

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: IRDAN150RP0024V01201213

**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	Public Liability Insurance (Non-Industrial)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN150RP0024V01201213	
3	Structure	Indemnity Based Policy	
4	Interests Insured	A public liability non-Industrial policy provides cover for physical injury as well as property damage caused to the third party for which the policy holder is responsible	
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>This policy does not cover liability:</p> <p>1 assumed by the Insured by agreement and which would not have attached in the absence of such agreement</p> <p>2 arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convulsions of nature and atmospheric disturbance</p> <p>3 arising out of deliberate, willful or intentional non-compliance of any statutory provision</p> <p>4 arising out of loss of pure financial nature such as loss of goodwill, loss of market, etc</p> <p>5 (a) arising out of all personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation, etc and mental injury, anguish, or shock resulting there from;</p> <p>(b) infringement of plans, copy-right, patent, trade name, trademark, registered design;</p> <p>6 arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages</p> <p>7 directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, terrorism or military or usurped power directly or indirectly caused by or contributed to by</p> <p>(a) ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;</p>	Policy Wordings
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		<p>(b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;</p> <p>9 This policy does not cover liability for claims arising out of;</p> <p>the ownership possession or use by or on behalf of the Insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following;</p> <p>(a) claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;</p> <p>(b) claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer;</p> <p>(c) claims for damage to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;</p> <p>(d) claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking</p> <p>10 transportation of materials and / or hazardous / dangerous substances outside</p> <p>Insured's premises unless specifically covered</p> <p>11 the ownership possession or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft</p> <p>12 damage to property owned leased or hired or under hire-purchase or on loan to the Insured or otherwise in the Insured's care custody or control other than the</p>	
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		<p>(a) premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the Insured's possession for work thereon (but no indemnity is granted for damage to that part of the property on which the Insured is working and which arises out of such work)</p> <p>(b) employees and visitors clothing and personal effects</p> <p>(c) premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement</p> <p>13 Injury and/ or Damage occurring prior to the Retroactive Date in the Schedule</p> <p>Provided always that in the event of any Injury or Damage arising from continuous or continual inhalation, ingestion or application of any substance following the covered accident and where the Insured and company cannot agree when the Injury or Damage occurred, then</p> <p>(a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such Injury;</p> <p>(b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown</p> <p>14 the deliberate, conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims</p> <p>15 Injury to any person under the contract of employment or apprenticeship with the</p>	
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		<p>Insured their contractor(s) and/or Sub-Contractor(s) when such Injury arises out of the execution of such contract</p> <p>16 liability more specifically Insured elsewhere</p> <p>17 directly or indirectly caused by or arising from or in consequence of or attributable to any act of terrorism regardless of any other cause or event contributing concurrently</p> <p>or in any other sequence to the loss</p> <p>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, 200 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 any government and/or to put the public or any section of the public in fear for such purposes</p> <p>1 arising out of Accidents occurring outside India</p> <p>For Complete Details please refer policy wordings</p>	
10	Special Condition and	As stated in the policy schedule	

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	Warranties (If any)		
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> <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: 	

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	<ul style="list-style-type: none">• 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	
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	<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> <p>What does a surveyor do?</p> <p>The surveyor will visit the loss site for survey and collects the documents/information pertaining to</p>	
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	<p>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• Copy of original agreement along with supplementary agreements	
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	<ul style="list-style-type: none">• 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/information called for, LGI may issue a closure letter to the insured.	
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	<ul style="list-style-type: none">• In case of total loss or constructive total loss, the surveyor may facilitate disposal of salvage. <p>What are the loss settlement actions?</p> <ul style="list-style-type: none">• 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. <p>Steps to be followed:</p> <p>Toll-free / IVRS: 1800 266 5844</p> <p>Operating hours: 8:00 a.m. to 8:00 p.m., 7 days a week</p> <p>Website/Email: liabilityclaims@libertyinsurance.in</p> <p>Designated company officials for claim assistance: Toll-free number 1800 266 5844</p> <p>Retail claim settlement TAT: No definite TAT possible as long tail claims, but broadly offer for 1 month within one month on receipt of final survey report</p> <p>Escalation: If the TAT is not met, please find the escalation Matrix</p>	
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		Level 1: Name: Sajiv P Emailid: sajiv.p@libertyinsurance.in Contact No: 8657546253 Level 2: Name: Sachin Joshi Email id: sachin.joshi@libertyinsurance.in	
13	Grievance Redressal and Policy Holders Protection	<ul style="list-style-type: none"> • 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	<p>Ensure you provide accurate information when completing your proposal.</p> <p>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</p>	

Declaration by the Policy Holder:

I have read the above and confirm having noted the details

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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

