



TERA SOFT

Redefining IT Solutions

TERA SOFTWARE LIMITED

Regd. Office : # 8-2-293/82/A/1107,

Road Number 55, Jubilee Hills,

Hyderabad, Telangana 500033.

Tel : +91-40-2354 7447

E-mail : info@terasoftware.in

www.terasoftware.com

To
Smt. V. Usha Rani
DIN: 03601565
Usha Kanthi Nilayam
Plot No. 15 & 16
Telecom Nagar Extension
Gachibowli, Hyderabad
M: 9133587111

10th September, 2024

Dear Madam,

Subject: Appointment as an Independent Director on the Board of Tera Software Limited.

We are pleased to inform you that upon the recommendation of the Nomination and Remuneration Committee the Board at their Meeting held on 3rd August, 2024 have approved your appointment as an Additional Director in the capacity of Non-Executive Independent Director on the Board of Tera Software Limited ("the Company") w.e.f. 3rd August, 2024, and regularised as Director (Independent) by the members at the 30th Annual General Meeting held on 9th September, 2024 under the relevant provisions of the Companies Act, 2013 and rules made thereunder.

We are sure that the Board will continue to benefit immensely from your rich knowledge and valuable experience.

This letter sets out the main terms of your appointment as follows:

1. Compliance of eligibility criteria

- 1.1 As per the declaration dated 22/06/2024 provided by you, it is noted that you meet the criteria of being appointed as an Independent Director of the Company in terms of the provisions of Section 149 of the Companies Act, 2013 and Rules notified thereunder from time to time.
- 1.2 You shall on a yearly basis declare to the company that you continue to meet these eligibility criteria.
- 1.3 In case of happening of any event, if you cease to meet the eligibility criteria for Independent Director, you shall promptly inform the company of the same and shall cease to become an Independent Director of the Company.





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2. Term of appointment:

- 2.1 The members of Tera Software Limited at their 30th Annual General Meeting of the Company held on 9th September, 2024 have approved your appointment as an Independent Director on the Board of Tera Software Limited w.e.f. 3rd August, 2024 under section 149, 152 and other applicable provisions of the Companies Act, 2013 and Rules notified thereunder, read with Schedule IV to the Act, as amended from time to time.
- 2.2 You shall hold office for a term of 5 years w.e.f. 3rd August, 2024 to 2nd August, 2029 and shall not be liable to retire by rotation.
- 2.3 Upon completion of the initial term of 5 years, your appointment as Independent Director can be renewed for another term if so recommended by the Nomination and Remuneration Committee and approved by the Board subject to relevant provisions of the Companies Act, 2013 and Rules notified thereunder. Any term of renewal shall be subject to approval of the shareholders in the General Meeting.
- 2.4 If your appointment is not so renewed, then upon completion of initial term it shall terminate automatically, with immediate effect and without compensation.
- 2.5 Continuation of your appointment is also contingent on satisfactory performance and any relevant statutory provisions relating to the removal of a director / vacation of office / disqualification of director.

3. Expectation of the Board

- 3.1 The Board expects your active participation by providing vision and expert direction which will enable the company to achieve excellent performance and growth.
- 3.2 You may be required to serve on one or more committees of the Board. You will be provided with the relevant terms of reference on your appointment to such a committee. Any such appointment will be covered in a separate communication.
- 3.3 It is expected that taking into account all other commitments you may have, you are able to, and will, devote sufficient time to your duties as a non-executive independent director.

4. Duties and Responsibilities

- 4.1 You will be expected to perform your duties, whether statutory or fiduciary, faithfully, efficiently and diligently to a standard commensurate with both the functions of your role and your knowledge, skills and experience.





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4.2 ^{Re-defining IT Solutions} You are expected to abide by the provisions specified in Schedule IV under Section 149(8) along with the provisions of Section 166 of the Companies Act, 2013.

4.3 You will disclose any direct or indirect interest which you may have in any matter being considered at a board meeting or committee meeting and you will not vote on any resolution of the Board, or of one of its committees, on any matter where you have any direct or indirect interest.

4.4 Unless specifically authorised to do so by the Board, you will not enter into any legal or other commitment or contract on behalf of the Company.

5. Remuneration

5.1 Subject to the provisions of sections 197 and 198 of the Companies Act, 2013 you will be entitled to sitting fees for participation in the Board, other committee meetings and meetings of Independent Directors.

5.2 Unless otherwise informed from our side, a sitting fee of Rs.20,000 shall be payable to you for attending each meeting of the Board and Audit Committee.

5.3 All fees will be paid by way of a cheque drawn in your favour/ direct credit to your bank account and are subject to income tax and other statutory deductions.

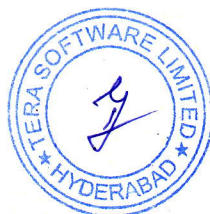
6. Code of Conduct and Ethics

6.1 The Company expects its independent directors to strictly adhere to the code prescribed under schedule IV of Section 149 (8) of Companies Act, 2013. The said Code forms part of this appointment letter and is enclosed for your reference.

6.2 The Board has approved a Code of Conduct for Directors and Employees of the Company. A copy of the same is enclosed and marked as **Annexure I**. You are expected to ensure compliance of the same.

6.3 You acknowledge that all information acquired during your appointment is confidential to the Company and should not be released, communicated, nor disclosed either during your appointment or following termination (by whatever means), to third parties without prior clearance from the company. This restriction shall cease to apply to any confidential information which may (other than by reason of your breach) become available to the public generally.

6.4 You acknowledge the need to hold and retain company information (in whatever format you may receive it) under appropriately secure conditions.





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7. Review process

- 7.1 The performance of individual directors and the whole Board and its committees shall be evaluated annually.
- 7.2 Any proposal of re-appointment of independent director shall be on the basis of report of performance evaluation.

8. Changes to personal details

Any changes in address or other personal contact details may please be advised to the Company Secretary promptly.

9. Provision for Directors' and Officers' (D and O) insurance

You will be covered under Directors' and Officers' (D and O) insurance policy obtained by the company. Salient features of the current Policy are enclosed and marked as **Annexure II** for your ready reference.

10. Resignation of director

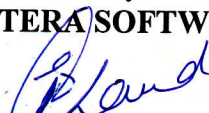
- 10.1 A Director may resign from his/her office by giving a notice in writing to the company and the Board shall on receipt of such notice take note of the same and the company shall intimate the Registrar of Companies as required under Companies Act, 2013 and to Stock Exchanges as per SEBI (LODR) Regulations as applicable.
- 10.2 The director shall also forward a copy of his/her resignation along with detailed reasons for the resignation to the Registrar of Companies within thirty days of resignation.
- 10.3 Resignation of a director shall take effect from the date on which the notice is received by the company or the date, if any, specified by the director in the notice, whichever is earlier.

11. Schedule of Meetings

The Company Secretary will provide to you the schedule of forthcoming meetings. Looking forward for a mutually satisfying association with you.

Yours sincerely

For TERA SOFTWARE LIMITED


TUMMALA GOPICHAND
Chairman and Managing Director
DIN: 00107886



Tera Software Limited

Code of Conduct

The Corporate Governance Policy is the apex instrument guiding affairs of the Company and clearly defines the roles, responsibilities and authorities of the key people in the governance of the Company. This code forms an integral part of the Company's Governance Policy. As required under Clause 49 of the Listing Agreement the following code of conduct is applicable and is required to be followed by the Members of the Board of Directors and Senior Management of the Company.

Conducting of business based on ethics is critical to our business. Accordingly, aforesaid personnel are strictly advised to read and understand this Code, uphold these standards in day-to-day activities, and comply with all applicable laws, rules and regulations, the Tera Software Code of Conduct and all applicable policies and procedures adopted by the Company that govern the conduct of its employees.

The rules and principles set forth in this Code are general in nature and the compliance with the Code shall be ensured read with other applicable policies and procedures of the Company. The Board of Directors and Senior Management may contact the Chief Financial Officer or the Compliance Officer for assistance in interpreting the requirements of this Code.

It is hereby clarified that the requirement to comply with this Code does not constitute an express or implied promise of continued employment contract with the Company.

Honest and ethical conduct:

We expect all personnel to act in accordance with the highest standards of personal and professional integrity, honesty and ethical conduct, while working on the Company's premises, at offsite locations where the Company's business is being conducted, at Company sponsored business and social events, or at any other place where the said personnel are representing the Company.

We consider honest conduct to be conduct that is free from fraud or deception. We consider ethical conduct to be conduct conforming to the accepted professional standards of conduct. Ethical conduct includes the ethical handling of actual or apparent conflicts of interest between personal and professional relationships.

Conflicts of interest

The Company expects that the said personnel avoids and discloses actual and apparent conflicts of interest. A conflict of interest exists where the interests or benefits of one person or entity conflict with the interests or benefits of the Company.

Instances include:

A. Employment / Outside employment: In consideration of employment with the Company, Personnel are expected to devote their full attention to the business interests of the Company. Officers are prohibited from engaging in any activity that interferes with their performance or responsibilities to the Company, or is otherwise in conflict with or prejudicial to the Company. Our policies prohibit Personnel from accepting simultaneous employment with suppliers, customers, developers or competitors of the Company, or from taking part in any activity that enhances or supports a competitor's position.

B. Outside directorships: It is a conflict of interest to serve as a director of any Company that competes with the Company. Directors should intimate the Company immediately after accepting a directorship.

C. Business interests: If any of the personnel is considering investing in any customer, supplier or competitor of the Company, he or she must first take care to ensure that these investments do not compromise on their responsibilities to the Company. The policy of the Company requires that personnel first obtain the approval from the Company's audit committee before making such an investment. Many factors should be considered in determining whether a conflict exists, including the size and nature of the investment, their ability to influence the Company's decisions, his or her access to confidential information of the Company or of the other Company, and the nature of the relationship between the Company and the other Company.

