

HDFC ERGO General Insurance Company Limited

Policy Wording

PERSONAL EFFECTS INSURANCE POLICY

PREAMBLE

Whereas the Insured described in the Schedule hereto (hereinafter called the "Insured") by a proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein has applied to the HDFC ERGO GENERAL INSURANCE COMPANY LIMITED (hereinafter called the "Company") for the insurance hereinafter contained and has paid the premium as stated in the said Schedule as consideration for such insurance during the period stated in the said Schedule or during any further period for which the Company may accept payment for the renewal or extension of this Policy, and subject to the terms, exclusions, conditions and provisions contained herein or endorsed hereon, the Company will indemnify the Insured in the manner and to the extent hereinafter provided;

The Company hereby agrees with the Insured that if the property(s) or any part thereof entered in the Schedule be lost, destroyed or damaged by fire, theft, burglary or accident or from any fortuitous cause other than those specifically excluded anytime during the period of this Insurance, the Company will indemnify the Insured the value, at the time of happening of such loss, in accordance with the basis of valuation as specified in the Schedule, of the property so lost or the amount of such damage provided always that the liability of the Company shall in no case exceed the Sum Insured on each item or on the whole total Sum Insured expressed in the Schedule as insured hereby.

PROPERTY INSURED

This policy provides coverage against all risks of direct physical loss or damage to Valuable articles as detailed in the schedule.

GENERAL EXCLUSIONS

The Company shall not be liable in respect of:-

1. The excess stated in the schedule to be borne by the insured in any one occurrence. If more than one item is lost or damaged in one occurrence, the insured shall not, however, be called upon to bear more than the highest single excess applicable to such items.
2. Loss of and/or damage to the property insured which may be sustained whilst the same is being actually worked upon or from any process of cleaning, repairing or restoring and directly resulting there from.
3. Scratching of Glass, Cameras, Binoculars, Lenses, Sculptures, Curios, Pictures, Musical Instruments, Sports Gear, and similar articles of brittle or fragile nature, unless caused by fire or accident to the means of conveyance.
4. Loss due to wear and tear or depreciation.
5. Loss or damage caused by mechanical or electrical derangement/breakdown of any insured property unless specifically stated under the policy.
6. Loss or damage caused by chemical, biological, bio-chemical or electromagnetic Contamination, natural ageing, gradual deterioration, wear, tear, inherent defect, rust or oxidation, moth or vermin, insects or mildew, warping or shrinkage or any other gradually operating cause; Over-winding, denting or internal damage of insured property.
7. Theft from any car except car of fully enclosed saloon type having at the time all the doors, windows and other openings securely locked and properly fastened.
8. Loss or damage whether direct or indirect arising from War, War-like operations, Act of Foreign Enemy, Hostilities (whether war be declared or not) Civil War, Rebellion, Insurrection, Civil Commotion, Military or Usurped Power, Seizure, Capture, Confiscation, Arrests, Restraint and Detainment by the order of any Government or any other authority.
9. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities.
10. Any loss, destruction or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising there from or any consequential loss and any legal liability of whatsoever nature, directly or indirectly caused by or contributed to by or arising from Ionizing, radiation or contamination by radioactivity from any source whatsoever.
11. Any loss, destruction, damage or Legal Liability directly or indirectly caused by or contributed to by or arising from Nuclear Weapons material.
12. Consequential loss or legal liability of any kind.
13. Loss or damage due to or contributed to by the Insured having caused or suffered anything to be done whereby the risks hereby insured against were unnecessarily increased.

14. Loss or damage due to or contributed to by Terrorism and Sabotage activities.
15. Loss of and/or damage to property insured due to mysterious circumstances/disappearance, deliberate damage and/or unexplained reasons.
16. Any loss or damage caused by any dishonest or criminal act by, or at the direction of Insured or a Family member.
17. Any loss or damage which occurred prior to the policy period.
18. Loss or damage to any valuable articles held or used for any trade or profession.
19. Loss or damage to Valuable articles caused by or resulting from repair, restoration, or retouching commissioned by insured.
20. Any loss caused during shipment by mail including courier and/or under contract of carriage unless agreed to in advance by us.
21. Loss or damage to articles permanently kept outside India.
22. Loss or damage to articles whilst under the supervision, custody, care or control of third parties.

