

CHOLA ANNUAL CONTRACTOR'S ALL RISK INSURANCE
UIN: IRDAN123CP0002V01202223

WHEREAS the insured named in the schedule hereto had made to CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD., (hereinafter called "the Company") a written proposal by completing a proposal form which together with any other statements made in writing by the Insured for the purpose of this policy, is deemed to be incorporated hereto.

NOW THIS POLICY OF INSURANCE WITNESSETH

that subject to and in consideration of the Insured having paid to the Company, the premium mentioned in the schedule and subject to the terms, exclusions, provisions and conditions contained herein or endorsed hereon the Company will indemnify the Insured in the manner and to the extent hereinafter provided.

General Exclusions

The Company will not indemnify the insured in respect of loss, damage or liability directly or indirectly caused by or arising out of or aggravated by –

- a) War, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, civil commotion military or usurped power, martial law, conspiracy, confiscation, commandeering a group of malicious person or persons acting on behalf of or in connection with any political organisation, requisition or destruction or damage by order of any Government de jure or de facto or by any public, municipal or local authority.
- b) Nuclear reaction, nuclear radiation or radioactive contamination
- c) Wilful act or wilful negligence of the Insured or of his responsible representative
- d) Cessation of work whether total or partial
- e) Terrorism Damage Exclusion Warranty:

Notwithstanding any provision to the contrary within this insurance it is agreed that this insurance excludes loss, damage cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and /or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or governments(s) committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public in fear.

The warranty also excludes loss, damage, cost or expenses of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or to in any way relating to action taken in respect of an act of terrorism.

If the Company alleges that by reason of this exclusion, any loss, damage, cost or expenses is not covered by this insurance, the burden of proving the contrary shall be upon the Insured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

In any action, suit or other proceedings where the company allege that by reason of the provisions of Exclusion (a) above any loss, destruction, damage or liability is not covered by this insurance the burden of proving that such loss, destruction, damage or liability is covered shall be upon the Insured.

Period of Cover**Construction Period-**

The liability of the Company shall commence, (notwithstanding any date to the contrary specified in the Schedule) only from the time of commencement of work after the unloading of the property specified in the

schedule from any conveyance at the site specified in the schedule whichever is earlier and shall expire on the date specified in the schedule. However, the Company's liability expires also for parts of the insured contract works taken over or put into service by the Principal prior to the expiry date specified in the policy whichever shall be earlier.

'If actual construction period is shorter than the period indicated in the schedule, no refund of premium shall be allowed unless specifically allowed by Insurers.'

At the latest, the insurance shall expire on the date specified in the Schedule but if the work of construction included in the insurance is not completed within the time specified hereunder, the Company may extend the period of insurance but the Insured shall pay to the Company additional premium at rates to be prescribed by the Company.

General Conditions

1. The due observance and fulfilment of the terms 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 questionnaire and proposal made by the Insured shall be a condition precedent to any liability of the Company.
2. The Schedule and the Section(s) shall be deemed to be incorporated in and form part of this policy and the expression "this Policy" wherever used in this contract shall be read as including the Schedule and the Section(s). Any word or expression to which a specific meaning has been attached in any part of this Policy or of the Schedule or of the Section(s) shall bear such meaning wherever it may appear.
3. 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.
4.
 - a) 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.
 - b) The Insured shall immediately notify the Company by telegram and in writing of any material change in the risk and cause at his own expense such additional precautions to be taken as circumstances may require and the scope of Cover and/or premium shall, if necessary, be adjusted accordingly.
 - (c) No material alteration shall be made or admitted by the Insured whereby the risk is increased unless the continuance of the insurance is confirmed in writing by the Company.
5. In the event of any occurrence, which might give rise to a claim under this Policy, the Insured shall-
 - a. Immediately notify the Company by telephone or telegram as well as in writing giving an indication as to the nature and extent of loss or damage.
 - b. Take all steps within his power to minimise the extent of the loss or damage.
 - c. Preserve the parts affected and make them available for inspection by a representative or Surveyor of the Company.
 - d. Furnish all such information and documentary evidence as the company may require.
 - e. Inform the police authorities in case of loss or damage due to theft or burglary.

The Company shall not in any case be liable for loss or damage or liability of which no notice has been received by the Company within 14 days of its occurrence.