D. Related parties: The policies and procedures of the Company expect that the Board of Directors and Senior Management avoid conduct of business of the Company with their relatives or their significantly associated Companies, firms and other businesses. In case of conflicts, disclosure shall be made to the Board of Directors and its approval shall be obtained before proceeding further.

E. Payments or gifts from others: Under no circumstances may personnel accept any offer, payment, promise to pay, or authorization to pay any money, gift, or anything of value from customers, vendors, consultants, etc., that is perceived as intended, directly or indirectly, to influence any business decision, any act or failure to act, any commitment of fraud, or opportunity for the entertainment, provided that they are not excessive or create an appearance of impropriety, do not violate this policy. Before accepting anything of value from an employee of a government entity, please contact the Chief Financial Officer or the Compliance Officer. Questions regarding whether a particular payment or gift violates this policy are to be directed to Chief Financial Officer or the Compliance Officer. Gifts given by the Company to suppliers or customers, or received from suppliers or customers, should be appropriate to the circumstances and should never be of a kind that could create an appearance of impropriety.

F. Corporate opportunities: Personnel may not exploit for their own personnel gain, opportunities that are discovered through the use of corporate property, unless the opportunity is disclosed fully in writing to the Company's Board of Directors and the Board declines to pursue such opportunities.

G. Other situations: Because other conflicts of interest may arise, it would be impractical to attempt to list all possible situations. If a proposed transaction or situation raises any questions or doubts, personnel must consult the Company's Audit Committee.

Disclosure to the public

Our policy is to provide full, fair, accurate, timely, and understandable disclosure in reports and documents that we submit in public communications. Accordingly, the personnel must ensure that they and others in the Company comply with our disclosure controls and procedures, and our internal controls for financial reporting.

Compliance with governmental laws, rules & regulations

Personnel must comply with all applicable governmental laws, rules and regulations. They must acquire appropriate knowledge of the legal requirements relating to their duties sufficient to enable them to recognize potential dangers, and to know when to seek advice from the H.R / Taxation / Finance / Secretarial departments. Violations of applicable governmental laws, rules and regulations may subject them to appropriate Legal action, as well as to disciplinary action by the Company. Such individual violations may also subject the Company to civil or criminal liability or the loss of business, or loss of reputation of the Company.

Duties of Independent Directors

The duties of Independent Directors of the Company, as laid down under Schedule IV to the Companies Act, 2013, are incorporated herein pursuant to Clause 49 of the Listing Agreement with Stock Exchanges. It shall be the duty of Independent Directors to:

- 1) undertake appropriate induction and regularly update and refresh their skills, knowledge and familiarity with the Company;
- 2) seek appropriate clarification or amplification of information and, where necessary, take and follow appropriate professional advice and opinion of outside experts at the expense of the Company;
- 3) strive to attend all meetings of the Board of Directors and of the Board Committees of which they are a member;
- 4) participate constructively and actively in the Board Committees in which they are chairpersons or members;
- 5) strive to attend the general meetings of the Company;
- 6) ensure, where they have concerns about the running of the Company or a proposed action, that these are addressed by the Board of Directors;
- 7) keep themselves well informed about the Company and the external environment in which it operates;
- 8) not to unfairly obstruct the functioning of an otherwise proper Board or Board Committee;
- 9) pay sufficient attention and ensure that adequate deliberations are held before approving related party transactions and assure themselves that the same are in the interest of the Company;
- 10) ascertain and ensure that the Company has an adequate and functional vigil mechanism and ensure that the interests of a person who uses such mechanism are not prejudicially affected on account of such use;
- 11) report concerns about unethical behaviour, actual or suspected fraud or violation of the Code of Conduct;
- 12) act within their authority and assist in protecting the legitimate interests of the Company, shareholders and its employees;
- 13) not to disclose confidential information, including commercial secrets, technologies, advertising and sales promotion plans and unpublished price sensitive information, unless such disclosure is expressly approved by the Board of Directors or required by law.

Violations of the code

Part of their job and of his or her ethical responsibility is to help enforce this Code. They should be alert to possible violations and report this to the Chief Financial Officer or the Compliance Officer. They must cooperate in any internal or external investigations of possible violations. Reprisal, threat, retribution or retaliation against any person who has, in good faith, reported a violation or a suspected violation of law, this Code or other Company policies, or against person who is assisting in any investigation or process with respect to such a violation, is prohibited.

Actual violations of law, this Code, or other Company policies or procedures, should be promptly reported to the Chief Financial Officer or the Compliance Officer.

The Company will take appropriate action against any personnel whose actions are found to violate the Code or any other policy of the Company. Disciplinary actions may include immediate termination of employment at the Company's sole discretion. Where the Company has suffered a loss, it may pursue its remedies against the individuals or entities responsible. Where laws have been violated, the Company will cooperate fully with the appropriate authorities.

Waivers and amendments of the code

We are committed for continuous revision and updation of our policies and procedures. Therefore, this Code is subject to modification from time to time. Any amendment or waiver of any provision of this Code must be approved by the Company's Board of Directors and promptly disclosed on the Company's website.

(As amended on 14th February, 2015)



Tata AIG General Insurance Company Ltd.

Tata AIG General Insurance Company Ltd.

360* Protector Directors & Officers Liability Insurance – Non SEC

POLICYHOLDER: M/S. TERA SOFTWARE LTD.

POLICY NUMBER: 2309002724

**Agent/Broker Name - ADITYA BIRLA INSURANCE BROKERS
LTD**

Agent/Broker License Code - 146

Agent/Broker Contact No - 022-22058770

NOTICES

- The Insurance Covers under this policy are afforded solely with respect to **claims** first made against an **insured** during the **policy period** and reported to the **insurer** as required by this policy. Amounts incurred for legal defence will reduce the limits of liability available to pay judgments or settlements, and be applied against the **retention**. The **insurer** does not assume any duty to defend.

- The content of this policy, including but not limited to the text and images herein, and their arrangement, is the copyright property of American International Group, Inc. ("AIG"). All rights reserved. AIG hereby authorizes you to copy and display the content herein, but only in connection with AIG business. Any copy you make must include this copyright notice. Limited quotations from the content are permitted if properly attributed to AIG; however, except as set forth above, you may not copy or display for redistribution to third parties any portion of the content of this policy without the prior written permission of AIG. No modifications of the content may be made. Nothing contained herein shall be construed as conferring by implication, estoppels or otherwise any license or right under any patent, trademark, copyright (except as expressly provided above), or other proprietary rights of AIG or of any third party.

Please read this policy carefully and review its cover with your insurance agent or broker.

TATA AIG General Insurance Company Limited

Regd. Office: 15th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel,
Mumbai- 400013, Maharashtra, India.

IRDA Registration No. 108

CIN no. U85110MH2000PLC128425, UIN no IRDAN108CP0021V01201213, Pan No.AABCT3518Q

TEL +91-22-66699696 FAX +91-22-66546464

For more information call the Tata AIG Helpline 1800-266-7780

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Schedule FORM:			
Policy Number:		2309002724	
Item 1.	Policyholder	M/s. Tera Software Ltd.	
	Address	8-2-293/82/A/1107, Plot No: 1107, Road No: 55, Jubilee Hills, Hyderabad – 500 033 GSTIN: 36AABCT1332L1ZF	
Item 2.	Policy Period	Inception date:	02 nd April 2024
		Expiry date:	01 st April 2025
		Both days inclusive at address in Item 1 above	
Item 3.	Limit of Liability	any one Claim and in the aggregate for all Claims :	Rs.50,000,000
Item 4.	Sub-Limit of Liability	Bodily Injury & Property Damage Defence Costs (inclusive of the Limit of Liability)	Rs.3,000,000
Item 5.	Non – Executive Directors Protection	Excess Limit: Separate aggregate limit for each non-executive director of the Policyholder	Rs.5,000,000 Per Non-Executive Director
Item 6.	Retention	Loss from each & every Claim – India	Rs.150,000
		Loss from each & every Claim – Rest of World	Rs. 300,000
		Loss from each & every Company Employment Practice Claim –India	Rs.1,000,000
		Loss from each & every Company Securities Claim –India	Rs. 1,000,000
		(Retentions are not applicable to Loss of any Insured Person other than for indemnifiable Loss)	
Item 7.	Premium	Premium:	Rs. 41,949
		UGST/SGST @ 9%	Rs. 3,775
		CGST @ 9%	Rs. 3,775
		Total payable:	Rs. 49,500
Item 8.	Continuity Date	Cover 1.2 – Company Securities:	02 nd April 2018
		All other Covers:	02 nd April 2018

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Item 9.	Discovery	For 365 days, 100% of the full annual premium in effect at the expiry date of the Policy Period	
Item 10	Insurance Cover	Only the insurance covers designated as “Covered” or “Not Covered” below are afforded by this policy.	
	Insurance Cover 1.1:	Covered	
	Insurance Cover 1.2:	Covered	
	Insurance Cover 1.3:	Covered	
	Insurance Cover 1.4:	Covered	
	Insurance Cover 1.5:	Covered	
	Insurance Cover 1.6:	Covered	
	Insurance Cover 1.7:	Covered	
	Insurance Cover 1.8:	Covered	
	Insurance Cover 1.9:	Covered	
Item 11	Territory	Worldwide	



Conditions:

- Prior Acts Exclusion
- Major Shareholder exclusion – 15%
- Company Employment Practice Liability Cover sub limited to Rs. 10,000,000 in the aggregate –India only
- Professional Indemnity exclusion with carve back for failure to supervise
- Specific Matter Endorsement- I
- Prospectus exclusion with carve back for private placement
- Occupational Health and safety Defence costs sub limited to Rs. 13,600,000 in the aggregate
- Specific Matter Endorsement -II
- Corporate Manslaughter Endorsement sub limited to Rs. 5,000,000 in the aggregate
- Specific Matter Endorsement –III
- Employed Lawyer’s Extension
- Crisis communication cover sub limited to Rs. 2,500,000 in the aggregate
- Specific Matter Endorsement- IV
- OFAC Sanctions endorsement
- Tax liability Endorsement sub limited to Rs. 5,000,000 in the aggregate
- Civil Fines and Penalties Extension sub limited to Rs. 34,000,000 in the aggregate
- Specific Matter Endorsement- V
- Specific Matter Endorsement- VI

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Tata AIG General Insurance Company Ltd.