DEDUCTIBLE(S)

Sum Insured (for Single Article/ Pair)	Deductible
Upto INR 50,000	For Jewellery – 5% of claim amount subject to minimum of Rs 10,000 for each and every claim. For Others – 5% of claim amount subject to minimum of Rs 2,500 for each and every claim.
INR 50,000 to INR 1 lac	For Jewellery – 5% of claim amount subject to minimum of Rs 20,000 for each and every claim. For Others – 5% of claim amount subject to minimum of Rs 5,000 for each and every claim.
INR 1 lac to INR 2 lacs	For Jewellery – 10% of claim amount subject to minimum of Rs 25,000 for each and every claim. For Others – 10% of claim amount subject to minimum of Rs 10,000 for each and every claim.
Above INR 2 lacs	For Jewellery – 10% of claim amount subject to minimum of Rs 50,000 for each and every claim. For Others – 10% of claim amount subject to minimum of Rs 25,000 for each and every claim.

The Excess stated in the Schedule to be borne by the Insured in any one occurrence. If more than one item is lost or damaged in one occurrence, the insured shall not, however, be called upon to bear more than the highest single excess applicable to such items.

The above deductibles are the minimum ones and can be reviewed based on past claim history, Coverages desired (like outside India, Electrical & Mechanical breakdown, Age of equipments etc).

SUM INSURED

Company's total liability to indemnify the Insured shall not exceed the Sum Insured stated in the Policy Schedule.

The basis of Sum Insured would be either on Market value or Reinstatement value basis at the option of the insured and as agreed by the Insurer unless otherwise agreed. However, this will be subject to:

ARTICLES IN PAIRS OR SETS: Where any items insured hereunder consists of articles in pair or set, the Company's liability in respect thereof shall not exceed the value of any particular part or parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set and not more than a proportionate part of the Insured value of the pair or set.

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Any damages the Company pays will reduce the Sum Insured.

BASIS OF INDEMNITY

The "Value" on which settlement will be based shall be as below unless varied specifically:

- a. **PARTIAL LOSS:** In cases where damage to the Insured Property can be repaired the Company will pay expenses necessarily incurred to restore the damaged Insured Property to its former state of serviceability plus the cost of dismantling incurred for the purpose of effecting the repairs as well as ordinary freight to and from a repair-shop, customs duties and dues if any, to the extent such expenses have been included in the Sum Insured.

No deduction shall be made for depreciation in respect of parts replaced, except those with limited life, but the value of any salvage will be taken into account. If the cost of repairs as detailed herein above equals or exceeds the actual value of the Insured Property immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in (b) below.

- b. **TOTALLOSS:** In cases where the Insured Property is destroyed, the Company will pay the actual value of the Insured Property immediately before the occurrence of the loss, including costs for ordinary freight, erection and customs duties if any, provided such expenses have been included in the Sum Insured, such actual value to be calculated by deducting proper depreciation from the replacement value of the item. In case of items insured where Sum Insured opted is on Reinstatement Value Basis, the above depreciation will not be deducted.

The Company will also pay any normal charges for the dismantling of the Insured Property destroyed, but the salvage will be taken into account.

The cost of any alterations, improvements or overhauls shall not be recoverable under this policy.

The cost of any provisional repairs will be borne by the Company if such repairs constitute part of the final repairs, and do not increase the total repair expenses.

In no event will the Company be liable for more than the sum insured set out in the Schedule.

APPLICABLE TO BOTH – TOTAL AND PARTIAL LOSS

- a. Following the payment of the full amount insured for any property, pair or set, the Company will become the full owners and reserve the right to take possession of the property, pair or set;
- b. **AVERAGE:** If the property hereby insured shall at the time of any loss or damage be collectively of greater value than the sum insured thereon, then the Insured shall be considered as being his own insurer for the difference, and shall bear a ratable proportion of the loss or damage accordingly. Every item, if more than one, of the Policy shall be separately subject to this condition.
- c. The Company will make payments only after being satisfied, with necessary bills and documents that the repairs have been effected or replacements have taken place, as the case may be. The Company may, however, not insist for bills and documents in case of total loss where the Insured is unable to replace the damaged Insured Property for reasons beyond their control. In such cases claims can be settled by deducting proper depreciation from the replacement value of the item or the Sum Insured, whichever is lower.

GENERAL CONDITIONS

The policy and the Schedule hereto shall be read together and any word or expression to which specific meaning has been attached in any part of this policy or of the Schedule shall bear such meaning wherever it may appear.