Upon notification being given to the Company under this condition, the Insured may carry out the repair or replacement of any minor damage not exceeding Rs. 2,500/-. In all other cases a representative of the company shall have the opportunity of inspecting the loss or damage before any repairs or alterations are affected. If a representative of the company does not carry out the inspection within a period of time which could be considered as adequate under the circumstances the insured is entitled to proceed with the repairs or replacement.

The liability of the Company under this Policy in respect of any item sustaining damage shall cease if said item is not repaired properly without delay.
6. The insured 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 required by the Company in the interest of any rights or remedies, or of obtaining relief or indemnity from parties (other than those insured under this policy) to which the company shall be or would become entitled or subrogated upon their paying for or making

good any loss or damage under this Policy, whether such acts and things shall be or become necessary or required before or after the Insured indemnification by the company.

7. The parties to the contract may mutually agree and enter into a separate Arbitration Agreement to settle any and all disputes in relation to this policy.
Arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.
8. If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of the arbitration taking place as provided therein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this Policy shall be forfeited.
9. If at the time any claim arises under this Policy there be any other insurance covering the same loss, damage or liability the company shall not be liable to pay or contribute more than their rateable proportion of any claim for such loss, damage or liability.
10. This insurance may be terminated at the request of the Insured at any time in which case the Insurers will refund appropriate premium amount subject to the following conditions –
 - i) Claims experience under the policy as on date of cancellation should be less than 60 % of reworked premium.
 - ii) 'The unexpired period is not less than 3 months or 25 % of the policy period whichever is less'.

This insurance may also at any time be terminated at the option of the Company by 15 days notice to that effect being given to the Insured in which case the Companies shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

SECTION I - MATERIAL DAMAGE

The Company hereby agrees with the Insured (Subject to the exclusions and conditions contained herein or endorsed hereon) that if, at any time during the period of insurance stated in the said Schedule, or during any further period of extension thereof the property (except packing materials of any kind) or any part thereof described in the said Schedule be lost damaged or destroyed by any cause, other than those specifically excluded hereunder, in a manner necessitating replacement or repair the Company will pay or make good all such loss or damage up to an amount not exceeding in respect of each of the items specified in the schedule the sum set opposite thereto and not exceeding in the whole the total sum insured hereby.

The Company will also reimburse the Insured for the cost of clearance and removal of debris following upon any event giving rise to an admissible claim under this policy but not exceeding in all the sum (if any) set opposite thereto in the schedule.

Definition

For the purposes of this Section of the policy:

Contract shall carry the meaning assigned thereto in the Schedule

Contract Period shall mean the Construction period, followed immediately by the Maintenance Period, if any, applicable to the same contract.

Maintenance Period shall mean that period, not exceeding the period mentioned in the schedule in duration unless otherwise expressly agreed by endorsement to this policy, immediately consecutive upon the relative construction period, during which the Contractor has certain obligations arising under the Maintenance clauses of the Contract.

Site Shall mean the places where the works are to be executed and any other places that may be specified in the Insured contract(s) as forming part of the site.

Territorial Limits means the geographical area in respect of which cover will be provided by this policy of insurance as specified in any schedule.

Termination of Works Contract - In the event of

- The termination of the works contract by the principal or
- Withdrawal from the works contract by the main contractor

This policy shall cease unless its continuance be admitted by Endorsement.

Termination of Insurance – This Policy of Insurance may be terminated

1. At the request of the Insured at any time during the policy period in which case the Insurers, will retain the premium at Insurer's short period rate for the time the policy has been in force.
2. At the option of the Insurer by 15 days' notice to that effect being given to the Insured in which case the Insurers shall be liable to repay on demand a rateable proportion of the premium for the unexpired term from the date of cancellation.

Taking-over certificate means a certificate issued under the provisions of the insured contract(s) pursuant to which the employer may take over property insured or any part thereof.