IN WITNESS WHEREOF the undersigned being duly authorised by the Company and on behalf of the Company has hereunto set his hand at Mumbai this 19th day of April 2024.

GSTIN: **36AABCT3518Q1ZX TELANGANA**, Service Accounting Code: **9971**

Stamp Duty of Rs.0.25/- is paid as provided under Article 47(B) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. LOA/ENF1/CSD/42/2024/1004 Validity Period Dt. Dt.25/01/2024 to Dt.24/01/2027 (O/w.No.)/Date :25thJan 2024.

For Tata AIG General Insurance Company Ltd.

A handwritten signature in black ink, appearing to be "H. S. Srinivasan", written in a cursive style.

Authorized Signatory

Policy Serving Office:

TATA AIG General Insurance Co Ltd

4th Floor, Block -A, My Home Tycoon,
Kundanbagh, Begumpet Hyderabad 500 016.

Tel No: 040-66024800

Fax No: 040-66024888

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NOTICE

The Covers under this policy are afforded for **Claims** first made against an **Insured** during the **Policy Period** and reported to the **Insurer** as required by this policy. Please read this policy carefully and review it with your insurance advisor.

In consideration of the payment of the premium the **Insurer** and the **Policyholder** agree as follows:

1. Covers

The following Covers apply to **Claims** first made during the **Policy Period** and reported as required under this policy.

1.1 Management Liability

The **Insurer** will:

- (i) pay to or on behalf of each **Insured Person** any **Loss** except to the extent that the **Insured Person** has been indemnified by the **Company** for the **Loss**; and
- (ii) reimburse the **Company** for any **Loss** for which it has indemnified an **Insured Person**.

1.2 Company Securities

The **Insurer** will pay the **Loss** of each **Company** arising from a **Securities Claim**.

1.3 Investigation

The **Insurer** will pay the **Investigation Costs** of each **Insured Person** arising from an **Investigation**.

1.4 Non – Executive Directors Protection

The **Insurer** will pay a separate **Excess Limit** on behalf of each of the **Policyholder's** non–executive directors serving during the **Policy Period** for any **Loss**, subject to the Sub-Limit specified in Item 5 of the Schedule.

1.5 Extradition

The **Insurer** will pay the **Extradition Costs** of each **Insured Person**.

1.6 Outside Directorship

The **Insurer** will pay on behalf of and/or reimburse each **Outside Entity Director** or the **Company** the **Loss** of each **Outside Entity Director**.

1.7 Bodily Injury & Property Damage Defence Costs

The **Insurer** will pay the **Defence Costs** of each **Insured Person** for any **Claim** in respect of **Bodily Injury and/or Property Damage**, subject to the Sub-Limit specified

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in Item 4 of the Schedule and subject to Exclusion 3.3 – Bodily Injury and Property Damage.

1.8 Assets & Liberty

The **Insurer** will pay the (i) **Bail Bond and Civil Bond Premium**, (ii) **Prosecution Costs** and any (iii) **Asset and Liberty Expenses**, of each **Insured Person**.

1.9 Public Relations Expenses

The **Insurer** will pay the **Public Relations Expenses** of each **Insured Person**.

2. Extensions

2.1 New Subsidiary

This policy will automatically extend to any entity which becomes a **Subsidiary** during the **Policy Period**.

For any such entity with total gross assets that are greater than 25% of the consolidated gross assets of the **Policyholder**, as at the inception date of this policy, this Extension 2.1 shall apply automatically for a period of 60 days from the date the **Policyholder** acquires control or holding of such entity provided the **Policyholder** shall submit in writing to the **Insurer** the particulars of such entity, in any case, prior to the end of the **Policy Period**. At the **Policyholder's** request, cover may be extended for a longer period of time provided that the **Policyholder** provides the **Insurer** with sufficient details during such 90 day hold cover period to permit the **Insurer** to assess and evaluate its exposure with respect to such entity and the **Policyholder** accepts any consequent amendments to the policy terms and conditions, including payment of any reasonable additional premium required by the **Insurer**.

This Extension 2.1 shall not apply to any entity that has its **Securities** listed on any exchange or market in the United States of America/Canada, its territories or possessions.

This Extension 2.1 shall only provide cover for:

- (i) **Wrongful Acts** committed or allegedly committed; or
- (ii) A matter which is the subject of an **Investigation**, extradition proceeding or **Asset and Liberty Proceeding** occurring or arising;

while an entity was or is a Subsidiary.

2.2 Discovery

The **Policyholder** shall be entitled to a **Discovery Period**:

- (i) automatically for 90 days if this policy is not renewed or replaced; or,
- (ii) as specified in Item 9 of the Schedule subject to the **Policyholder** making a request for such **Discovery Period** in writing and paying any additional premium required, no later than 30 days after the expiry of the **Policy Period**.

A **Discovery Period** is non-cancellable and shall not apply if a **Transaction** occurs.

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2.3 Lifetime Run Off for Retired Insured Persons

The **Insurer** will provide an unlimited **Discovery Period** for any **Insured Person** who has resigned or retired in the event that this policy is not renewed or replaced or where such renewal or replacement does not provide cover for **Insured Persons** who have resigned or retired. This Extension 2.3 will not apply in the event an **Insured Person** resigns or retires from their position with the **Company** by reason of a **Transaction**.

3. Exclusions

The **Insurer** shall not be liable under any Cover or Extension for any **Loss**:

3.1 Conduct

arising out of, based upon or attributable to:

- (i) the gaining of profit or advantage to which the **Insured** was not legally entitled; or
- (ii) the committing of any deliberately dishonest or deliberately fraudulent act, in the event that either of the above is established by final adjudication of a judicial or arbitral tribunal or by any formal written admission by the **Insured**.

For the purposes of determining the applicability of this Exclusion 3.1, the conduct of any **Insured** shall not be imputed to any other **Insured Person**.

3.2 Prior Claims and Circumstances

arising out of, based upon or attributable to:

- (i) facts alleged or the same or related **Wrongful Act(s)** alleged or contained in any **Claim** which has been or could have been reported or in any circumstances of which notice has been or could have been given under any policy of which this policy is a renewal or replacement or which it may succeed in time; or
- (ii) any pending or prior civil, criminal, administrative or regulatory proceeding, investigation, arbitration or adjudication as of the **Continuity Date**, or alleging or deriving from the same or essentially the same facts as alleged in such actions.

3.3 Bodily Injury and Property Damage

for **Bodily Injury and/or Property Damage**, provided however; that any **Claim** for emotional distress shall not be excluded with respect to an **Employment Practice Violation**. This Exclusion 3.3 shall not apply to Cover 1.7 – Bodily Injury & Property Damage Defence Costs or any **Insured Person's Loss** in respect of any proceeding for a gross breach of duty causing the death of a person.

3.4 US Claims Brought by Insureds

arising out of, based upon or attributable to any **US Claim** which is brought by or on behalf of any:

- (i) **Insured**; or

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- (ii) **Outside Entity** in which an **Insured Person** serves or served as an **Outside Entity Director**.

This Exclusion 3.4 shall not apply to:

- (a) any **Claim** against any **Insured Person**:
- (i) pursued by any **Security** holder or member of any **Company** or **Outside Entity**; whether directly or derivatively, or pursued as a class action; and that has not been solicited or brought with the voluntary (rather than legally required) intervention, assistance or active participation of any **Insured**;
 - (ii) for any **Employment Practice Violation** brought by any **Insured Person**;
 - (iii) pursued by an **Insured Person** for contribution or indemnity, if the **Claim** directly results from another **Claim** otherwise covered under this policy;
 - (iv) pursued by any past director, officer or employee of either a **Company** or **Outside Entity**; or
 - (v) pursued by an insolvency administrator, receiver, trustee or liquidator of any **Company** or **Outside Entity** either directly or derivatively on behalf of a **Company** or **Outside Entity**;
- (b) **Defence Costs** of any **Insured Person**; or
- (c) any **Insured Person** engaged in any protected activity specified in 18 U.S.C. 1514(A) ("whistleblower" protection pursuant to the Sarbanes-Oxley Act of 2002) or any protected activity specified in any other "whistleblower" protection pursuant to any similar legislation.

4. Definitions

4.1 Asset and Liberty Expenses

reasonable fees, costs and expenses incurred, with the **Insurer's** prior written consent, by any **Insured Person** to defend any **Asset and Liberty Proceeding**.

4.2 Asset and Liberty Proceeding

any proceeding brought against any **Insured Person** by any **Official Body** seeking:

- (i) to disqualify an **Insured Person** from holding office as a director or officer;
- (ii) confiscation, assumption of ownership and control, suspension or freezing of rights of ownership of real property or personal assets of an **Insured Person**;
- (iii) a charge over real estate property or personal assets of an **Insured Person**;
- (iv) a temporary or permanent prohibition on an **Insured Person** from holding the office of or performing the function of a director or officer; or
- (v) a restriction of an **Insured Person's** liberty to a specified domestic residence or an official detention.

4.3 Bail Bond and Civil Bond Premium

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the reasonable premium (but not collateral) for any bond or other financial instrument to guarantee an **Insured Person's** contingent obligation for a specified amount required by a court hearing a **Claim**.

4.4 Bodily Injury and/or Property Damage

bodily injury, sickness, disease, death or emotional distress, or damage to, destruction, impairment or loss of use of any property.