- All notices and communications relating to this Policy are to be sent to the Company in writing. No receipt for renewal premium is valid except on the official form issued by the Company and no endorsement on this policy or alteration in the terms thereof is valid unless countersigned by an authorized official of the Company.
- REASONABLE CARE:** The Insured shall take all reasonable steps to safeguard the property insured against accident, loss or damage. The Insured shall at his own expense take all reasonable precautions and comply with all reasonable recommendations of the Company to prevent loss, damage or liability and comply with statutory requirements and manufacturers recommendations.
- DUTY OF DISCLOSURE:** This Policy shall be void and all premiums paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or nondisclosure of any material fact.

- No claim shall be recoverable, if any change shall be made in the insured's premises or in the conditions of the risk as existing at the time of acceptance unless the Company shall by endorsing hereon declare the insurance to be continued.

- The Company shall in no case be bound to accept any notice of any transfer of interest arising hereunder and nothing hereunder contained shall give any right against the Company to any person other than the Insured.

- Representatives of the Company shall at any reasonable time have the right to inspect and examine the risk and the Insured shall provide the representatives of the Company with all details and information necessary for the assessment of the risk.

- The Company shall not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Policy, but the payment by the Company to the Insured or his/her nominee or legal heirs of any compensation or benefit under the Policy shall in all cases be an effectual discharge to the Company.

- CANCELLATION:** The Company reserves the right to cancel the policy on the grounds of misrepresentation, fraud, and non-disclosure of material fact or non-cooperation of the Insured.

The Company may at any time, cancel this policy, by giving 14 days notice in writing by Regd. Post to the Insured at his last known address and in such case the Company shall return to the Insured a pro-rata proportion of the premium corresponding to the unexpired period of insurance. However, please note that in case of misrepresentation, fraud, non-disclosure of material fact, non-cooperation by the Insured, the Insurer is not obliged to refund the premium already paid under the policy.

The Insured may also give 14 days' notice in writing, to the Company, for the cancellation of this policy, in which case Company shall retain premium for the period this policy has been in force at the Company's short period scales (Table given here below), provided no claim has occurred up to the date of cancellation of this policy.

Table of Short Period Scales	
Period of Risk (Not exceeding)	Refund of Annual Premium Rate (%)
1 Month	75%
3 Months	50%
6 Months	25%
Exceeding Six Months	Nil

Where the remittance made by the Insured is not realised by the Insurer the policy shall be treated as void ab-initio.

- FRAUD:** If the claim be fraudulent or if any fraudulent means or devices be used by the Insured or any one acting on his behalf to obtain any benefit under this policy or if any destruction or damage be occasioned by the willful act or with the connivance of the Insured, all benefits under this policy shall be forfeited.
- This policy shall be voidable at the option of the Company in the event of misrepresentation, mis-description or non-disclosure of any material particular by the Insured. Any person who, knowingly and with intent to defraud the Company or other persons, files a proposal for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act which will render the policy voidable at the Company's sole discretion and result in a denial of insurance benefits.
- The Insured shall use due diligence and do/ concur in doing all efforts reasonably practicable to avoid or diminish any loss under this policy.
- The Company shall not be liable to make any payment under this policy in respect of any loss or damage if discovery thereof be not made within 60 days of the happening of the same.
- In case of any loss or damage of any kind whatsoever it shall be lawful for the Insured, his or their factors, servants or assigns to make all efforts for the defense safeguard and recovery of the aforesaid subject matter of this insurance or any part thereof without prejudice to this insurance or waiver of the Insured's rights hereunder.
- Upon the happening of any event giving rise or likely to give rise to a claim under this policy coming to the knowledge of the Insured:
 - The Insured shall give notice to the Police and to the Company within 24 hours and take all practicable steps to discover the guilty person or

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persons and to recover the property lost or stolen.