Exclusions to Section-I

The Company, shall not, however, be liable for –

- a) The first amount of the loss arising out of each and every occurrence shown as Excess in the Schedule.
- b) Loss discovered only at the time of taking an inventory.
- c) Normal wear and tear, gradual deterioration due to atmospheric conditions or lack of use or obsolescence or otherwise, rust, scratching of painted or polished surfaces or breakage of glass.
- d) Loss or damage due to faulty design.
- e) the cost of replacement, repair or rectification of defective material and/or workmanship, but this exclusion shall be limited to the items immediately affected and shall not be deemed to exclude loss of or damage to correctly executed items resulting from an accident due to such defective material and/or workmanship.
- f) The cost necessary for rectification or correction of any error during construction unless resulting in physical loss or damage.
- g) Loss of or damage to files, drawings, accounts, bills, currency, stamps, deeds, evidence of debt, notes, securities, cheques, packing materials such as cases, boxes, crates.
- h) Any damage or penalties on account of the Insured's non-fulfilment of the terms of delivery or completion under his Contract of construction or of any obligations assumed there under or lack of performance including consequential loss of any kind or description or for any aesthetic defects or operational deficiencies.
- i) loss or destruction of or damage to
 1. any vehicle licensed for general road use, nor any vehicle which can be attached thereto.
 2. any aircraft, locomotive or water-borne vessel or craft, nor any plant, machinery, equipment or materials carried by, stored in, mounted or fixed upon or operated on any such aircraft, locomotive or water-borne vessel or craft.
- j) loss, destruction or damage to the Contract Works or any part thereof after completion of the Contract, unless such loss, destruction or damaged be occasioned
 1. during the Maintenance Period applicable to such Contract, arising from a cause which occurred during the Construction period, or
 2. by the Contractor in the course of any operations carried out by him for the purposes of complying with the Maintenance Clauses of the Contract.

Provisions applying to Section-I

MEMO 1: Sum Insured

Cholamandalam MS General Insurance Company Ltd. Reg office: 2nd Floor, "Dare House", No.2, NSC Bose Road, Chennai - 600001, India. IRDAI Registration Number: 123 | CIN: 66030TN2001PLC047977 | Toll Free Number: 1800 208 9100 | SMS Chola to 56677 | Customercare@cholams.murugappa.com | www.cholainsurance.com.

It is a requirement of this Insurance that Sum of insurance stated in the Schedule shall not be less than the completely erected value of the property inclusive of freights, customs duty, construction cost and the Insured undertakes to increase or decrease the amount of insurance in the event of any material fluctuation in the level of wages or prices. Provided that such increase or decrease shall take effect only after the same has been recorded on the Policy by the Company.

If, in the event of the occurrence of a loss, or damage it is found that the Sum Insured representing the completely erected value of the property and/or of the particular items involved is less than the amount required to be insured, the amount recoverable by the Insured under this Policy shall be reduced in such proportion as the Sum Insured bears to the amount required to be insured.

MEMO 2: Premium Adjustment

The Sum Insured under the Policy representing the complete value of the contract works shall be adjustable at completion of the construction on the basis of actual values to be declared by the insured in respect of freight and handling charges, customs dues and construction cost and difference in premium shall be met with by payment at the rate agreed to or by the insured as the case may be. Any increase or decrease in the Prime cost of materials shall not be the subject matter of premium adjustment.

MEMO 3: Reinstatement of Sum Insured

In the event of loss or damage the Insurance shall notwithstanding be maintained in force during the period of insurance for the Sum Insured, the Insured undertaking to pay a pro-rata additional premium on the full amount of each claim for the loss or damage from the date of such loss to the expiry of the period of Insurance.

MEMO 4: Basis of Loss Settlement

In the event of any loss or damage the basis of any settlement under this Policy shall be –

- a) In the case of damage which can be repaired the cost of repairs necessary to restore the property to their condition immediately before the occurrence of the damage less salvage, or
- b) In the case of a total loss - the actual value of the property immediately before the occurrence of the loss less salvage.

However, only to the extent the cost claimed has to be borne by the Insured and to the extent they are included in the Sum Insured and provided always that the provisions and conditions have been complied with. All damages, which can be repaired, shall be repaired, but if the cost of repairing any damage equals or exceeds the value of the property immediately before the occurrence of the damage, the settlement shall be made on the basis provided for in (b) above.

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.

The cost of any alterations, additions and/or improvements shall not be recoverable under this Policy.

MEMO 5: Extension of Cover

Any extra charges incurred for overtime, work on holidays, express freight (excluding air freight) are not covered by this insurance unless agreed upon at an additional premium to be prescribed by the Company.

MEMO 6: Construction Plant and Machinery

Loss of or damage to Construction Plant and Machinery excludes loss or damage directly caused by its own explosion or its own mechanical or electrical breakdown or derangement.

MEMO 7: Surrounding Property

Loss of or damage to property located on or adjacent to the site and belonging to or held in care custody or control of the Principal(s) or the Contractor(s) shall only be covered if occurring directly due to the construction of the items insured under Section I and happening during the period of cover, and provided that a separate Sum therefore has been entered in the Schedule under Section I, for Principal(s) surrounding specified property. This cover does not apply to construction/erection machinery, plants and equipment.

