the goods involved in any loss hereunder are suitable for marketing and no goods deemed by the Assured to be unfit for marketing shall be sold or otherwise disposed of except by the Assured or with the Assured's consent, but the Assured shall allow Insurers any salvage obtained on any sale or other disposition of such goods.
13. BUYERS INTEREST : The goods as described in this section are insured against the risks specified in the Policy, but this insurance covers Buyers Interest only. Claims in respect of loss or damage to the goods shall be payable hereunder only if and to the extent that the Seller and/or his Underwriters fails to pay for such loss or damage. Underwriters to be subrogated to the Assured's rights against the Seller or any other parties interested in the shipment. Any assignment of this Policy or of any interest or claim hereunder shall discharge Underwriters from all liability whatsoever. This insurance shall not pay any claims resulting from the Seller and/or his Underwriters being unable to reimburse the Buyer by reason of currency exchange controls. Warranted the existence of this insurance shall not be divulged to the Seller of any other party(ies) interested in the shipment. Warranted this insurance not to be deemed double insurance. Warranted the Assured to take all reasonable steps to hasten delivery. Warranted Underwriters are advised immediately the Assured becomes aware of any event that may result in a claim under this Policy.
14. COVID-19 : COVID-19: "Notwithstanding any provision to the contrary, this policy/insurance excludes any loss, damage, liability, expense, fines, penalties or any other amount directly or indirectly caused by, in connection with, or in any way involving or arising out of any of the following including any fear or threat thereof, whether actual or perceived : Any infectious disease, virus, bacterium or other microorganism (whether asymptomatic or not); or Coronavirus (COVID-19) including any mutation or variation thereof; or Pandemic or epidemic, as declared as such by the World Health Organization or any governmental authority. If the insurer alleges that, by reason of this exclusion, any amount is not covered by this policy/insurance, the burden of proving the contrary shall rest on the insured".
15. Duty Clause : Any unintentional or inadvertent error or omission in name or description or amount of reporting shall not operate to the prejudice of the insured, provided that error or omission is corrected when discovered by the insured.
16. Important Notice Clause : PROCEDURE IN THE EVENT OF LOSS OR DAMAGE FOR WHICH UNDERWRITERS MAY BE LIABLE LIABILITY OF CARRIERS, BAILEES OR OTHER THIRD PARTIES It is the duty of the Assured and their Agents, in all cases, to take such measures as may be reasonable for the purpose of averting or minimising a loss or to ensure that all rights against Carriers, Bailees or other third parties are properly preserved and exercised. In particular, the Assured or their Agents are required: To claim immediately on the Carriers, Port Authorities or other Bailees for any missing packages. In no circumstances, except under written protest, to give clean receipts where goods are in doubtful condition. When delivery is made by Container, to ensure that the Container and its seals are examined immediately by their responsible official. If the Container is delivered damaged or with seals broken or missing or with seals other than as stated in shipping documents, to cause the delivery receipt accordingly and retain all defective or irregular seals for subsequent identification. To apply immediately for survey by Carriers or other Bailees Representatives if any loss or damage be apparent and claim on the Carriers or other Bailees for any actual loss or damage found at such survey. To give notice in writing to the Carriers or other Bailees within 3 days of delivery if the loss or damage was not apparent at the time of taking delivery. To take examined delivery from the carriers of packages which are outwardly damaged or appear to have been tampered with and obtain a Damage and / or Shortage Certificate from them. If any package appears