

Liberty General Insurance Limited

Corporate Identity Number: U66000MH2010PLC269656.

IRDAI Registration No.150

Unit 1501&1502, 15th Floor, Tower 2, One International Center

Senapati Bapat Marg, Prabhadevi, Mumbai – 400013,

Phone: +91 226700 1313 Fax: +91 226700 1606

Website: www.libertyinsurance.in

UIN: IRDAN150RP0025V01201213

**Customer Information Sheet**

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy/ Clause Number
1	Product Name	Boiler and Pressure Plant Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RP0025V01201213	
3	Structure	Indemnity	
4	Interests Insured	This Product offers Boiler and Pressure Plant Insurance coverage for various type of Industrial Boilers working at Various Industries as mentioned in the policy schedule	
5	Sum Insured	As stated in the policy schedule	
6.	Policy Coverage	As stated in the policy schedule	
7.	Add On	As stated in the policy schedule	
8.	Loss Participation	As stated in the policy schedule	

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9.	Exclusion	<p>1. Loss damage and/or liability caused by or arising from or in consequences, directly or indirectly of Fire (arising from explosion or collapse or any other cause whatsoever) including extinguishment of a fire or clearance of debris and dismantling necessitated thereby, smoke, soot, aggressive substance lightning, theft, collapse of buildings, subsidence, landslide, rockslide, water which escapes from water containing apparatus, flood, inundation, storm, tempest, earthquake, volcanic eruption or other Acts of God, impact of land borne, waterborne, or airborne craft or other aerial devices and/or articles dropped therefrom.</p> <p>2. a) War Invasion, Act of Foreign Enemy, Hostilities or War like operations (whether war be declared or not), Civil War, Rebellion, Revolution, Insurrection, Mutiny, Riot, Strike, Lock out and Malicious Damage, 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.</p> <p>3. b) Nuclear reaction, nuclear radiation or radioactive contamination.</p>	Policy Wordings
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		<p>4. Accident loss damage and/or liability resulting from overload experiments or tests requiring the imposition of abnormal conditions.</p> <p>5. Gradually developing flows, defects, cracks or partial fractures in any part not necessitating immediate stoppage although at some future time repair or renewal of the parts affected may be necessary.</p> <p>6. Defects due to the wearing away or the wasting of the materials of a Boiler or a Pressure Plant whether by leakage, corrosion or by the action of the fuel or otherwise the grooving or the fracturing of any of the parts of a Boiler or pressure plant or for deterioration generally or for the development of cracks blisters, lamination and other flaws or fractures, failures of joint within the range of steam or feed pipes, or for bulging and deformation due to overheating of tubes (unless such defects, fracture, failure or bulging result in explosion or collapse) or for the cracking of section of cast-iron heating boilers or other vessels constructed of cast iron.</p> <p>7. The failure of individual tubes in Boilers of the water tube locomotive or other multitubular types, in Super heaters or in Economizers (unless such defects result in explosion or collapse).</p> <p>8. Loss or damage to the insured plant or property and/or liability arising during and occasioned by the application of steam hydraulic or any other test of</p>	
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	<p>this plant as specified by Inspecting Authority or otherwise.</p> <p>9. Loss or damage and/or liability caused by or arising out of the wilful act or wilful neglect or gross negligence of the insured or his responsible representatives.</p> <p>10. Liability assumed by the Insured by agreement unless such Liability would have attached to the Insured notwithstanding such agreement.</p> <p>11. Loss or damage and/or liability due to faults or defects existing at the time of commencement of this Insurance and known to the Insured or his responsible representatives but not disclosed to the Company.</p> <p>12. Loss of use of the Insured's plant or property or any other consequential loss incurred by the Insured.</p> <p>13. Loss or damage for which the manufacturer or supplier or repairer of the property is responsible either by law or under contracts.</p> <p>In any action, suit or other proceeding where the company alleges that by reason of the exceptions or exclusions 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.</p>	
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10.	Special Condition and Warranties (If any)	<<as stated in the policy schedule>>	NA
11.	Admissibility of claim	<p>a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event.</p> <p>b. You must immediately give notice to us along with claim form and supporting documents to substantiate the loss or damage.</p> <p>c. You shall act as if Insured and should take steps for loss minimization</p> <p>Admissibility of claims would be basis the policy terms and conditions;.</p> <p>In addition, it will be the obligation of insured for duty of care and loss minimization and timely intimation of claim to us.</p> <p>The admissibility of claim will also be subject to any general law, Act, or regulation in force.</p>	
12.	Policy Servicing- Claims Intimation Process	<p>An unforeseen crisis can occur anytime and such situations demand efficient and timely assistance. The claims procedure is an important aspect of the insurance process.</p> <p>We will inform and give instruct you on how to handle claims arising out of Commercial Insurance Policy.</p> <p>How do I go about claiming my loss?</p>	

