

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 Policy - Non Industrial Risks (Retail)	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0015V01202324	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	Legal Liability towards Third Party Property Damage & Third Party Personal Property	NA										
5	Sum Insured / Motor Insured Declared Value Scope	<<< INR XXXX >>>	NA										
6	Policy Coverage	The Policy covers the amount which the insured become legally liable to pay as damages to third party resulting from accidental death, bodily injury, loss or damage to the property belonging to the third party caused due to any occurrence/accident at your business premises.	Operative clause										
7	Add-on Cover / Optional Cover	No Add-ons available under this product.	NA										
8	Loss Participation	<<<INR XX>> Illustration <table border="1" style="width: 100%; border-collapse: collapse; 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	NA
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9	Exclusions	This policy does not cover liability 1. Assumed by the Insured by agreement and which would not have attached in the absence of such agreement.	Clause 8										

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.
3. Arising out of deliberate, willful or intentional noncompliance of any Statutory provision.
4. Arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
5.
 - a. Arising out of all personal injuries such as libel, slander, false arrest, wrongful detention, defamation etc., and mental injury, anguish, or shock resulting there from.
 - b. Infringement of plans, copyright, patent, trade name, trade mark, registered design.
6. Arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
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 or military or usurped power.
8. Political Risk Exclusion
9. Directly or indirectly caused by or contributed to by
 - a. ionizing 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.
10. This Policy does not cover liability for claims arising out of: The ownership, possession of, use by or on behalf of the insured of any motor vehicle or trailer for which compulsory insurance is required legislation other than the following:
 - 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;
 - b. claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any other motor vehicle or trailer;
 - 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;
 - d. claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.
11. transportation of materials and/or hazardous/dangerous substances outside Insured's premises unless specifically covered
12. The ownership, possession or use by or on behalf of the insured of any aircraft, watercraft or hovercraft
13. 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
 - a. premises (or the contents thereof) temporarily occupied by the Insured for work thereon or other property temporarily in the

		<p>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> <ul style="list-style-type: none"> b. Employees' and visitors' clothing and personal effects. 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>14. Injury and/or damage occurring prior to the Retroactive Date in the Schedule 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> <ul style="list-style-type: none"> a. Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such injury b. Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown. <p>15. The deliberate conscious or intentional disregard of the insured's technical or administrative management or the need to take all reasonable steps to prevent claims.</p> <p>16. Injury to any person under the contract of employment or apprenticeship with the Insured their contractor(s) and/or Sub- Contractor(s) when such injury arises out of the execution of such contract.</p> <p>17. Liability more specifically insured elsewhere.</p> <p>18. Liability arising under any statute based on the doctrine of No- Fault Liability or under the Public Liability Insurance Act 1991, other than as provided in General Conditions 9.15.</p> <p>19. Any Claim made, threatened or intimated against the Insured prior to the Period of Insurance/ Retroactive date</p> <p>20. Contractual Liability of any kind</p> <p>21. Absolute asbestos & toxic material exclusion</p> <p>22. Marine including Ship Owners Liability, vessels including their Navigations</p> <p>23. Waste facilities are totally excluded.</p> <p>24. Airlines, aircraft and airside operation of airports, including refueling, control tower liability and construction & repair work within the airport perimeter.</p> <p>25. Aircraft and aviation manufacturers. This applies to the following critical components: Aircraft fuselage, wings and all structural parts, landing gears, tires, engines and engines components, propellers, fuel systems, electronic and electrical equipment, aircraft instruments.</p> <p>26. Claims for gradual losses arising out of the manufacture and/or handling and/or storage of asbestos or asbestos products.</p> <p>27. Tobacco and it associated Health Risks</p> <p>28. Any Electro Magnetic Fields (EMF) liabilities arising from of Electric Utilities and manufacturers of Mobile Phones</p> <p>29. Electric, Gas & Water Utilities where Brownout/'Blackout failure to supply is not excluded.</p> <p>30. Liability of Railways</p> <p>31. Construction and operation of tunnels, bridges, sub aqueous work</p> <p>32. Offshore related risks Exclusion</p>	
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10	Special Conditions and warranties (if any)	<< to be fetched from policy schedule >>	NA										
11	Admissibility of Claim	<ul style="list-style-type: none"> • Broad principle of Admissibility or Denial of claim <ul style="list-style-type: none"> ○ Insurance is a contract between 2 entities & loss governing contracts as well as tort shall be underlying guideline for admission or denial of claim. ○ Further specific terms and conditions as well as warranties incorporated in the contract shall also play a major role ○ Insured is expected to exhibit reasonable duty of due care and diligence failing with a claim may get rejected. ○ Insurance is a contract of utmost good faith and any mis-declaration or omission to state material facts can prejudice a claim. • A sample claim calculation process for this product <table border="1" data-bbox="373 1092 893 1354"> <thead> <tr> <th>Particulars</th> <th>Amount (in INR)</th> </tr> </thead> <tbody> <tr> <td>Gross loss assessed</td> <td>1,500,000</td> </tr> <tr> <td>Less: salvage if any</td> <td>50,000</td> </tr> <tr> <td>Less: excess</td> <td>150,000</td> </tr> <tr> <td>Net assessed loss</td> <td>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"> • Toll free / IVRS number: 1800 220 233 / 1860-500-3333 / 022-67837800 • Website: https://general.futuregenerali.in/ • Email: fgclaims@futuregenerali.in • Details of designated company officials to be contacted in time of claim – <<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example – <i>Branch Manager</i> <i>Address - Off Code- 3N, 3rd Floor, No. 310, Radhe Arcade, Near Diwan Ballubhai High School, Maninagar, Maninagar, Gujarat Pincode:380008.</i> <i>Phone: +91 079-25464166 >>></i> <p><<<Direct Policy – <i>Future Generali India Insurance,</i> <i>Ph: 1800 220 233 / 1860-500-3333 / 022-67837800</i> <i>Email: fgclaims@futuregenerali.in</i></p>	NA										

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 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 and Policy holders Protection	<ul style="list-style-type: none"> • State the brief details of Protection of Policyholder's Interest - Policies Future Generali • Details of Grievance Redressal Officer of the Insurer - fgcare@futuregenerali.in • Bima Bharosa Portal - bimabharosa.irdai.gov.in Ombudsman - https://www.cioins.co.in/Ombudsman 	NA
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form 	NA

	<ul style="list-style-type: none">• In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately• Non-disclosure of material information may affect the claim settlement. <p>Material information is very subjective and below are few examples:</p> <ul style="list-style-type: none">• Business Description• Safety Measures in the premises• No. of Locations	
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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.