4.5 Claim

(i) (a) a written demand, or a civil, regulatory, mediation, administrative or arbitration proceeding including any counter-claim, seeking compensation or other legal remedy; (b) a criminal proceeding; or

(c) any **Securities Claim**;
made or brought against an **Insured** alleging a **Wrongful Act**;

(ii) an **Investigation**;

(iii) extradition proceedings; or

(iv) **Asset and Liberty Proceedings**.

4.6 Company

the **Policyholder** or any **Subsidiary**.

4.7 Continuity Date

the applicable date specified in Item 8 of the Schedule.

4.8 Defence Costs

(i) reasonable fees, costs and expenses incurred, with the **Insurer's** prior written consent, by or on behalf of an **Insured** after a **Claim** is made in the investigation, defence, settlement or appeal of such **Claim**; and

(ii) reasonable fees, costs and expenses incurred, with the **Insurer's** prior written consent, of accredited experts, retained through defence counsel to prepare an evaluation, report, assessment, diagnosis or rebuttal of evidence in connection with the defence of a covered **Claim**.

If the **Insurer's** prior written consent cannot reasonably be obtained before **Defence Costs** are incurred with respect to any **Claim**, the **Insurer** will give retrospective approval for such **Defence Costs** of up to Rs. 5,000,000 in aggregate. This sublimit will be a part of **Limit of Liability**.

"**Defence Costs**" shall not include the remuneration of any **Insured Person**, cost of their time or overhead of or any other costs of any **Company**.

4.9 Discovery Period

a period immediately following the expiration of the **Policy Period** during which written notice may be given to the **Insurer** of a **Claim** first made during such period:

(i) for a **Wrongful Act** occurring prior to the expiry of the **Policy Period**; or

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- (ii) in the case of an **Investigation**, extradition proceedings or **Asset and Liberty Proceedings**, matters which occurred or arose prior to the expiry of the **Policy Period**.

4.10 Employment Practices Violation

any actual or alleged act, error or omission with respect to any employment or prospective employment of any past, present, future or prospective employee or **Insured Person** of any **Company**.

4.11 Excess Limit

the amount specified in Item 5 of the Schedule that is available to each of the **Policyholder's** non-executive directors when (i) the **Limit of Liability**; (ii) all other applicable management liability insurance whether specifically written as excess over the **Limit of Liability** of this policy or otherwise; and (iii) all other indemnification for **Loss** available to any non-executive director, have all been exhausted.

4.12 Extradition Costs

reasonable fees, costs and expenses incurred, with the **Insurer's** prior written consent:

- (i) in any extradition proceedings or related appeal, any judicial review applications challenging the designation of any territory for the purposes of any extradition law, any challenge or appeal of any extradition decision by the responsible governmental authority, or any applications to the European Court of Human Rights or similar court; and,
- (ii) (a) of any accredited crisis counsellor and/or tax advisor, retained by the **Insured Person** exclusively and directly in connection with; and
(b) of public relations consultants retained by an **Insured Person** and incurred exclusively and directly in connection with;
extradition proceedings brought against such **Insured Person**.

4.13 Insured

any **Company** and any **Insured Person**.

4.14 Insured Person

any natural person who was, is or during the **Policy Period** becomes:

- (i) a director or officer, but not an external auditor or insolvency office-holder of a **Company**;
- (ii) an employee of a **Company**;
- (iii) a de facto director or prospective director named as such in any listing particulars or prospectus issued by a **Company**;
- (iv) an **Outside Entity Director**;

but only when and to the extent that such **Insured Person** is acting in such **Insured Person** capacity;

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- (v) **Insured Person** is extended to include:
- (a) the spouse or domestic partner (including same sex relationship civil partnerships, if applicable); and
 - (b) the administrator, heirs, legal representatives, or executor of a deceased, incompetent, insolvent or bankrupt estate,
- of an **Insured Person** referred to in (i) to (iv) above, in regards to the acts of an **Insured Person**.

4.15 Insurer

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4.16 Investigation

- (i) a raid on, or on-site visit to any **Company** which first takes place during the **Policy Period** by an **Official Body** that involves the production, review, copying or confiscation of documents or interviews of any **Insured Person**;
- (ii) a public announcement relating to (i) above;
- (iii) any formal written notification to an **Official Body** of a suspected material breach of an **Insured Person's** legal or regulatory duty;
- (iv) any hearing, examination, investigation or inquiry by an **Official Body** into the affairs of a **Company** or **Outside Entity**, or an **Insured Person** of such **Company**, once an **Insured Person**:
 - (a) is required to attend or produce documents to, or answer questions by or attend interviews with that **Official Body**; or
 - (b) is identified in writing by an investigating **Official Body** as a target of the hearing, examination or inquiry.

An "**Investigation**" shall be deemed to be first made when the **Insured Person** is first so required or so identified.

4.17 Investigation Costs

- (i) in respect to Definition 4.16 ('Investigation') sub-section (i), (ii) and (iv), **Investigation Costs** mean the reasonable fees, costs and expenses, incurred for the principal purpose of representing an **Insured Person** with the **Insurer's** prior written consent, by or on behalf of an **Insured Person** of any legal advisor retained in such events;
- (ii) in respect to Definition 4.16 ('Investigation') sub-section (iii), **Investigation Costs** mean the reasonable fees, costs and expenses, incurred for the principal purpose of representing an **Insured Person** with the **Insurer's** prior written consent, by or on behalf of an **Insured Person** in connection with preparing a report (and any supplementary reports as necessary) to any **Official Body**.

"**Investigation Costs**" shall not include the remuneration of any **Insured Person**, cost of their time or overhead of or any other costs of any **Company**.

4.18 Limit of Liability

the amount specified in Item 3 of the Schedule.

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4.19 Loss

any amount which the **Insured** is legally liable to pay resulting from a **Claim, Defence Costs**, and any other awards of damages (including punitive and exemplary damages), awards of costs or settlements (including claimant's legal costs and expenses), pre- and post- judgment interest on a covered judgment or award. **Loss** also includes civil and administrative fines and penalties, awarded against **Insured Persons**, to the extent such are insurable by law, and the multiplied portion of multiple damages.

Loss shall also include **Investigation Costs, Asset and Liberty Expenses, Prosecution Costs** and **Extradition Costs**.

Loss shall not include, taxes, remuneration or employment-related benefits, nor amounts which are uninsurable by law.

4.20 Official Body

any regulator, government body, government agency, official trade body, or any other body that is empowered by statute to investigate the affairs of a **Company** or an **Insured Person**.

4.21 Outside Entity

any entity other than an entity that: (i) is a **Subsidiary**; or (ii) is a bank, clearing house, credit institution, undertaking for collective investment in securities, investment firm, investment advisor/manager, investment fund or mutual fund, private equity or venture capital company, stock brokerage firm, insurance company or any similar entity; or (iii) has any of its securities listed on a securities exchange or market within the United States of America and is subject to any obligation to file reports with the United States Securities and Exchange Commission in accordance with Section 13 of the U.S. Securities and Exchange Act of 1934.

4.22 Outside Entity Director

a natural person who did or does, or during the **Policy Period** begins to serve, at the specific request or direction of a **Company**, as a director or officer, trustee (except a pension trustee), governor or equivalent of an **Outside Entity**.

4.23 Policy Period

the period from the inception date to the expiry date specified in Item 2 of the Schedule.

4.24 Policyholder

the entity specified in Item 1 of the Schedule.

4.25 Policyholder's Directors

any natural person who was, is or during the **Policy Period** becomes a director of the board of the **Policyholder**.

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4.26 Prosecution Costs

reasonable fees, costs and expenses incurred, with the **Insurer's** prior written consent, by an **Insured Person**, to bring legal proceedings for a declaration and/or an injunction in connection with any **Asset and Liberty Proceedings**.

4.27 Public Relations Expenses

reasonable fees, costs and expenses incurred, with the **Insurer's** prior written consent, of public relations consultants retained by an **Insured Person** directly to mitigate the adverse effect or potential adverse effect on that **Insured Person's** reputation from a **Claim**, by disseminating findings made in a final judicial disposition of that **Claim** which exonerates the **Insured Person** from fault, liability or culpability.

4.28 Retention

the applicable amount specified in Item 6 of the Schedule.

4.29 Securities

any security representing debt of or equity interests in a **Company**.

4.30 Securities Claim

any written demand or civil, criminal, administrative, regulatory or arbitration proceedings (other than administrative or regulatory proceeding against the **Company**) alleging a violation of any laws (statutory or common), rules or regulations regulating **Securities**, the purchase or sale or offer or solicitation of an offer to purchase or sell **Securities**, or any registration relating to such **Securities**:

- (i) brought by any person or entity alleging, arising out of, based upon or attributable to the purchase or sale, or offer or solicitation of an offer to purchase or sell any **Securities** of a **Company**; or
- (ii) brought by a **Security** holder of the **Company** with respect to such **Security** holder's interest in **Securities** of such **Company**; or
- (iii) brought derivatively on behalf of a **Company** by a **Security** holder of that **Company**.

Securities Claim shall not mean any **Claim** by an director, officer or employee of a **Company** alleging, arising out of, based upon or attributable to the loss of, or the failure to receive or obtain, the benefit of any **Securities** (including any warrants or options).

4.31 Senior Counsel

a senior lawyer to be mutually agreed upon by the parties, or in the absence of agreement, to be appointed by the head of the bar association/law society (or equivalent organisation) in the jurisdiction in which the **Loss** was incurred.

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4.32 **Subsidiary**

any entity in which the **Policyholder** either directly or indirectly through one or more other entities:

- (i) controls the composition of the board of directors;
- (ii) controls more than half of the shareholder or equity voting power; or
- (iii) holds more than half of the issued share capital or equity,

on or before the inception date of this policy or, for the purpose of Extension 2.1 – New Subsidiary during the **Policy Period**.