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		<p>Here are some of the immediate steps you must take in the event of a claim:</p> <ul style="list-style-type: none">• Lodge a claim with LGI without delay:• Call us at our Toll Free Number 1800 266 5844 (between 8:00am to 8:00pm, 7 days of the week)• Visit our nearest branch office• Mail us on care@libertyinsurance.in• Send a written intimation letter to our registered office or the applicable branch office by post or courier.• Take all reasonable precautions to prevent/reduce further loss, damage or liability and follow the instructions of LGI• Preserve unchanged any damaged or defective property or parts for inspection by the surveyor appointed by LGI unless:• Immediate action is required for safety or the continuation of work,• The insurer dispenses with inspection• Take photos of the damage/loss, prior to repair.• Kindly hold liable in writing any third parties believed to have caused the loss/damage	
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	<ul style="list-style-type: none">• Notify the local police authority in case of theft and fire <p>What information should I provide while registering a claim?</p> <p>The notification must include the following:</p> <ul style="list-style-type: none">• Policy number• Date and time of loss• Location of loss• Contact person on site (name, e-mail, phone no.)• Occurrence of damage• Details of damaged items• Probable cause• Any damage to third party property• Details/reports of the loss to any other authorities, if any (police/fire brigade, etc)• Estimated loss amount <p>When registered, a claim number will be allotted by us and it must be mentioned in all future correspondence. Also we will appoint a surveyor who will contact the loss site office.</p>	
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	<p>What does a surveyor do?</p> <p>The surveyor will visit the loss site for survey and collects the documents/information pertaining to the loss. The site officer shall make a report for losses/damages and about the scheduled repairs and estimate of costs. Photos taken following damage must be handed over to the surveyor along with the documents as requested by the surveyor.</p> <p>What are the actions taken following a survey?</p> <ul style="list-style-type: none">• The surveyor will prepare a preliminary loss report and submit it to us.• The surveyor will issue a letter to insured requesting for the claim documents, such as• Claim Form duly filled in and signed or insured's report on occurrence of loss• Inventory of Loss• Books of Accounts• Supplier's invoices, bills, receipts, etc. to support values and indicate terms of sale• Daily log of work carried out showing individual/labour hours worked, equipment used and purpose• Individual worksheets for labour and equipment to substantiate the claim	
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	<ul style="list-style-type: none">• Copy of original agreement along with supplementary agreements• Photographs if arranged• Manufacturer's report detailing extent of loss, cause and suggested repair procedure• First Information Report/Police Investigation Report/Fire Brigade Report, wherever required• Discharge voucher• Letter of Subrogation and Special Power of Attorney• Any other information and documentation not detailed above relevant to the occurred loss/damage <p>What are the follow up actions?</p> <ul style="list-style-type: none">• The surveyor may visits the site a second time to inspect the repairs undertaken or seek clarification on the supporting documents. He may also discuss the settlement amount and take the insured's consent on the same.• If the documents are not complete, the surveyor or LGI will send reminder letters to the insured.• Despite several reminders, if the insured is unable to comply with the documents/	
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information called for, LGI may issue a closure letter to the insured.

- In case of total loss or constructive total loss, the surveyor may facilitate disposal of salvage.

What are the loss settlement actions?

- Processing of claims will be in accordance with the policy terms, exclusions, provisions and conditions or endorsed thereon.
- LGI will settle claims, after being satisfied by the submitted survey report, bills and documents, which prove that the claim falls within the ambit of the policy.
- If any recovery rights are protected, 'Letter of Subrogation and Power of Attorney' will be obtained from the insured.

Steps to be followed:

Toll-free / IVRS: 1800 266 5844

Operating hours: 8:00 a.m. to 8:00 p.m., 7 days a week

Website: [Commercial Claims](#)

Designated company officials for claim assistance: Toll-free number **1800 266 5844**

Retail claim settlement TAT: 15 days, provided the insured provides all relevant claim documents

Escalation: If the TAT is not met, please find the escalation Matrix

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		Level 1: Name: Chandra Shekhar Gaikwad Emailid: chandrashekhar.gaikwad@libertyinsurance.in Contact No: 7415159022 Level 2: Name: Mahendra Mandloi, VP & National Commercial Claims Manager Email id: mahendra.mandloi@libertyinsurance.in Contact No: 7506507725	
13.	Grievance Redressal and Policy Holders Protection	For Grievance Redressal, please refer: https://www.libertyinsurance.in/customer-support/grievance-redressal.html Bima Bharosa (Grievance Redressal Portal), IRDAI: https://bimabharosa.irdai.gov.in/ Insurance Ombudsman - For the latest details of Ombudsman offices, please visit the Insurance Ombudsman website at the following link: https://www.cioins.co.in/Ombudsman	
14.	Obligation of Policy Holder	Ensure you provide accurate information when completing your proposal. Notify us right away of any changes, modifications, or additions the declared information, as failure to disclose material details may impact your claim settlement Non-disclosure of material information may affect the claim settlement	

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**Declaration by the Policy Holder:**

I have read the above and confirm having noted the details.

Place: _____

Date: _____

(Signature of the Policyholder)

Note:

- You may visit our website at <https://www.libertyinsurance.in/customer-support/download-forms.html> to refer the product related documents.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail

