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: IRDAN150RP0003V02201314

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	Business Package Insurance Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RP0003V02201314	
3	Structure	Indemnity Based Policy	
4	Interests Insured	the Business Property of an enterprise including items of Property for which they are accountable, and the legal liability incurred in the course of operation at the Premises	
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 Particiapation	<<as stated in the policy schedule>>	

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9.	Exclusion	**GENERAL EXCLUSIONS (Applicable to All Sections):** This Policy does not cover – The amount of the Excess specified in the Schedule ascertained after the application of all otherterms and conditions of this Policy including any condition of average (under-insurance). Damage caused by any process of cleaning, dyeing or bleaching, restoring, repairing or renovation or deterioration arising from wear and tear, moth, vermin, insects or mildew or any other gradually operating cause. Any loss or damage arising through delay, detention or confiscation by Customs or other authorities. Loss or damage which either in origin or extent or directly or indirectly proximately or remotely, occasioned by or contributed to by, arise out of or in connection with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), mutiny, riot, civil commotion, insurrection, rebellion, revolution, conspiracy, military naval or usurped power, martial law seizure, capture, confiscation, arrests, restraints and detainment by order of any Government orany other Authority or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege. Any loss or damage happening during the existence of abnormal conditions (whether	Policy Wording

		physical or otherwise), directly or indirectly, proximately or remotely, occasioned by or contributed to by or arising out of or in connection with any of the said occurrences shall be deemed to be loss or damage which is not covered by this insurance, except to the extent that the Insured shall prove that such loss or damage happened independently of the existence of such abnormal conditions. i) Any loss, destruction or damage to any property whatsoever or any loss or expense whatsoever, resulting or arising therefrom or any consequential loss and any legal liability of whatsoever nature, directly or indirectly, caused by or contributed to by, or arising from ionising radiation orcontamination by radioactivity from any source whatsoever. ii) Any loss, destruction, damage or legal liability directly or indirectly caused by or contributed to byor arising from Nuclear Weapons Material. Loss or damage caused by wear and tear or gradual deterioration and gradual developing flaws. Loss, destruction or damage directly or indirectly caused to the property insured by a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel b) the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof Loss, destruction or damage caused to the Property insured by pollution or contamination excluding a)pollution or contamination which itself results from	

		a peril hereby insured against. b)any peril hereby insured against which itself results from pollution or contamination Loss damage or consequential loss directly or indirectly caused by, consisting of, or arising from: a)any functioning or malfunctioning of the internet or similar facility, or of any intranet or private network or similar facility, b)any corruption, destruction, distortion, erasure or other loss or damage to data, software, or andkind of programming or instruction set. c)loss of use or functionality whether partial or entire of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic, and any ensuing liability or failure of the Insured to conduct business. Consequential loss or legal liability of any kind except for coverage opted by the Insured and granted by the company under section II, XIII, XIV hereinabove. Permanent or temporary dispossession resulting from confiscation, commandeering or requisitionby any lawfully constituted authority. Unexplained losses, shortages due to error or omissions, losses discovered when making an inventory or a periodic stock taking or loss resulting from the Insured's voluntarily parting with title or possession of any property or induced to do so by	

		deception. **Terrorism Damage Exclusion Warranty**: This Policy 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 exclusion, an act of terrorism means an act or series of acts, 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 government(s), or unlawful associations, recognized under Unlawful Activities (Prevention) Amendment Act, 2008 or any other related and applicable national or state legislation formulated to combat unlawful and terrorist activities in the nation for the time being in force, committed for political, religious, ideological or similar purposes including the intention to influence anygovernment and/or to put the public or any section of the public in fear for such purposes. This exclusion also includes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to the above. This exclusion is not applicable to Section XVI i. e. Marine Inland transit For section wise exclusion please refer complete policy wordings.	

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10.	Special Condition and Warranties (If any)	<<as stated in the policy schedule>>	
11.	Admissibility of claim	a. As soon as any loss or physical damage occurs to any Insured Property due to an Insured Event. b. You must immediately give notice to us along with claim form and supporting documents to substantiate the loss or damage. c. You shall act as if Insured and should take steps for loss minimization Admissibility of claims would be basis the policy terms and conditions;. In addition, it will be the obligation of insured for duty of care and loss minimization and timely intimation of claim to us. The admissibility of claim will also be subject to any general law, Act, or regulation in force.	
12.	Policy Servicing-Claims Intimation Process	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. We will inform and give instruct you on how to handle claims arising out of Commercial Insurance Policy. **How do I go about claiming my loss?**	

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		Here are some of the immediate steps you must take in the event of a claim: • 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	

		• Notify the local police authority in case of theft and fire **What information should I provide while registering a claim?** The notification must include the following: • 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 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.	

		What does a surveyor do? 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. **What are the actions taken following a survey?** • 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	

		• 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 **What are the follow up actions?** • 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/	

		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.	Griveance 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 my 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

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