4.33 **Transaction**

any one of the following events:

- (i) the **Policyholder** consolidates with or merges into or sells all or a majority of its assets to any other person or entity or group of persons and/or entities acting in concert, resulting in the extinction of the **Policyholder** as an independent legal entity; or
- (ii) any person or entity, or persons or entities acting in concert (other than a **Subsidiary** or **Subsidiaries**) becomes entitled to exercise more than 50% of the rights to vote at general meetings of the **Policyholder** or control the appointment of directors who are able to exercise a majority of votes at meetings of the board of directors of the **Policyholder**.

4.34 **US Claim**

a claim brought or maintained within the jurisdiction of, or based upon any laws of the United States of America, its territories or possessions.

4.35 **Wrongful Act**

- (i) with respect to any **Insured Person**:
 - (a) any actual or alleged: (i) act, error or omission, (ii) breach of duty, (iii) breach of trust, (iv) misstatement, (v) misleading statement or (vi) breach of warranty of authority by an **Insured Person** in any of the capacities listed in Definition 4.14 - Insured Person; or any matter claimed against an **Insured Person** solely because of such listed capacity; or
 - (b) an **Employment Practices Violation**; and
- (ii) with respect to any **Company**, any actual or alleged act, error or omission by the **Company**, but solely as respects to **Securities**.

5. **Claims**

5.1 **Reporting of Claims and Circumstances**

The Covers provided under this policy are granted solely with respect to **Claims** first made against or by an **Insured** during the **Policy Period**, or applicable **Discovery Period**, or accepted as such in accordance with Section 5.2 – Related Claims or Circumstances, only if such **Claims** have been reported to the **Insurer** as soon as

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practicable, after the **Policyholder's** Risk Manager or General Counsel (or equivalent position) first becomes aware of such **Claim**, but in all events no later than either:

- (i) during the **Policy Period** or applicable **Discovery Period**; or
- (ii) within 60 days after the end of the **Policy Period** or the applicable **Discovery Period**, as long as notice is given to the **Insurer** within 60 days after such **Claim** was first made against an **Insured**.

Any **Insured** may, during the **Policy Period** or applicable **Discovery Period**, notify the **Insurer** of any circumstance reasonably expected to give rise to a **Claim**. The notice must include the reasons for anticipating that **Claim**, and full relevant particulars with respect to dates, the **Wrongful Act** (if applicable) and the potential **Insured** and claimant concerned.

All notifications relating to **Claims** or circumstances must be in writing or sent by facsimile to:

**Financial Lines Claims
Tata AIG General Insurance Company Ltd.**

Unit No. 1501-1502, 15th Floor, Tower A,
Peninsula Business Park, Ganpatrao Kadam Marg,
Off Senapati Bapat Marg, Lower Parel,
Mumbai- 400 013.

5.2 Related Claims or Circumstances

If notice of a **Claim** or circumstance is given as required by this policy, then any subsequent **Claim**, alleging, arising out of, based upon or attributable to the facts or acts, errors or omissions alleged in that **Claim** or notice of circumstance, shall be deemed to have first been made at the same time as that **Claim** or notice of circumstance was first made, and reported to the **Insurer** on the date the required notices were first provided.

Any **Claim** or series of **Claims** arising out of, based upon or attributable to continuous, repeated or related acts, errors or omissions, whether or not committed by more than one **Insured** and whether directed to or affecting one or more person or entity, shall be considered a single **Claim** for the purposes of this policy.

5.3 Defence & Settlement

All **Insureds** shall at their own cost, render all reasonable assistance to and cooperate with the **Insurer** in the investigation, defence, settlement or appeal of a **Claim** or circumstance, and provide the **Insurer** with all relevant information pertaining to any **Claim** or circumstance, as the **Insurer** may reasonably require. In the event of any **Claim**, each **Insured** shall take reasonable steps to reduce or diminish any **Loss**.

The **Insured** shall have the obligation to defend and contest any **Claim** made against them. The **Insurer** shall be entitled to participate fully in the defence and in the negotiation of any settlement that involves or appears reasonably likely to involve the **Insurer**.

The **Insurer** will accept as necessary the retention of separate legal representation to

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the extent required by a material conflict of interest between any **Insureds**.

If a **Claim** is made against an **Insured Person** by the **Company**, the **Insurer** shall have no duty or obligation to communicate with any other **Insured Person** or the **Company** in relation to that **Claim**.

Only those settlements, judgments, **Defence Costs**, **Investigation Costs**, **Extradition Costs**, **Prosecution Costs**, **Asset and Liberty Expenses**, costs and expenses which have been consented to by the **Insurer** (which shall not be unreasonably withheld) shall be payable as **Loss** under this policy.

The applicable **Insured** or **Policyholder** shall reimburse the **Insurer** for any payments which are ultimately determined not to be covered by this policy.

5.4 **Consent**

The **Insured** shall not admit or assume any liability, enter into any settlement agreement, or consent to any judgment without the prior written consent (which shall not be unreasonably delayed or withheld) of the **Insurer**. Only liabilities, settlements and judgments resulting from **Claims** defended in accordance with this policy shall be recoverable as a **Loss** under this policy.

Where there is a dispute between the **Insured** and the **Insurer** as to whether a **Claim** should be settled or should continue to be defended, within 30 days after notice of such dispute, the **Insurer**, at its expense, shall refer the matter to a **Senior Counsel** who shall determine whether, on the balance of probabilities, the **Insured** is likely to succeed in defending the **Claim** to final resolution or whether the **Claim** should be settled.

If the **Senior Counsel** determines that the **Claim** should be settled, the **Insured** may elect to continue the defence of that **Claim** without the **Insurer's** prior written consent provided that the **Insurer's** liability for all **Loss** arising from that **Claim** shall not exceed the amount for which that **Claim** could have been settled plus the **Defence Costs** incurred to the date such determination was provided in writing to the **Insured**.

The **Senior Counsel** shall determine the amount for which that **Claim** could have been settled at the **Insurer's** expense, taking into account the economics of the matter, the damages and costs which are likely to be recovered by the plaintiff, the likely costs of defence and the prospects of the **Insured** successfully defending the action.

5.5 **Allocation**

The **Insurer** will be liable only for **Loss** derived exclusively from a covered **Claim**. If a **Claim** involves both covered and uncovered matters or persons under this policy, then the **Insured** and the **Insurer** shall use reasonable efforts to determine a fair and equitable allocation of **Loss** covered under this policy, on the basis of established judicial allocation principles which take into account the legal and financial exposures, and the relative benefits obtained by the relevant parties.

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If the **Insurer** and the **Insured** cannot agree on allocation in accordance with this clause within 14 days, then they agree to refer the determination to a **Senior Counsel**, whose decision shall be final and binding on all parties. The **Insured** and the **Insurer** shall be entitled to make written submissions to **Senior Counsel**. The expense of such determination by **Senior Counsel** will follow the same allocation of **Loss**.

5.6 Payment of Costs

The **Insurer** will pay all covered **Defence Costs, Investigation Costs, Extradition Costs, Prosecution Costs, Asset and Liberty Expenses**, promptly after sufficiently detailed invoices for those costs are received by the **Insurer**.

5.7 Order of Payments

The **Insurer** will pay **Loss** covered under this policy in the order in which such **Loss** is presented to the **Insurer** for payment. Should the **Insurer**, at its sole and absolute discretion, determine that the **Limit of Liability** will not be sufficient to cover all such **Loss**, the **Insurer** shall pay **Loss** in the following order:

- (i) **Loss of Insured Persons** where the **Company** has not indemnified such **Insured Person**;
- (ii) thereafter, with respect to any remaining balance of the **Limit of Liability**, the **Insurer** may, at its option, request the **Policyholder** to elect in writing either to stipulate the order and the amounts in which **Loss** is to be discharged, or to receive such balance to be held on behalf of any **Insured** who has incurred such **Loss**.

Subject to Section 6.1 – Limit of Liability, payment pursuant to this order of payments clause shall fully discharge the **Insurer** from its obligations under this policy.

5.8 Subrogation

In the event of any payment under this policy, the **Insurer** shall be subrogated to the extent of such payment to all of the **Insureds'** rights of recovery, contribution and indemnity and the **Insured** will provide all reasonable assistance and will do nothing to prejudice such rights. The **Insurer** will not exercise its rights of subrogation against an **Insured Person** in connection with a **Claim**, unless it can establish that Exclusion 3.1 - Conduct, applies to that **Claim** and to that **Insured Person**.

6. Limit & Retention

6.1 Limit of Liability

The total amount payable by the **Insurer** under this policy shall not exceed the **Limit of Liability**, except with respect to Cover 1.4 – Non-Executive Directors Protection, where the **Insurer's** liability is excess of the **Limit of Liability**. The **Insurer** shall have no liability in excess of all such limits, irrespective of the number of **Insureds** or amount of any **Loss**, including with respect to any **Claim** specified in Section 5.2 - Related Claims or Circumstances.

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6.2 Retention

The **Insurer** will only pay for any amount of **Loss** which is in excess of the **Retention**. The **Company** will be liable for the **Retention** as specified in Item 6 of the Schedule which will remain uninsured. A single **Retention** will apply to all **Loss** arising from any **Claim** specified in Section 5.2 - Related Claims or Circumstances.

If any **Company** is legally permitted or required to indemnify an **Insured Person**, but fails to do so within 30 days, then the **Insurer** shall advance all **Loss** within the **Retention** which will be repaid by the **Company** to the **Insurer** as soon as reasonably practicable.

6.3 Other Insurance & Indemnification

This policy shall always apply excess over any other valid and collectible insurance, including but not limited to, any directors and officers liability, management liability, employment practices liability, product liability or general liability insurance; or any indemnification available to the **Insured** from any other party.

With respect to **Outside Entities**, insurance provided by this policy applies excess over (i) any indemnification provided by an **Outside Entity**, and (ii) any other valid and collectible insurance issued to an **Outside Entity** for the benefit of its directors, officers or employees.