to be deficient in weight, to take weightment / examined delivery from the carriers and appropriate certificates. To issue notices of claims against carriers, bailees or third parties by Registered Post with Acknowledgement due Card. NOTE: The Consignees or their Agents are recommended to make themselves familiar with the Regulations of the Port Authorities at the port of discharge. INSTRUCTIONS FOR SURVEY In the event of loss or damage which may involve a claim under this insurance, immediate notice of such loss or damage should be given to and a Survey Report obtained from the company's representative at port of discharge or destination or if there be no representative of the company the nearest Lloyds Agent. DOCUMENTATION OF CLAIMS To enable claims to be dealt with promptly, the Assured or their Agents are advised to submit all available supporting documents without delay, including when applicable: 1. Original policy or certificate of insurance. 2. Original or copy of shipping Invoices and Packing List and / or weightment notes. 3. Original Bill of Lading and / or other contract of carriage. 4. Survey report and other documentary evidence (Damage / Non- Delivery Certificate) to show the extent of the loss or damage. 5. Landing remarks and weightment notes at final destination. 6. Correspondence exchanged with Carriers and other Parties regarding their liability for the loss or damage along with copies of Notice of claim on the Carriers / Third Parties and Receipted A/D Card / Postal Registration Receipt.
17. Label Clause : Warranted that in the event of a claim resulting in damage to labels or wrappers only, the Insurer's liability shall be limited to an amount sufficient to pay the cost of new labels and wrappers and the cost of repacking the goods, but in no event shall the Insurer be liable for more than the insured value of the damaged merchandise.
18. Replacement (Second-hand Machinery) Clause : In the event of claim for loss or damage to any part or parts of the Insured Interest in consequence of a peril covered by this insurance, the amount recoverable hereunder shall not exceed such proportion of the cost of replacement of the parts lost or damaged as the insured value bears to the value of new machinery, plus additional charges for forwarding and refitting the new parts if incurred. Provided always that in no case shall the liability of Underwriters exceed the insured value of the complete machine.
19. Sanction Limitation and Exclusion Clause (JC2010/014) : No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 that (re)insurer 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. JC2010/014 11 August 2010.
20. SEALS INTACT : It is agreed that any loss or damage discovered on opening cases and/or packages and/or bales (even after risk has ceased hereunder) shall be deemed to have occurred during the transit insured hereunder (and irrespective of attachment of the Assured's interest) and shall be paid for accordingly unless proof conclusive to the contrary be established, it being understood that any cases and/or packages showing visible signs of damage must be opened immediately.
21. SELLERS INTEREST : In respect of those exports sold on F.O.B., C.&F. or similar terms and where the Assured are not obliged or instructed to arrange insurance hereunder, but excluding F.O.B. or C.&F. Sales made through confirming houses and the like and where full payment is received before shipment, the following shall apply. (1) This insurance is to cover the interest of the Assured as seller of goods in respect of those consignments sold on "free on board" and "cost and freight" terms despatched on or after the commencement date appearing in the Policy. (2) This insurance commences from the attachment of the Assured's interest in the goods but unless otherwise specifically agreed not prior to the time the goods are set in motion in the Assured's and/or Sub Contractor's Premises, Storage Depots and/or Warehouses for the commencement of Transit and terminates when the goods are delivered into the carrying vessel at the port of place of loading. Including all Loading and Unloaded Risks. During this transit