MEMO 8: Major Perils / AOG Perils-

The Major Perils/Acts of God Claims shall mean the claims arising out of:

- (a) Earthquake, Fire and Shock.
- (b) Landslide/Rockslide/Subsidence
- (c) Flood/Inundation
- (d) Storm/ Tempest/Hurricane/Typhoon/Cyclone/Lightning or other atmospheric disturbances.
- (e) Collapse
- (f) Water damage for 'wet' risks i.e. contract involving works in rivers, canals, lakes or sea.

MEMO 9: Reinstatement of the Indemnity Limit

Reinstatement of the indemnity limit on payment of additional premium after occurrence of claim can be allowed for extensions like express freight, overtime, surrounding property, and airfreight. However, in respect of Third Party Liability, reinstatement can be allowed up to overall limit of Rs.1 crore during entire Policy period.

MEMO 10: Third Party Liability

Third party liability (TPL) cover cannot be granted during extended maintenance.

SECTION II - THIRD PARTY LIABILITY

The company will indemnify the insured against –

- a) Legal liability for accidental loss or damage caused to property of other persons including property held in trust by or under custody of the Insured for which he is responsible excluding any such property used in connection with construction thereon.
- b) Legal liability (liability under contract excepted) for fatal or non-fatal injury to any persons other than the Insured's own employees or workmen or employees of the owner of the works or premises or other firms connected with any other construction work thereon, or members of the Insured's family or of any of the aforesaid; directly consequent upon or solely due to the construction of any property described in the Schedule.

Provided that the total liability of the Company during the period of Insurance under this cause shall not exceed the limits of Indemnity set opposite thereto in the Schedule.

In respect of a claim for compensation to which the indemnity provided herein applies, the Company will, in addition, indemnify the Insured against –

- a) All costs and expenses of litigation recovered by any claimant from the Insured,
- b) All costs and expenses incurred with the written consent of the Company.

The exclusion contained in paragraphs (d), (f) & (g) in Section I of this Policy shall apply also to this Section.

Exclusions to Section-II

The Company will not indemnify the Insured in respect of -

1. The Excess stated in the Schedule to be borne by the Insured in any one occurrence related to property damage.

2. Expenditure incurred in doing or redoing or making good or repairing or replacing anything covered or coverable under Section I of this Policy.
3. Liability consequent upon
 - a) Bodily injury to or illness of employees or workmen of the Contractor(s) or the Principal(s) or any other firm connected with the project which or part of which is insured under Section I, or members of their families.
 - b) Loss of or damage to property belonging to or held in care custody or control of the Contractor(s), the Principal(s) or any other firm connected with the project which or part of which is insured under Section - I, or an employee or workman of one of the aforesaid.
 - c) Any accident caused by vehicles licensed for general road use or by waterborne vessels or aircraft.
 - d) Any agreement by the Insured to pay any sum by way of indemnity or otherwise unless such liability would have attached also in the absence of such agreement.

Conditions applying to Section-II

1. No admission, offer, promise, payment or indemnity shall be made or given by or on behalf of the Insured without the written consent of the Company who shall be entitled, if they so desire, to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute for their own benefit in the name of the Insured any claim for indemnity or damage or otherwise and shall have full discretion in the conduct of any proceeding or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.
2. The company may, so far as any accident is concerned, pay to the Insured the limit of indemnity for anyone accident/ anyone period, but deducting therefrom in such case any sum/s already paid as compensation in respect thereof or any lesser sum for which the claim or claims arising from such accident can be settled and the company shall thereafter be under no further liability in respect of such accident under this section.