7. General Provisions

7.1 Non-Rescindability

This policy is not avoidable or rescindable in whole or in part and the **Insurer** shall have no other remedy, with respect to any pre-inception misrepresentation or pre-inception non-disclosure by any **Insured** in connection with this policy, except with respect to Insurance Cover 1.2 – Company Securities, or for any fraudulent misrepresentation or fraudulent non-disclosure where established by final adjudication of a judicial or arbitral tribunal, or any formal written admission by or on behalf of any **Insured**.

7.2 Non-Payment

This policy may not be cancelled except for non-payment of the premium by the **Policyholder**.

7.3 Severable Nature of the Policy

This policy is a severable policy covering each **Insured** for their own individual interest.

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No statements made by or on behalf of an **Insured** or any information or knowledge possessed by an **Insured**, shall be imputed to any **Insured Person** for the purpose of determining whether any individual **Insured Person** is covered under this policy.

With respect to Cover 1.2 – Company Securities, only the statements and knowledge of any Chief Executive Officer, Chief Operating Officer, Chief Financial Officer or Chief Legal Officer/General Counsel (or equivalent positions) of a **Company** will be imputed to that **Company**, and the knowledge of the same officeholders of the **Policyholder** will be imputed to all **Companies**.

7.4 Changes In Risk

For any United States Security and Exchange Commission registration or reporting obligation first attaching during the **Policy Period**, this policy shall not cover any **Claims** with respect to any **Securities Claims** brought within or maintained within the jurisdiction, or based upon any laws of, the United States of America, its territories or possessions, unless the **Policyholder** has given to the **Insurer** notice of any such registration or reporting obligation and the **Insured** has accepted whatever terms, conditions and limitations the **Insurer** deems appropriate to the policy.

This General Provision 7.4 will not apply to **Securities** purchased or sold pursuant to Rule 144A of the Securities Act of 1933 (US).

7.5 Transactions

The **Insurer** shall not be liable for **Loss** arising out of, based upon or attributable any act, error or omission committed after the effective date of a **Transaction**.

7.6 Disputes

Except as otherwise specifically provided, any dispute regarding any aspect of this policy or any matter relating to cover thereunder which cannot be resolved by agreement within 30 days, shall be referred to binding arbitration by either party, upon giving seven (7) days notice to the other.

The place of arbitration shall be India, the language of the arbitration shall be English, the law applicable to and in the arbitration shall be Indian law and the arbitration process will be in accordance with the provisions of the Arbitration & Conciliation Act 1996, as amended from time to time. The **Insurer** and **Insured** will be responsible for their own costs and expense incurred in the arbitration.

7.7 Notice & Authority

The **Policyholder** shall act on behalf of all **Insureds** in connection with all matters relevant to this **Policy** unless in the event of a **Transaction** or the receivership, bankruptcy, liquidation or administration of the **Policyholder** in which case each **Insured** shall act on their own behalf.

7.8 Assignment

This policy and any rights under or in respect of it cannot be assigned without the prior written consent of the **Insurer**.

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7.9 Governing Law

Any interpretation of this policy or issue relating to its construction, validity or operation shall be determined by the laws of India.

7.10 Headings and Titles

The descriptions in the headings and titles of this policy are solely for reference and convenience and do not lend any meaning to this policy. Words and expressions in the singular shall include the plural and vice versa. In this policy, words in **bold** typeface have special meaning and are defined. Words that are not specifically defined in this policy have the meaning normally attributed to them.

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PRIOR ACTS EXCLUSION

The **Insurer** shall not be liable to make any payment under any insurance cover or extension arising out of, based upon and/or attributable to a **Wrongful Act** occurring before 20th March 2013.

All other terms, conditions and exclusions of this policy remain unaltered.

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MAJOR SHAREHOLDER EXCLUSION

The **Insurer** shall not be liable to make any payment under any insurance cover or extension arising out of, based upon or attributable to any **Claim** made by or on behalf of, whether directly or derivatively, any **major shareholder**.

For the purposes of this endorsement only:

Major shareholder means an individual or entity that owns or controls (whether beneficially, directly or indirectly) the **threshold percentage** or more of the issued and outstanding voting share capital of the **Company**.

Threshold percentage means 15%

All other terms, exclusions and conditions of this policy remain unaltered.



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COMPANY EMPLOYMENT PRACTICES VIOLATION INSURANCE EXTENSION

The following Extension 2.4 is added to the policy

2.4 Employment Practices Violation Company Insurance

The cover provided under this policy is extended to pay the **Loss** of the **Company** arising from any **Employment Practices Violation** first made against the **Company** during the **Policy Period** for any **Wrongful Act** of the **Company**, subject to the terms, conditions and exclusions of this endorsement and of the policy.

4. Definitions

For the purposes of this endorsement only, definitions 4.7, 4.14, 4.19 and 4.35 of the policy are replaced by the following:

4.7 **Employment Practices Violation Continuity date** shall mean 02nd April 2018.

4.14 **Insured Person** with respect to Insurance Covers 1.1 (i), (ii) & 1.6 of the policy means any natural person who was, is, or shall become a director or officer of the **Company**. Cover will automatically apply to any natural person who becomes a director or officer after the inception date of this policy. **Insured** shall include any employee of the **Company**, but only for a **Claim** or **Claims** alleging **Wrongful Act(s)** committed by the employee in an employee capacity. With respect to an **Employment Practices Violation** only, **Insured** shall include any past, present or future employee of the **Company**. **Insured** with respect to the **Employment Practices Violation Company Insurance** extension provided herein, means the **Company**. 4.19 **Loss** means any **defence costs, investigation costs**, awards of damages (including punitive and exemplary damages), awards of costs or settlements for which an **Insured** is legally liable resulting from a **claim** against an **insured** for any **wrongful act**. **Loss** shall not include fines or penalties, taxes, remuneration or employment related benefits, the multiplied portion of multiple damages, any sum payable pursuant to a financial support direction or contribution notice issued by the pensions regulator or amounts which are uninsurable.

With respect to the **Employment Practices Violation Company Insurance** extension provided herein, **Loss** shall not include:

- (i) any obligation pursuant to any law or any regulation in any jurisdiction in respect of workers' compensation, disability benefits, redundancy or unemployment benefits or compensation, unemployment insurance, retirement benefits, social security benefits or any similar law or regulation whatsoever; or
- (ii) (a) front pay, future loss, future damages or future economic relief, or
(b) any employment-related benefits (other than back pay) to which the

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claimant would have been entitled as an employee had the **Insured** provided the claimant with continuance, reinstatement or commencement of employment; or

- (iii) any liability or costs incurred by any **Insured** to modify any building or property in order to make such building or property more accessible or accommodating to any disabled person.

4.35 **Wrongful Act** means

(i) with respect to any **Insured Person**, any actual or alleged act, error or omission by an **Insured Person** in any of the capacities listed in the definition of **Insured Person**; or any matter claimed against an **Insured Person** solely because of such listed capacity; and

(ii) with respect to the **Company**, any act, error or omission by the **Company**, but solely as respects an **Employment Practice Violation**.

3. **Exclusions**

For the purposes of this endorsement only, the following exclusions are added to the exclusions of the policy:

(i) alleging, arising out of, based upon or attributable to any written demand made, or any suit or other pending proceeding, order, decree or judgment entered, against any **Insured Person** on or prior to the **Employment Practices Violation Continuity Date** defined herein, or alleging the same or essentially the same facts, circumstances or situation underlying or alleged therein;

(ii) alleging, arising out of, based upon or attributable to any actual or alleged liability of an **Insured Person** under any express employment contract or agreement; provided, however, that this exclusion shall not apply if the **Insured Person** would have had such liability even in the absence of such contract or agreement;

(iii) alleging, arising out of, based upon or attributable to a criminal, administrative or other disciplinary proceeding against the **Company**; provided, however, that this exclusion shall not apply to any **Claim** made before an industrial tribunal.

4. **General Provisions**

For the purposes of this endorsement only, the following general provisions apply:

(i) **Sub-limit for Employment Practices Violation Company Insurance:**

It is further understood and agreed that the total aggregate **limit of liability** of the **Insurer** for all **Employment Practices Violations** made against the **Company** covered by virtue of this endorsement is specifically sub-limited to Rs. 10,000,000 (the sublimit of liability). This sublimit of liability is included within the total aggregate **limit of liability** specified in the Item 3 of the schedule.

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(ii) **Retention:**

6.2 is deleted in its entirety and replaced by the following:

6.2 Retention

For **loss** of any **company**, or that any **company** has indemnified or has agreed to indemnify, the **insurer** shall be liable only for the amount of that **loss** which exceeds the **retention**. The **retention** is not part of the **insurer's** liability for **loss**. The **retention** is to be borne by the **companies** and shall remain uninsured. A single **retention** shall apply to all **loss** arising from any **claim** or series of **claims** arising out of, based upon or attributable to continuous, repeated or related **wrongful acts**.

The **Insurer** shall not be liable to make any payment for **Loss** for any **Claim** made against the **Company** where legal action or litigation is brought in a court of law constituted outside India.

For purpose of this endorsement only the following exclusion is applicable:

PRIOR ACTS EXCLUSION

It is hereby understood and agreed that this extension only provides cover for **Loss** arising from **Claims** for **Wrongful Acts** occurring on or after 20th March 2013 and prior to the end of the **Policy Period** and otherwise covered by this extension.

All other terms, exclusions and conditions of this policy remain unaltered

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PROFESSIONAL INDEMNITY EXCLUSION WITH CARVE BACK FOR FAILURE TO SUPERVISE

The **Insurer** shall not be liable to make any payment under any insurance cover or extension arising out of, based upon or attributable to the performance of or failure to perform professional services or related back-office supporting services, or any act, error or omission relating thereto; provided however, that this exclusion shall not be applicable to any derivative or shareholder derivative action **Claim** against the **Insured** alleging a failure to supervise those who performed or failed to perform such professional services.

All other terms, exclusions and conditions of this policy remain unaltered.