this insurance is subject to the standard Marine Policy Form incorporating cover against perils as per contract wording and Institute Strikes Clauses. (3) Thereafter cover re attaches retrospective to the commencement of the transit if one or more of the following contingencies occur: (a) the buyer fails or refuses to accept the shipping documents. (b) the buyer fails or refuses to accept the goods where such failure or refusal arises: (i) from or in connection with any error or omission on the part of the Assured with respect to the contract of sales; (ii) from the failure or inability of the buyer to obtain authority to import the goods where it is necessary under the regulations of the buyer's country in force at the date of sale contract to obtain due authority to import the goods and/or to pay for them as contracted and invoiced. (c) the Assured exercises a lien on the goods, or interrupts their transit, or suspends the sale contract whilst the goods are in transit, when this is reasonable to safeguard his interests. (4) The Assured must use all reasonable and usual care, skill and afthought and take all practical measures, including measures which may be required by the Insurers to prevent or minimise loss, and to enforce the contract of sale. (5) All rights and benefits against the buyer and/or the buyers insurers, and/or carrier(s) and/or persons are to be subrogated to the Underwriter. (6) The Assured must advise the Underwriter immediately of the occurrence of any of the contingencies in Clause 3 above. (7) Delay and/or Deviation are held covered at an additional premium to be agreed. This overrides any term, condition or clause to the contrary in the Policy or in the Institute Clauses incorporated herein by reference. (8) This insurance and any money payable under it is not assignable without the consent in writing of the Underwriter. (9) The existence of this Insurance is not to be disclosed to the buyer. (10) In circumstances where the Buyer's Insurers have settled a claim but where the buyer is unable to effect payment of the Assured's invoice in full or in part, due to foreign exchange regulations, Underwriters hereunder agree to advance the unpaid amount to the Assured, provided the Assured subsequently takes all reasonable steps to recover the unpaid amount from the Buyer, in order to reimburse Underwriter
22. SHUT OUT : In the event of the interest being "shut-out" due to any strike, labour disturbance, withholding of labour or any other reason, from the carrying vessel, aircraft or conveyance, this Policy is extended to cover the interest while waiting on the wharf, quay, pier, warehouse or other storage/transportation point or during transfer to and whilst at any other wharf, quay, pier, warehouse or other storage/transportation point, provided prompt notice be given these Insurers when such facts are known to the Insured and additional premium paid if required. Warranted Insured shall always act within reasonable dispatch under all circumstances within their control
23. TRANSIT BY COURIER CLAUSE : Waived for claims up to Rs.50,000
24. Warranted that all ODC will go after predespatch survey for loading & unloading by surveyors nominated by the insurer at insured's cost, if this warranty is not complied with then the cargo will be covered as per ITC B / ICC B peril. Subject matter to be moved in multi axle low bed trailer with proper securing, lashing and dunnage during inland movement. Loading and unloading to be done by cranes/material handling equipment. Definition of Over Dimensional Cargo Replacement time (manufacturing time plus transport time) in excess of 13 weeks. Any equipment which because of its weight | and/or volume requires the use of a special conveyance, and/or Any item which including packing does not fit inside a standard 40 container or equivalent road trailer, thus having dimensions in excess of 12 m. length and/or 2.5 m wide and/or 2.5 m height Any item including packing with a weight in excess of 40 MT Any item which requires special handling due to its characteristics Centre of gravity off balance Irregular footprint Special requirements for lashing and securing