- b. The Insured shall deliver to the Company within 14 days from the date on which the event shall have come to his knowledge a detailed statement in writing of the loss or damage with an estimate of the actual value of such article lost and the amount of the damage sustained.
- c. The Insured shall permit the authorized representatives of the Company to examine the premises, books of accounts and shall furnish all explanations, vouchers, proof of ownership and other evidence to substantiate the claim and the Company may if deemed necessary require corroborative evidence of the statements of the Insured or of any members of his family or his employees in support of any claim.
15. At any time before payment of a claim and notwithstanding that an offer of settlement has been made instead of paying the amount of the loss or damage in respect of any property, the Company may make it good by reinstating or replacing any of the property lost or damaged or such item or parts thereof as the Company may think fit and pay the amount of the loss or damage in respect of the residue of such property. Provided that if the Company elects to replace any property the Company in making good the loss or damage shall not be bound to replace or reinstate such property exactly and completely but only to do so substantially as nearly as circumstance permit and in a reasonably sufficient manner. In case where any of the property is insured elsewhere the Company may join with any other Insurance Company (ies) in replacing or reinstating the same.
16. **CONTRIBUTION:** If, at the time of any loss or damage, there is any other policy of indemnity or insurance in favor of or effected by or on behalf of the Insured, then the Company shall not be liable to pay or contribute more than its rateable proportion of such loss or damage.
17. **SUBROGATION:** The Insured and any claimant under this policy shall at the expense of the Company do and concur in doing and permit to be done all such acts and things as may be necessary or reasonably required by the Company for the purpose of enforcing any rights and remedies or for obtaining relief or indemnity from other parties to which the Company shall be or would become entitled or subrogated upon the Company paying for or making good any loss or damage under this policy whether such act and thing shall be or become necessary or be required before or after the Insured's indemnification by the Company.
18. The basis of valuation for purposes of this insurance shall be the Insured cost unless specifically stated in the Schedule and agreed in writing by the Company thereof.
19. Immediately upon the happening of any loss or damage the Sum Insured under policy shall be reduced by the amount of the loss or damage. Notwithstanding the above the Sum Insured under Policy can be reinstated upon payment of additional premium for the unexpired period.
20. **OBSERVANCE OF TERMS AND CONDITIONS:** The due observance and fulfillment of the terms, conditions and endorsement of this policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the proposal shall be a condition precedent to any liability of the Company to make any payment under this policy.
21. **ARBITRATION:** If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties thereto or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of Arbitration and Conciliation Act, 1996.
- It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of this policy.
- It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this Policy that the award by such arbitrator shall be first obtained.
- It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of a suit in a court of law, the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
22. The Company agrees and undertakes to indemnify the Insured against any

loss of or damage to property or any part thereof suffered by the Insured not exceeding the Sum Insured stated against each item or total Sum Insured stated in the Schedule hereto, as the case may be, under this policy provided the Company is bound and liable to indemnify the Insured in accordance with the terms and conditions of this policy only and only if the Insured makes a demand or claim on the Company in writing within 12 (twelve) months of the occurrence of any event giving rise to a claim hereunder.

23. Where proposal forms are not received, information obtained from the Insured whether orally or otherwise is captured in the cover note, if issued, and / or in the policy document shall form the basis of the contract. The Insured shall point out to the Company, discrepancies, if any, in the information contained in the policy document within 15 days from policy issue date after which information contained in the policy shall be deemed to have been accepted as correct.
24. The Company will settle the claim made under this policy within 30 days from the date of receipt of necessary documents required for assessing the claim. In the event that the Company decides to reject a claim made under this policy, the Company shall do so within a period of 30 days of the survey report or the additional survey report, as the case may be, In case of delay of payment the Company will comply with the provisions of Protection of Policyholders' Interest Regulations 2002.
25. The Geographical Limit of this policy is anywhere in India unless stated otherwise in the policy schedule. The provisions of this Policy shall be governed by the law of India. The parties hereto unconditionally subject to the jurisdiction of the Courts in India.
26. Under any of the following circumstances the insurance ceases to attach unless the Insured, before the occurrence of any loss or damage, obtains the sanction of the Company signified by endorsement upon the policy:
- a. If the nature of the occupation of or other circumstances affecting the valuable insured or containing the insured property be changed in such a way as to increase the risk of loss or damage by Insured Perils.
- b. Change of address, period of un-occupancy in the insured premises (more than 30 continuous days), security arrangements, keys and locking of safe, strong room or premises etc.

GRIEVANCE REDRESSAL PROCEDURE

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- Call Center (Toll free helpline)
 - 1800 2 700 700 (accessible from any Mobile and Landline within India)
 - 1800 226 226 (accessible from any MTNL and BSNL Lines)
- Emails – grievance@hdfcergo.com
- Designated Grievance Officer in each branch
- Company Website – www.hdfcergo.com
- Fax : 022 – 66383699
- Courier : Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at

The Complaint & Grievance Cell,
HDFC ERGO General Insurance Company Ltd.
D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg,
Bhandup (West). Mumbai - 400078. Maharashtra.