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SPECIFIC MATTER ENDORSEMENT- I

US Foreign Corrupt Practices Act & UK Bribery Act

It is hereby understood and agreed that the policy is amended as follows:

- I. Definition **4.35 Wrongful Act** is amended by adding the following at the end thereof:
Solely with respect to an **Insured Person**, **Wrongful Act** expressly includes:
 - any actual or alleged act, breach of duty, error or omission, that forms the basis of, is connected to or that results in any violation of the Foreign Corrupt Practices Act ("FCPA") of the United States of America;
 - any actual or alleged act, breach of duty, error or omission, that forms the basis of, is connected to or that results in any violation of the UK Bribery Act 2010 ("Bribery Act");
- II. Definition **4.19 Loss** is amended by adding the following at the end thereof:
Notwithstanding the foregoing paragraph, **Loss** shall specifically include (subject to this policy's other terms, conditions and limitations, including but not limited to the Conduct Exclusion), civil penalties assessed against any **Insured Person** pursuant to Section 78dd – 2(g)(2)(B), Section 78dd – 3(e)(2)(B) or Section 78ff – (c)(2)(B) of the "Foreign Corrupt Practices Act".

The above extension is sub-limited to Rs. 7,500,000 for FCPA & UK Bribery Act.

All other terms, exclusions and conditions of this policy remain unaltered.

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PROSPECTUS EXCLUSION WITH CARVE BACK FOR PRIVATE PLACEMENT

The **Insurer** shall not be liable to make any payment under any insurance cover or extension arising out of, based upon or attributable to the actual or intended public offering of any **Securities**.

However, in the event of any public offering, the **Insurer** may consider in its sole discretion the removal of this exclusion subject to the **Policyholder**:

- (a) providing the **Insurer** with such information as the **Insurer** may require to evaluate and assess any additional exposure; and
- (b) accepting any amendments to the terms and conditions of this policy and agreeing to pay any additional premium charged by the **Insurer**.

It is further agreed that the above exclusion shall not apply to private placements.

All other terms, conditions and exclusions of this policy shall remain unaltered.

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OCCUPATIONAL SAFETY AND HEALTH DEFENCE COSTS

It is hereby understood and agreed that Exclusion **3.3 Bodily Injury and Property damage** is deleted in its entirety and replaced with the following

3.3 Bodily Injury and property damage

for **Bodily Injury and/or Property Damage**, provided however; that any **Claim** for emotional distress shall not be excluded with respect to an **Employment Practice Violation**. This Exclusion 3.3 shall not apply to Cover 1.7 – Bodily Injury & Property Damage Defence Costs or any **Insured Person's Loss** in respect of any proceeding for a gross breach of duty causing the death of a person.

This exclusion shall not apply to **Defence Costs** of an **Insured Person** in connection with breach of an occupational safety and health law. This extension will be subject to a sub-limit of Rs. 13,600,000. This sub-limit shall be a part of and not in addition to the overall aggregate **Limit of Liability**

All other terms, conditions and exclusions of this policy remain unaltered.

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SPECIFIC MATTER ENDORSEMENT - II

It is hereby understood and agreed that the definition **1.2 Company Securities** is deleted in its entirety and replaced with the following:

The **Insurer** will pay the **Loss** of each **Company** arising from a **Securities Claim**. This will be sub limited to Rs. 10,000,000 in aggregate. The **Insurer** shall not be liable to make any payment for **Loss** for any **Claim** made against the **Company** where legal action or litigation is brought in a court of law constituted outside India.

All other terms, exclusions and conditions of this policy remain unaltered.

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CORPORATE MANSLAUGHTER ENDORSEMENT

Cover under this policy is extended to **Defence Costs** relating to a **Claim for Corporate Manslaughter**.

Corporate Manslaughter means the prosecution of an **Insured Person** for involuntary manslaughter including constructive manslaughter or gross negligence manslaughter in relation to the business of the **Company** or any similar prosecution in any jurisdiction.

This extension will be subject to a sub-limit of Rs. 5,000,000 in the aggregate.

All other terms, exclusions and conditions of this policy remain unaltered

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SPECIFIC MATTER ENDORSEMENT – III

PSYCHOLOGICAL SUPPORT EXPENSES

The **Insurer** shall pay the **Psychological Support Expenses** sub limited to Rs. 75,000 per Director and Rs. 750,000 in aggregate during the **Policy Period**. This extension of coverage applies excess of any indemnification available to the director or officer from any kind of health insurance.

The term "**Psychological Support Expenses**" shall mean any reasonable and necessary fees, costs and expenses incurred by a director or officer, with the insurer's prior written consent, for psychologist services, in connection with a covered **Claim**.

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EMPLOYED LAWYER'S EXTENSION

The definition of **Insured Person** is amended to include **Employed Lawyers**.

For the purposes of this endorsement, **Employed Lawyer** means any person admitted to practise law in the relevant jurisdictions in which the **Company** operates, who was, is, or during the **Policy Period** becomes employed by the **Company** as a full-time and salaried lawyer, and while acting in a managerial or supervisory capacity in that **Company**.

However, the **Insurer** shall not be liable to make any payment under this extension arising out of, based upon, or attributable to legal or professional malpractice of any **Employed Lawyer**, including but not limited to the rendering, or failure to render legal or professional service or advice to others for a fee.

All other terms, exclusions and conditions of this policy remain unaltered.



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CRISIS COMMUNICATION COVER

Definitions applying to Cover - Company Crisis Loss

The following definitions apply to Cover- Company Crisis Loss only and shall form part of 4. Definitions of the Policy.

(i) Crisis means:

(a) a Delisting Crisis; and

(b) one of the following events which, in the good faith opinion of the Chief Financial Officer of the **Company** did cause or is reasonably likely to cause a Material effect on the **Company's** common stock price:

(1) Negative earning or sales announcement

The public announcement of the **Company's** past or future earnings or sales, which is substantially less favorable than any of the following: (i) the **Company's** prior year's earnings or sales for the same period; (ii) the **Company's** prior public statements or projections regarding earnings or sales for such period; or (iii) an outside securities analyst's published estimate of the **Company's** earnings or sales.

(2) Loss of a patent, trademark or copyright or major customer or contract

The public announcement of an unforeseen loss of: (i) the **company's** intellectual property rights for a patent, trademark or copyright, other than by expiration; (ii) a major customer or client of the company; or (iii) a major contract with the company.

(3) Product recall or delay

The public announcement of the recall of a major product of the **Company** or the unforeseen delay in the production of a major product of the **Company**.

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(4) Mass tort

The public announcement or accusation that the **Company** has caused the bodily injury, sickness, disease, death or emotional distress of a group of persons, or damage to or destruction of any tangible group of properties, including the loss of use thereof.

(5) Employee layoffs or loss of key directors or officers

The public announcement of layoffs of employees of the **Company** The death or resignation of one or more key directors or officers, trustees or governors, or the General Counsel and/or Risk Manager; of the policyholder.

(6) Elimination or suspension of dividend

The public announcement of the elimination or suspension of a regularly scheduled dividend previously being paid by the **Company**.

(7) Write-off of assets

The public announcement that the **Company** intends to write off a material amount of its assets.

(8) Debt restructuring or default

The public announcement that the **Company** has defaulted or intends to default on its debt or intends to engage in a debt restructuring.

(9) Bankruptcy

The public announcement that the **Company** intends to file for bankruptcy protection or that a third party is seeking to file for involuntary bankruptcy on behalf of the **Company**; or that bankruptcy proceedings are imminent, whether voluntary or involuntary.

(10) Governmental or regulatory litigation

The public announcement of the commencement or threat of commencement of litigation or governmental or regulatory proceedings against the **Company**.

(11) Unsolicited takeover bid

An unsolicited written offer or bid by any person or entity other than an **Insured** or any affiliate of any **Insured**, whether publicly announced or privately made to a director or officer of a company, to effect a transaction of the **Policyholder**.

(12) Social Media

The receipt of a credible threat to post confidential information regarding a **Company** on an internet based social media platform or website.

A Crisis shall first commence when the **Company** or any of its directors or officers, trustees or governors or the General Counsel and/or Risk Manager shall first become aware of such Crisis. A Crisis shall conclude once the public relations consultants advise the **Company** that such Crisis no longer exists or when the Sub-Limit of Liability for CRISIS COMMUNICATION COVER has been exhausted.

(ii) Crisis Loss means the following (ii) amounts incurred during the pendency of a Crisis for which the Company is legally liable:

the reasonable and necessary fees and expenses incurred by public relations consultants or with respect to a Delisting Crisis loss only, by legal counsel retained with the insurer's prior written consent, in the performance of crisis services for the **Company**;

the reasonable and necessary fees and expenses incurred in the printing, advertising or mailing of materials; and

travel costs incurred by insured persons of the **Company** or of the public relations consultants arising from or in connection with the Crisis.

(iii) Crisis Services means those services performed by:

(a) public relations consultants; and

(b) solely with respect to a Delisting Crisis loss, shall include any legal services performed by legal counsel,

in advising an Insured of a **Company** on minimizing potential harm to such **Company** from the Crisis (including but not limited to restoring investor confidence in the **Company**).

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- (iv) Delisting Crisis means written notice to the **Company** that such **Company's** securities will be or have been delisted from an exchange at the initiation of such exchange.
- (v) Exchange means a publicly regulated stock exchange.
- (vi) Material Effect on the **Company's** common stock price means, within a period of 12 hours, that the price per share of the Company's common stock shall decrease by 25% net of the percentage change in BSE Index.

This extension will be subject to a sub-limit of Rs. 2,500,000. This sub-limit shall be a part of and not in addition to the overall aggregate **Limit of Liability**

All other terms, exclusions and conditions of this policy remain unaltered



This endorsement effective 02nd April 2024 forms a part of policy number **2309002724** issued to **M/s. Tera Software Ltd.** by Tata AIG General Insurance Company Limited.