Schedule - Marine Cargo Open Policy Export Only
[UIN:IRDAN123CPR0058V01201819]

25. Joint Excess Loss Cyber Losses Clause (JX2020-007)

For CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED

Place : CHENNAI
Date : 12/11/2022



Authorised Signatory

Schedule - Marine Cargo Open Policy Export Only [UIN:IRDAN123CPR0058V01201819]

Mechanism for Grievance Redressal

As an esteemed customer of our company, you can contact us to register complaint/grievance, if any, including servicing of policy, claims etc. with regard to the insurance policy issued to you. The contact details of our office are given below for your reference.

(A) Cholamandalam MS General Insurance Company's customer services helpline numbers:

Address: H.O: Dare House 2nd floor, No 2 N.S.C. Bose road, Chennai 600001.
Toll free: 1800 208 5544
SMS: "CHOLA" to 56677* (premium SMS charges apply)
E-MAIL: customercare@cholams.murugappa.com
WEBSITE: www.cholainsurance.com

if you have not received any reply from us within one month from the date of the lodgement of complaint or if you are not satisfied with the reply of the company, you can also contact the nearest Insurance Ombudsman, whose addresses are mentioned below:

Sl. No	Office of the Ombudsman	Name of the Ombudsman and contact details	Areas of Jurisdiction
1	AHMEDABAD	Office of the Insurance Ombudsman 2nd floor, Ambica House, Nr. C.U. Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD-380014, ph(0) 079-27546150, 27546139 Fax: 079-27546172 E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
2	BHOPAL	Office of the Insurance Ombudsman 1st floor, 117, Zone- Above D.M. Motors Pvt.Ltd. Maharana Pratap Nagar, Chhattisgarh BHOPAL-462 0110 Ph(0): 0755-2769200, 2769202, 2769201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh and Chhattisgarh
3	BHUBANESHWAR	Office of the Insurance Ombudsman 62 Forest Park BHUBANESHWAR-751009 Ph(0): 0674-2535220, 2533798 FAX: 0674-2531607 Email: ioobbsr@dataone.in 2769201 Fax: 0755-2769203 Email: ioobbsr@dataone.in	Orissa
4	CHANDIGARH	Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, sector 17-D, CHANDIGARH-160017 (0) 0172-2706196, 2705861 EPBX: 0172-2706468 FAX: 0172-2708274 Email: ombchd@yahoo.co.in	Punjab, Haryana Himachal Pradesh Jammu & Kashmir, UT of Chandigarh
5	CHENNAI	Office of the Insurance Ombudsman fatima akthar court, 4th floor, No 453 (old no 312), Anna salai, Teynampet, CHENNAI-600 018. (0) 044-24333678, 24333668 FAX: 044-24333664 Email: insombud@md4.vsnl.net.in	Tamilnadu, UT-Pondicherry town, and karaikal (which are part of Ut of Pondicherry)
6	DELHI	Office of the Insurance Ombudsman 2/2 A, 1st floor, universal Insurance Bldg, Asaf ali Road New Delhi-110 002 (0) 011-23239611, 23237539, 23237532 Fax: 011-23230858 Email: iobdelraj@rediffmail.com	Delhi & Rajasthan
7	GUWAHATI	Office of the Insurance Ombudsman Aquaris, Bhaskar Nagar, R.G Baruah Rd, GUWAHATI-781 021 (0) 0361-2413525, EPBX: 0361-2415430 Arunachal pradesh, Fax: 0361-2414051 Email: omb_ghy@sify.com	Assam, Meghalaya, Manipur Mizoram, Arunachal pradesh, Nagaland, Tripura.
8	Hyderabad	Office of the Insurance Ombudsman 6-2-46, 1st floor, Main Court Palace, Opp. saleem Function Palace A.C Guards, Lakdi-ka-pool, HYDERABAD-500 004. (0) 040-23325325, 23312122, 65504123 Fax: 040-23376599 Email: hyd2_insombud@sancharnet.in	Andhra pradesh, Karnataka & UT of yaram - a part of the UT of Pondicherry.
9	KOCHI	Office of the Insurance Ombudsman 2nd floor, CC 27/2603 pulinat Building, Opp, Cochin Shipyard, M.G Road, ERNAKULAM-682 015 (0) 0484-2358734, 2359338, 2358759 Fax: 0484-2359336 Email: ombudsmankochi@yahoo.co.in	kerala, UT of (a) Lakshadweep (b) Mahe - a part of UT of Pondicherry

Schedule - Marine Cargo Open Policy Export Only
[UIN:IRDAN123CPR0058V01201819]

10	KOLKATA	Office of the Insurance Ombudsman North British Building, 29, N.S. Road, 3rd Floor, KOLKATA - 700 001. (0)033-22134869, 22134867, 22134866 Fax: 033-22134868 E-mail : iombkol@vsnl.net	West Bengal, Bihar Jharkhand and UT of Andaman & Nikobar Islands, Sikkim
11	LUCKNOW	Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore 2, Hazartganj, LUCKNOW - 226 001 (0)0522-2201188, 223130, 2231331 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
12	MUMBAI	Office of the Insurance Ombudsman 3rd Floor, Jeevan Seva Annexe, S.V.Road, Santa Cruz(W) MUMBAI - 400 054 022-26106928, 26106360 EPBX: 022-6106889 FAX: 022-26106052 Email: ombudsman@vsnl.net	Maharashtra, Goa

1. Whether tax is payable under reverse charge basis - No.

2. In compliance with the provisions of Sub Rule (2) of Rule 54 of CGST Rules, 2017 along with relevant Notifications, this policy schedule shall be in lieu of Tax Invoice and hence no separate GST invoice required.

3. As per Notification No. 13/2020-CT dated 21-Mar-2020, Chola MS, being a General Insurance Company, are exempt from E-Invoicing provisions of GST laws.