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Principal Grievance Officer of the Company at the following address:

To the Principal Grievance Officer,
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg,
Bhandup (West). Mumbai - 400078. Maharashtra.
e-mail: principalgrievanceofficer@hdfcergo.com

You may also approach the nearest Insurance Ombudsman for resolution of your grievance. The contact details of Ombudsman offices are mentioned below if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy

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- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

Names of Ombudsman and Addresses of Ombudsmen Centres
Office of the Insurance Ombudsman, 2nd Floor, Ambica House, Nr. C. U. Shah College, Ashram Road, AHMEDABAD - 380 014. Tel.: 079 - 27545441 / 27546139 Fax: 079 - 27546142 Email: bimalokpal.ahmedabad@gbic.co.in
Office of the Insurance Ombudsman, 62, Forest Park, BHUBANESHWAR - 751 009. Tel.: 0674 - 2596455 / 2596003 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@gbic.co.in
Office of the Insurance Ombudsman, Fatima Akhtar Court, 4 th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@gbic.co.in
Office of the Insurance Ombudsman, 'Jeevan Nivesh', 5 th Floor, Near Panbazar Overbridge, S. S. Road, GUWAHATI - 781 001 (ASSAM). Tel.: 0361 - 2132204 / 5 Fax: 0361 - 2732937 Email: bimalokpal.guwahati@gbic.co.in
Office of the Insurance Ombudsman, 2nd Floor, Janak Vihar Complex, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL (M.P.) - 462 003. Tel.: 0755 - 2769201 / 9202 Fax : 0755 - 2769203 Email: bimalokpal.bhopal@gbic.co.in
Office of the Insurance Ombudsman, S.C.O. No.101-103, 2 nd Floor, Batra Building, Sector 17 - D, CHANDIGARH - 160 017. Tel.: 0172 - 2706468 / 2705861 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@gbic.co.in
Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, NEW DELHI - 110 002. Tel.: 011 - 23237539 / 23232481 Fax: 011 - 23230858 Email: bimalokpal.delhi@gbic.co.in
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 - 65504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@gbic.co.in
Office of the Insurance Ombudsman, 2nd Floor, CC 27/2603, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, ERNAKULAM - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@gbic.co.in
Office of the Insurance Ombudsman, Jeevan Bhawan, Phase - 2, 6 th Floor, Nawal Kishore Road, Hazaratganj, LUCKNOW - 226 001. Tel : 0522 - 2231331 / 2231330 Fax : 0522 - 2231310 Email: bimalokpal.lucknow@gbic.co.in
Office of the Insurance Ombudsman, Ground Floor, Jeevan Nidhi II, Bhawani Singh Road, JAIPUR - 302 005 Tel : 0141 - 2740363 Email: bimalokpal.jaipur@gbic.co.in

Office of the Insurance Ombudsman, 24th Main Road, Jeevan Soudha Bldg. JP Nagar, 1 st Phase, BENGALURU - 560 025. Tel No: 080 - 22222049 / 22222048 Email: bimalokpal.bengaluru@gbic.co.in
Office of the Insurance Ombudsman, Hindustan Building, Annexe, 4 th Floor, C. R. Avenue, KOLKATA - 700 072. Tel : 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@gbic.co.in
Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santacruz (W), MUMBAI - 400 054. Tel : 022 - 26106928 / 26106552 Fax : 022 - 26106052 Email: bimalokpal.mumbai@gbic.co.in
Office of the Insurance Ombudsman, 2nd Floor, Jeevan Darshan, N. C. Kelkar Road, Narayanpet, PUNE - 411 030. Tel: 020 - 32341320 Email: bimalokpal.pune@gbic.co.in
Office of the Insurance Ombudsman, Bhagwan Sahai Palace, 4 th Floor, Main Road, Naya Bans, Sector 15, Dist. Gautam Buddh Nagar, NOIDA (U.P.) - 201 301. Tel.: 0120 - 2514250 / 2514251 / 2514253 Email: bimalokpal.noida@gbic.co.in
Office of the Insurance Ombudsman, 1 st Floor, Kalpana Arcade Building, Bazar Samiti Road, Bahadurpur, PATNA - 800 006. Email: bimalokpal.patna@gbic.co.in
OFFICE OF THE GOVERNING BODY OF INSURANCE COUNCIL Smt. Ramma Bhasin, Secretary General, Shri Y.R. Raigar, Secretary, 3 rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), MUMBAI - 400 054 Tel : 022 - 26106889 / 6671 Fax : 022 - 26106949 Email- inscoun@gbic.co.in