SPECIFIC MATTER ENDORSEMENT - IV

It is hereby understood and agreed that following extension has been added to the policy:

Kidnap Response

In the event of a **Kidnapping, Hijacking Or Wrongful Detention** of an **Insured Person** during the **Policy Period**, the **Insurer** will pay for **Kidnap Response Costs** of up to Rs. 5,000,000 incurred through the **Kidnap Consultants** after they have been contacted with **NYA International Limited**.

For the purpose of this endorsement following definitions has been added to the policy:

Hijacking

illegal holding under duress, for a period in excess of six hours, of an **Insured Person**, during travel in the course of employment with a **Company**, on or in any aircraft, motor vehicle or waterborne vessel.

Kidnapping

any event or connected series of events of seizing, detaining or carrying away by force or fraud an **Insured Person**, while acting outside his country of residence in the course of employment by a **Company**, for the purpose of demanding ransom monies.

Kidnap consultants

NYA International Limited

Kidnap Response Costs

the reasonable fees and expenses of the **Kidnap Consultants** incurred in response to any **Kidnapping, Hijacking Or Wrongful Detention** incident anywhere in the world (excluding Colombia, Iraq, Nigeria, and the Philippines). Such fees and expenses shall include related costs for travel; accommodation; qualified interpretation; communication and payments to informants.

Wrongful detention

the arbitrary or capricious confinement of an **Insured Person**, while acting in the course of his employment by a **Company**, by person(s) acting as agent(s) of, or with the tacit approval of, any government or governmental entity, or acting or purporting to act on behalf of any insurgent party, organisation or group. A connected series of **Wrongful Detentions** will be considered one **Wrongful Detention**.

TATA AIG General Insurance Company Limited

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IRDA Registration No. 108

CIN no. U85110MH2000PLC128425, UIN no IRDAN108CP0021V01201213, Pan No.AABCT3518Q

TEL +91-22-66699696 FAX +91-22-66546464

For more information call the Tata AIG Helpline 1800-266-7780

www.tataaig.com



For the purpose of this extension, following exclusion will be applicable:

The **Insurer** shall not be liable to make any payment under extension Kidnap response, resulting directly or indirectly from:

- (i) fraudulent, dishonest or criminal acts of an **Insured, Company** or any person authorised by an **Insured Person** or **Company** to have custody of ransom monies;
- (ii) **Kidnapping, Hijacking, Or Wrongful Detention** of an **Insured Person**:
 - a) who has had other kidnap insurance cancelled or declined;
 - b) who has been **Kidnapped** previously; *or*
 - c) within his country of residence; or
- (iii) **Wrongful Detention** in connection with or as a result of:
 - a) any actual or alleged violation by the detained **Insured Person** of the laws of the country in which he is detained, or failure to maintain and possess duly authorised and issued required documents and visas, unless the **Insurer** determines such allegations to be intentionally false, fraudulent or malicious and made solely to achieve a political, propaganda or coercive effect upon or at the expense of a **Company** or **Insured Person**;
 - b) failure of the detained **Insured Person** to evacuate from the country in which he is detained within ten (10) days after issuance of advice by the government of the **Insured Person's** domicile or residence, or travel to that country contrary to advice from that government; or
 - c) active membership by the detained **Insured Person** in any governmental organisation, official law enforcement, or military force.

All other terms, exclusions and conditions of this policy remain unaltered

Tata AIG General Insurance Company Ltd.



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OFAC SANCTIONS ENDORSEMENT

The **Insurer** shall not be deemed to provide cover and the **Insurer** shall not be liable to pay any **Claim** or provide any benefit hereunder to the extent that the provision of such cover, payment of such **Claim** or provision of such benefit would expose the **Insurer** directly or indirectly to any sanction, prohibition or restriction under United Nation resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

All other terms, conditions and exclusions of this policy remain unaltered.

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TAX LIABILITY ENDORSEMENT

This Policy shall extend to include an **Insured Person's Loss** arising from their personal liability for unpaid corporate taxes where the **Company** has been liquidated except to the extent that such liability arises from the wilful intent of the **Insured Person** to breach any statutory duty governing the payment of taxes, in his or her **Insured person** capacity as defined in **Definition 4.14**. This extension will be subject to a sub-limit of Rs.5,000,000. This sub-limit shall be a part of and not in addition to the overall aggregate **Limit Of Liability**.

All other terms, conditions and exclusions of this policy remain unaltered.

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CIVIL FINES AND PENALTIES EXTENSION

It is hereby understood and agreed that **4. Definitions 4.19 Loss** is deleted in its entirety and replaced with the following:

any amount which the **Insured** is legally liable to pay resulting from a **Claim, Defence Costs**, and any other awards of damages (including punitive and exemplary damages), awards of costs or settlements (including claimant's legal costs and expenses), pre- and post- judgment interest on a covered judgment or award.

Loss also includes civil and administrative fines and penalties sublimited to Rs. 34,000,000 in aggregate, awarded against **Insured Persons**, to the extent such are insurable by law, and the multiplied portion of multiple damages.

Loss shall also include **Investigation Costs, Asset and Liberty Expenses, Prosecution Costs** and **Extradition Costs**. **Loss** shall not include, taxes, remuneration or employment-related benefits, nor amounts which are uninsurable by law.

All other terms, exclusions and conditions of this policy remain unaltered.

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SPECIFIC MATTER ENDORSEMENT -V

TERRITORY RESTRICTION ENDORSEMENT

In consideration of the premium charged, it is hereby understood and agreed that this policy is amended as follows:

Notwithstanding anything to the contrary in this policy, or any appendix or endorsement added to this policy, there shall be no coverage afforded or benefit provided by this policy for any:

- i. entity organized, headquartered, incorporated, registered or established in a **Specified Area**; or
- ii. natural person resident or located in a **Specified Area**; or
- iii. claim, action, suit or proceeding brought or maintained in a **Specified Area**; or
- iv. loss of, theft of, damage to, loss of use of, encryption of, interruption to the operations or availability of, or destruction of any property (tangible or intangible) located in a **Specified Area**, including, but not limited to, any computer system, data, money or securities located in a **Specified Area**.

For purposes of this endorsement, "**Specified Area**" means:

- a. The Republic of Belarus; or
- b. The Russian Federation as recognized by the United Nations (or their territories, including territorial waters, or protectorates where they have legal control; legal control shall mean where recognized by the United Nations). or
- c. Ukraine (in accordance with the borders established as of the 1991 Declaration of Independence, including the Crimean Peninsula and the Donetsk and Luhansk regions).

Where there is any conflict between the terms of this endorsement and the terms of the policy, the terms of this endorsement shall apply, subject at all times to the application of any Sanctions clause.

If any provision of this endorsement is or at any time becomes to any extent invalid, illegal or unenforceable under any enactment or rule of law, such provision will, to that extent, be deemed not to form part of this endorsement but the validity, legality and enforceability of the remainder of this endorsement will not be affected.

All other terms, conditions and exclusions of this policy remain unaltered.

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SPECIFIC MATTER ENDORSEMENT -VI

FIVE POWERS WAR EXCLUSION (AMENDED TO INCLUDE TRIGGERING OF NATO AGREEMENT)

This insurance excludes loss damage liability or expense arising from the outbreak of war (whether there be a declaration of war or not) between any of the following countries: United Kingdom, United States of America, France, Russian Federation and the People's Republic of China. For the avoidance of doubt this exclusion is deemed to encompass the invocation of Collective Defence of NATO as detailed in Article 5 of the The North Atlantic Treaty.

All other terms, conditions and exclusions of this policy remain unaltered.

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Customer Grievance Redressal Procedure

The Company is committed to extend the best possible services to its customers. However, if **you** are not satisfied with **our** services and wish to lodge a complaint, please feel free to call **our** 24X7 Toll free number 1800-266-7780/022-66939500 (tolled) or **you** may email to the customer service desk at customersupport@tataaig.com.

Nodal Officer

Please visit **our** website at www.tataaiginsurance.in to know the contact details of the nodal officer for **your** servicing branch.

After investigating the grievance internally and subsequent closure, we will send **Our** response within a period of 10 days from the date of receipt of the complaint by the Company or its office in Mumbai. In case the resolution is likely to take longer time, **we** will inform **you** of the same through an interim reply.

Escalation Level 1

For lack of a response or if the resolution still does not meet **your** expectations, **you** can write to manager.customersupport@tataaig.com. After investigating the matter internally and subsequent closure, **we** will send our response within a period of 8 days from the date of receipt at this email id.

Escalation Level 2

For lack of a response or if the resolution still does not meet **your** expectations, **you** can write to the Head - Customer Services at head.customerservices@tataaig.com. After examining the matter, **we** will send **you** our final response within a period of 7 days from the date of receipt of **your** complaint on this email id.

Within 30 days of lodging a complaint with **us**, if **you** do not get a satisfactory response from **us** and **you** wish to pursue other avenues for redressal of grievances, **you** may approach Insurance Ombudsman appointed by IRDAI under the Insurance Ombudsman Scheme.

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Office of the Ombudsman	Address & Contact details	Jurisdiction of Office Union Territory, District
AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57- 27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh, Chattisgarh
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email:	Tamil Nadu PuducherryTown and Karaikal (which are part of Puducherry)

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	bimalokpal.chennai@cioins.co.in	
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@cioins.co.in	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@cioins.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310	Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi,

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	Email: bimalokpal.lucknow@cioins.co.in	Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand
PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region

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This **Policy** is subject to IRDAI (Protection of **Policyholder's** Interests) Regulation, 2017.

Disclaimer: INSURANCE ACT 1938 Section 41 Prohibition of Rebates

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer.

2. ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHED WITH A FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

“Insurance is the subject matter of the solicitation”. For more details on benefits, exclusions, limitations, terms & conditions, please refer sales brochure/ Policy wordings carefully, before concluding a sale.

“Commencement of risk cover under the Policy is subject to receipt of payable premium by Tata AIG General Insurance Company Limited”

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