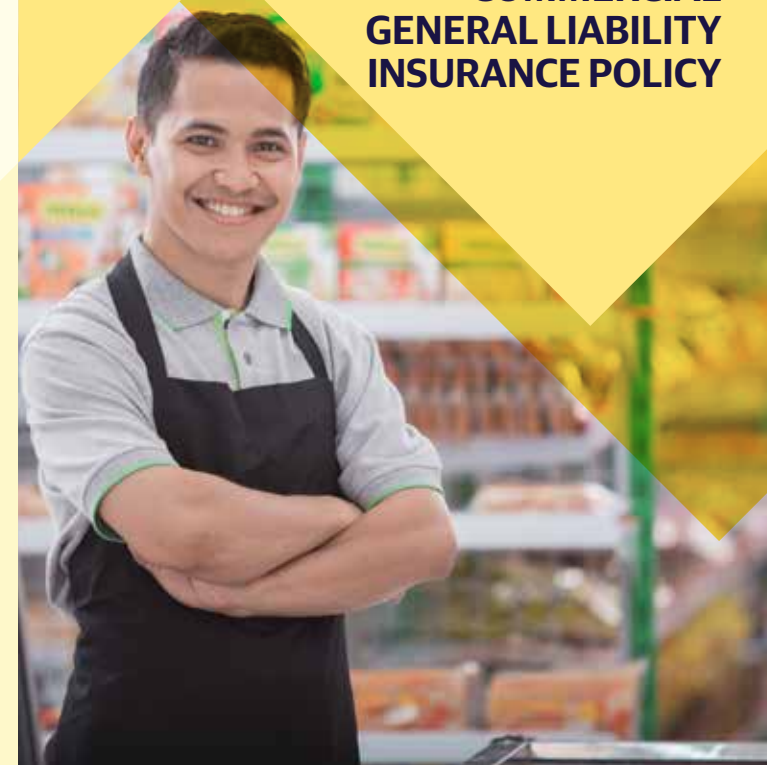


## COMMERCIAL GENERAL LIABILITY INSURANCE POLICY



In today's time and age, with several cross functional involvement in your business, there may be instances of third party bodily injury or property damage in your premises for which you may be held accountable. Likewise, your customers may also get impacted by any defect / malfunctioning of your product.

A Commercial General Liability (CGL) insurance policy will cover the costs of your legal defense and will pay on your behalf all damages if you are found liable, up to the limits of your policy. This is a broad liability insurance that protects businesses from a wide range of liability covers, including but not limited to liability claims related to products, completed operations, and independent contractors.



### CLAIM SETTLEMENT:

The Company will settle the Claim 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 thirty days of the survey report or the additional survey report, as the case may be, in accordance with the provisions of Protection of Policyholders' Interest Regulations 2016. The policy is on "Right to Defend" basis. We may appoint lawyers, wherever deemed appropriate.

Any dispute between Insured and Insurer shall be referred to arbitration as detailed in the "Arbitration Clause" of the policy.

### NOTE:

Please write to us at  
liabilityUW@libertyinsurance.in for more details

**Toll Free No: 1800 266 5844**

**Email: [care@libertyinsurance.in](mailto:care@libertyinsurance.in) | [www.libertyinsurance.in](http://www.libertyinsurance.in)**

**Liberty General Insurance Limited**, 10th Floor, Tower A, Peninsula Business Park, Ganapatrao Kadam Marg, Lower Parel, Mumbai, 400013, India.  
Toll Free No: 1800 266 5844 | Email: [care@libertyinsurance.in](mailto:care@libertyinsurance.in)  
[www.libertyinsurance.in](http://www.libertyinsurance.in)

For details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Trade logo displayed above belongs to Liberty Mutual and used by the Liberty General Insurance Limited under license.

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UIN: IRDAN150P0002V01201314  
ARN: ADVT/2019/March/35

Prohibition of Rebates as per Section 41 of the Insurance Act 1938 (4 of 1938) 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'. Violations of Section 41 of the Insurance Act 1938, as amended, shall be - Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to Ten Lakhs."

A standard CGL insurance policy helps protect your business from claims that come from your normal business operations such as:



**Property damage**



**Medical expenses payments**



**Physical injury**



**Personal & advertising injury**



**Defense costs**

Liberty General Insurance offers a wide range of liability loss exposures which falls in these two categories:



**Premise & Operations Liability**



**Product & Completed Operations Liability**

#### SCOPE OF COVER:

- Legal liability to pay by way of compensation for bodily injury and / or property damage in connection with the Insured's business.
- Associated legal costs and expenses incurred by the Insured with prior consent of the Insurer.

#### PRODUCT HIGHLIGHT:

- LIU Singapore/Australia policy form
- Broad definition of Insured. Insured definition also includes subsidiaries & entities controlled by the Insured
- The Policy can operate on a Claims-made basis or Occurrence basis depending on the Policy form chosen.
- Coverage Territory can be extended to worldwide including US/Canada .

- Built in cover for Tenant's legal liability, Sudden & Accidental pollution liability , Care - custody and control, Erection/addition/Demolitions of buildings ,Incidental medical malpractice.
- Open to manuscript endorsement / extension wording.
- Injury definition includes mental anguish and humiliation also, along with death , bodily injury , sickness or disease to any person.
- Covers legal liability arising out of Terrorism
- The Limit of Indemnity is aggregate limit available for all Claims under the Policy.
- Product recall cover can be taken in conjunction with product completed operations liability.

#### MAIN EXCLUSIONS:

- Product guarantee or warranty given by or on behalf of the Insured.
- Liability assumed under the terms of a contract, agreement or warranty unless the Insured would have been liable in the absence of such contract, agreement or warranty.
- Worker's Compensation Law or Employment Practices
- Asbestos.
- Rendering or failure to render professional advice or service by the Insured.
- War, military action & terrorism.
- Fines, penalties, punitive damages, exemplary damages, multiplication of compensatory damages, liquidated damages and/or aggravated damages .
- Injury or Damage occurring prior to Retroactive Date.
- Costs of withdrawal, recall, inspection, repair, replacement, disposal or loss of use of the Insured's products or of any property of which such products form a part.

**For further details and exclusions kindly refer the policy wordings**



#### LIBERTY GENERAL INSURANCE:

Limited is a joint venture between Liberty Citystate holdings PTE Ltd, a group company of US Headquartered Liberty Mutual Insurance Group, a leading multinational property and casualty group, Enam Securities, a privately owned and managed firm that makes long-term investments in listed companies, as well as backs entrepreneurs building valuable private companies and DP Jindal Group, an industrial conglomerate. Liberty India General Insurance commenced operations in 2013 with the aim of providing comprehensive retail, commercial and industrial insurance solutions. The company has an employee strength of 1100+ over a network of 60 offices in 58 cities across 23 states. Its partner network consists of about 4000 hospitals and more than 3100 auto service centres. The company offers health and personal accident insurance, car and two-wheeler insurance, employee compensation insurance, commercial insurance, fire and engineering insurance, marine insurance and other miscellaneous insurance products in India.