

## CUSTOMER INFORMATION SHEET

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number										
1	Product Name	Public Liability Act Insurance	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0020V01202223	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	To provide for Mandatory Public Liability Insurance for installations handling hazardous substances to provide minimum relief to the victims	NA										
5	Sum Insured / Motor Insured Declared Value Scope	<<< INR XXXX >>>	NA										
6	Policy Coverage	This public liability insurance act provides immediate relief to the persons affected by accident occurring while handling any hazardous substance and for matters connected therewith or incidental thereto. Subject to the terms, exceptions and conditions contained herein or endorsed hereon, the company will indemnify the insured owner against the statutory liability arising out of accidents occurring during the policy period due to handling hazardous substances as provided for in the said Act and the Rules framed thereunder	Preamble										
7	Add-on Cover / Optional Cover	No Add-ons / optional cover available under this product.	NA										
8	Loss Participation	<<<<INR XX>>>>  <b>Illustration</b> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="text-align: left;">Description</th> <th style="text-align: left;">Amount</th> </tr> </thead> <tbody> <tr> <td>Policy SI</td> <td>INR 1,00,00,000</td> </tr> <tr> <td>Claim Amount:</td> <td>INR 57,00,000</td> </tr> <tr> <td>Policy Deductible: 5% of the claim amount, applicable on each and every claim</td> <td>INR 2,85,000</td> </tr> <tr> <td>Net Payable amount</td> <td>INR 54,15,000</td> </tr> </tbody> </table>	Description	Amount	Policy SI	INR 1,00,00,000	Claim Amount:	INR 57,00,000	Policy Deductible: 5% of the claim amount, applicable on each and every claim	INR 2,85,000	Net Payable amount	INR 54,15,000	It will get fetch from policy schedule.
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9	Exclusions	This Policy does not cover liability:	Clause 3										

		<ol style="list-style-type: none"> <li>1. Arising out of wilful or intentional non-compliance of any Statutory provisions.</li> <li>2. In respect of fines, penalties, punitive and/or exemplary damages.</li> <li>3. Arising under any other legislation except in so far as provided for in Section 8 Sub Section (1) and (2) of the Act.</li> <li>4. In respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody.</li> <li>5. 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 or military or usurped power;</li> <li>6. Directly or indirectly caused by or contributed to by. <ol style="list-style-type: none"> <li>a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel</li> <li>b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.</li> </ol> </li> </ol>											
10	Special Conditions and warranties (if any)	<<< To be fetched from policy schedule >>>	NA										
11	Admissibility of Claim	<ul style="list-style-type: none"> <li>• Broad principle of Admissibility or Denial of claim <ul style="list-style-type: none"> <li>○ Insurance is a contract between 2 entities &amp; loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim.</li> <li>○ Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role</li> <li>○ Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected.</li> <li>○ Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim.</li> </ul> </li> <li>• Sample Claim Calculation</li> </ul> <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Particulars</th> <th>Amount (in INR)</th> </tr> </thead> <tbody> <tr> <td>Gross loss assessed</td> <td style="text-align: right;">1,500,000</td> </tr> <tr> <td>Less: salvage if any</td> <td style="text-align: right;">50,000</td> </tr> <tr> <td>Less: excess</td> <td style="text-align: right;">150,000</td> </tr> <tr> <td>Net assessed loss</td> <td style="text-align: right;">1,300,000</td> </tr> </tbody> </table>	Particulars	Amount (in INR)	Gross loss assessed	1,500,000	Less: salvage if any	50,000	Less: excess	150,000	Net assessed loss	1,300,000	NA
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12	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> <li>• Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800</li> <li>• Website: <a href="https://general.futuregenerali.in/">https://general.futuregenerali.in/</a></li> <li>• Email: <a href="mailto:fgclaims@futuregenerali.in">fgclaims@futuregenerali.in</a></li> <li>• Details of designated company officials to be contacted in time of claim – &lt;&lt;&lt; Branch Policy - Branch Manager &amp; Policy Servicing Office address and contact details For example – <i>Branch Manager</i></li> </ul>	NA										

Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.  
Phone: +91 079-25464166 >>>

<<<Direct Policy –

Future Generali India Insurance,

Ph: 1800 220 233 / 1860-500-3333 / 022-67837800

Email: [fgclaims@futuregenerali.in](mailto:fgclaims@futuregenerali.in)

Address: Future Generali India Insurance Co Ltd., Unit 801 and 802, 8th floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083>>>

- Details of procedure to be followed for reimbursement of claim
  - Intimate claims immediately upon occurrence of any event.
  - To intimate claim, send email to [fgclaims@futuregenerali.in](mailto:fgclaims@futuregenerali.in) or call at our helpline number 1800-220-233/1860-500-3333.
  - Customer to use the same claim number for all communications.
  - Surveyor appointment as per regulatory guidelines.
  - Preserve all records of damages, purchases invoices, reinstatement invoices, reports of police and other authorities concerned, photographs & any other documents may be called for.
  - Do not take any actions that may compromise your claim as well as deny any opportunity to assess the claim.
  - Upon completion of all formalities, Insurance company shall confirm decision on acceptance of liability.
  - If claim is admissible and KYC/AML documents are already available with Insurer; claims payment shall be processed by NEFT mode of payment.

- **Turn Around Time (TAT) for claims settlement**

S. No	Stages of claim	Times lines for settlement of claims
1.	Appointment of surveyor, if applicable.	Immediately, in any case within 24 hours of the receipt of intimation from the insured
2.	Submission of survey report	within 15 days of appointment subject to all documents required to conclude assessment being submitted on the same day of intimation. If else, 15 days from the receipt of last document
3	Settlement of claim	Within 7 days of receipt of survey report or 22 days from submission of all documents required to assess a claim.

- Escalation Matrix when TAT is not satisfied: [Grievance Redressal | Future Generali](#)

13.

Grievance Redressal

- State the brief details of Protection of Policyholder's Interest - [Policies | Future Generali](#)

NA

	and Policy holders Protection	<ul style="list-style-type: none"> <li>• Details of Grievance Redressal Officer of the Insurer - <a href="mailto:fgcare@futuregenerali.in">fgcare@futuregenerali.in</a></li> <li>• Bima Bharosa Portal - <a href="http://bimabharosa.irdai.gov.in">bimabharosa.irdai.gov.in</a></li> <li>• Ombudsman - <a href="https://www.cioins.co.in/Ombudsman">https://www.cioins.co.in/Ombudsman</a></li> </ul>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>• To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>• Non-disclosure of material information may affect the claim settlement.</li> </ul> <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none"> <li>• Business Description</li> <li>• Turnover</li> <li>• Sales Outside India</li> <li>• Qty of Hazardous Chemical</li> <li>• Paid-up Capital</li> </ul>	NA

Declaration by the Policyholder.

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

Place:

Date:

(Signature of the Policyholder)

(Authorized Signatory, where policyholder is a juridical person)

(Stamp of the legal entity)

**Note:**

- i. Website link for documents: - <https://general.futuregenerali.in/customer-service/downloads>
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.