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: IRDAN150RP0027V01201213

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	Marine Cargo Insurance (Open Policy)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RP0027V01201213	
3	Structure	Indemnity Based Policy	
4	Interests Insured	This Product offers insurance cover for damage to your cargo during transit, 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	General exclusions applicable as per the Transit Clauses mentioned in the policy schedule. Other exclusions as mentioned under Clauses Descriptions/Conditions Descriptions/ Warranties Descriptions in the policy schedule.	Policy Schedule
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.	

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		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?** 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	

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		• 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	

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		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 **Level 1:** **Name:** Hitesh Barad **Emailid:** hitesh.barad@libertyinsurance.in **Contact No:** 9004085898 **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.	

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		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	

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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