SPECIAL CONDITIONS

1. The Turnover under the policy shall be the aggregate value of the Contract works made during the currency of the policy. It is permissible to increase the Sum Insured under the policy midterm by payment of additional Premium provided the same is done before exhaustion of Sum Insured. Once the Sum Insured under this policy is exhausted the insurance under this policy shall cease to operate.
2. The Insured agrees to declare to the Company, all the projects taken up for execution by the former during the period specified in the Schedule for coverage under the Policy for such projects where the Principal's Contractor concerned with whom the former has contracted to execute the projects in question has chosen to arrange such insurance themselves.
3. Maximum project period not to exceed 6 months (12 months including maintenance period)
4. The Insured agrees to pay to the Company a deposit premium under the Policy which shall be sufficient to ensure coverage of Projects declared by the former to the later and will be reviewed quarterly based on the declarations made. On expiry of Policy, refund if any will be subject to minimum retention of 70% of deposit premium, after adjusting declarations received during the Policy period. In case of an admissible claim under the Policy, there will be no refund.
5. As and when a project is taken up for execution by the Insured, the project shall be declared to the Company for coverage under the Policy which in no case shall be later than the commencement of the project.
6. The declaration shall contain the brief details of the project like the nature and type of the project, expected duration of the project, location of the project, value of project including its break up into material cost, labour etc., so as to enable the Company to determine the premium applicable for the individual project.
7. Upon receipt of a declaration of a project as provided in Clause no.4 and 5 above, the Company shall compute the necessary premium for insurance coverage of the project as applicable at the time of declaration of the project. The said premium will be debited to the deposit premium.
8. Adjustment of premium - Initial premium payable is a deposit only and is subject to adjustment in accordance with the rate stated in the Schedule on the actual annual Sum Insured subject to declaration of the project.

- Any increase or decrease in prime cost of Plant and Equipment shall not be the subject matter of premium adjustment.
9. As and when the deposit is likely to be exhausted, the Company shall intimate the Insured upon which the latter shall replenish the deposit premium account to ensure continuous coverage of projects covered under the Policy.
 10. Notwithstanding the provisions above, if the insured makes a bonafide mistake in not declaring a project for coverage under the Policy due to oversight, despite the project having commenced., the same shall be automatically held covered by the Company under Policy as if a declaration has been made subject to declaration having been made by the Insured within 30 days of commencement of project.
 11. On completion of individual projects declared under this Policy the Insured shall declare to the Company, such completion of the project along with the actual value of the Project along with the actual time taken for its execution based on which the Company shall make adjustment of premium as per normal period tariff rates against the deposit premium. The actual value of the Project shall be as per the billing made by the Insured against the Principal for whom the project has been executed.
 12. Second-hand/used property, are excluded from the scope of the Policy
 13. The maintenance period not to exceed the project period

Renewal Notice:

The Company shall not be bound to accept any renewal premium nor give notice that such is due.

The product / plan may be withdrawn at any time, by giving a notice before 3 months from the next renewals to the Insured by Courier / Registered Post / Acknowledgement due post at the address recorded / updated in the policy. When the policy is withdrawn, the product / plan shall not be available for renewal at the due date. However, the cover under such policy shall continue till the expiry date shown in the schedule of the policy. In the event of withdrawal of a product, Company shall offer similar alternative product from its currently marketed product suites.

GRIEVANCES

If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:

1. OUR GRIEVANCE REDRESSAL OFFICER

You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address:

In case of any grievance the insured person may contact the company through

Website : www.cholainsurance.com

Toll free : 1800 208 9100

E-Mail : customercare@cholams.murugappa.com

Fax : 044 -4044 5550

Courier : Cholamandalam MS General Insurance Company Limited,
Customer services, Head

Office Dare House 2nd floor, No 2 N.S.C. Bose Road, Chennai 600 001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GRO@cholams.murugappa.com

For details of grievance officer, kindly refer the link www.cholainsurance.com

If any Grievances / issues on Health insurance related claims pertaining to Senior Citizens, Insured can register the complaint / grievance in 'Senior Citizen Channel' which shall be processed on Fast Track Basis by dedicated personnel.

If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Integrated Grievance Management system <https://igms.irda.gov.in/>

2. CONSUMER AFFAIRS DEPARTMENT OF IRDAI

- a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an email to complaints@irdai.gov.in. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at igms.irda.gov.in.
- b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking [here](#). You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department- Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032.
- c. You can visit the portal <http://www.policyholder.gov.in> for more details.

3. INSURANCE OMBUDSMAN

You can also approach the Insurance Ombudsman, depending on the nature of grievance and the financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in, or of the General Insurance Council at www.generalinsurancecouncil.org.in, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

Please find below the latest/updated link of the Ombudsman offices

<https://www.cioins.co.in/Ombudsman>

INFORMATION ABOUT US

Cholamandalam MS General Insurance company Limited
HO: Dare House 2nd Floor, No. 2 NSC Bose Road, Chennai – 600 001.
Toll Free : 1800 208 9100
SMS: "CHOLA" TO 56677 *(Premium SMS charges apply)
Email –customercare@cholams.murugappa.com
Web site: www.cholainsurance.com