

PUBLIC LIABILITY POLICY – NON INDUSTRIAL RISKS (RETAIL)
POLICY WORDINGS

1. OPERATIVE CLAUSE:

WHEREAS the insured named in the Schedule hereto and carrying on the business described in the said Schedule has applied to the **Future Generali India Insurance Company Limited** (hereinafter called ‘the Company’) for the indemnity hereinafter contained and has made a written proposal and declaration which shall be the basis of this contract and is deemed to be incorporated herein and has paid the premium as consideration for or on account of such indemnity.

NOW THIS POLICY WITNESSETH that subject to the terms exceptions and conditions contained herein or endorsed hereon the Company will indemnify the Insured against their legal liability to pay compensation including Claimant’s costs, fees and expenses as per territory mentioned in the policy schedule, in accordance with Indian Law.

2. INDEMNITY:

The indemnity only applies to claims arising out of accidents occurring in the insured premises during the period of insurance first made in writing against the Insured during the policy period and the Insured is indemnified in accordance with the Operative Clause for and/or arising out of injury and/or Damage but only against claims arising out of or in connection with the business specified in the Schedule and not against claims arising out of or in connection with

- (a). Pollution howsoever caused unless specifically covered
- (b). Any product

For the purpose of determining the indemnity granted

- (a). ‘Injury’ means death, bodily injury, illness or disease of or to any person;
- (b). ‘Damage’ means actual and/or physical damage to tangible property;
- (c). ‘Pollution’ means pollution or contamination of the atmosphere or of any water land or other tangible property;
- (d). ‘Product’ means any tangible property after it has left the custody or control of the Insured, which has been designed, specified, formulated, manufactured, constructed, installed, sold, supplied, distributed, treated, serviced, altered or repaired by or on behalf of the Insured but shall not mean food and beverages supplied by or on behalf of the Insured primarily to the Insured’s employees as a staff benefit.
- (e). ‘Policy Period’ means the period commencing from the effective date and hour and, terminating at midnight on the expiry date as shown in the Policy Schedule.
- (f). ‘Period of Insurance’ means the period commencing from the retroactive date and terminating on the expiry date as shown in the Policy Schedule.
- (g). ‘Accident’ means a fortuitous event or circumstance, which is sudden, unexpected and unintentional including resultant continuous, intermittent or repeated exposure arising out of the same fortuitous event or circumstance.
- (h). ‘Retroactive Date’ is the date when the risk is first incepted under a Claims Made policy and thereafter renewed without break in the period of cover.
- (i). Terrorist Act(s)” Means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or commission of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be

considered terrorist acts. A terrorist act shall also include any act which is verified or recognized by any Government as an act of terrorism

3. GENERAL CLAUSES:

3.1. NOTIFICATION EXTENSION CLAUSE:

Should the Insured notify the Company during the Policy period in accordance with General Condition 9.1 of any specific event or circumstance which the Company accepts may give rise to a claim or claims which form the subject of indemnity by this policy, then the acceptance of such notification means that the company will deal with such claim or claims as if they had first been made against the insured during the policy period. The extension under this Clause will be subject to the maximum time limit laid down under the Indian Limitation Act in force from time to time.

3.2. EXTENDED CLAIM REPORTING CLAUSE:

In the event of non-renewal or cancellation of this Policy, either by the Company or by the Insured, the Company will allow a time limit not exceeding 90 days from the date of expiry or cancellation of the policy provided no insurance is in force during this extended reporting period of the same interest, for notification of claims for accidents which had taken place during the period of insurance but could not be made during the policy period, provided, however, all claims made during the extended reporting period shall be handled as if they were made on the last day of the expiring policy period and are subject to the limits of indemnity and the terms, conditions and exceptions of the policy.

4. INDEMNITY TO OTHERS:

The indemnity granted extends to:

- 4.1 officials of the Insured in their business capacity arising private capacity arising out of their temporary engagement of the Insured's employees;
- 4.2 the Officers, Committees and members of the Insured's canteen, social, sports, medical, fire fighting and welfare organisations in their respective capacities as such;
- 4.3 the personal representatives of the estate of any person who would otherwise be indemnified by this policy but only in respect of liability incurred by such person, out of the performance of their business or in their.

5. CROSS LIABILITIES:

Each person or party indemnified is separately indemnified in respect of claims made against any of them by any other person or party (other than the named Insured) subject to Company's total liability not exceeding the limits of indemnity stated in the Schedule of the Policy.

6. DEFENCE COSTS:

The Company will pay all costs, fees and expenses incurred with their prior consent in the investigation, defence or settlement of any claim made against the Insured and the costs of representation at any inquest, inquiry or other proceedings in respect of matters which have a direct relevance to any claim made or which might be made against the Insured, provided such claim or claims are the subject of indemnity by the Policy. Such costs, fees and expenses are called 'Defence Costs'.

7. INDEMNITY LIMITS:

Company's total liability to pay compensation, Claimant's costs, fees and expenses and defence costs shall not exceed the indemnity limit stated in the Schedule. Indemnity Limit for any one accident applies to any one claim or series of claims arising from one originating cause. Indemnity Limit shall represent the total amount of Company's Liability during the Policy period.

7.1. CLAIMS SERIES CLAUSE:

For the purpose of this policy where a series of and/or several bodily injuries and/or property damages are attributable direct or indirectly to the same cause all such bodily injuries and/or property damages shall be added together and all such bodily

injuries and/or property damages shall be treated as one claim and such claim shall be deemed to have been made at the point in time when the first of the claims was made in writing. There shall, however, be no coverage for claims made arising from one specific cause, which are made later than 3 years after the first claim of the series.

7.2. COMPULSORY EXCESS:

The Insured shall bear as Compulsory Excess the amount or percentage of the limit of indemnity per any one accident so stipulated in the Schedule attached to the policy. This compulsory excess shall be applicable to both

(a) death/ bodily injury and (b) property damage, inclusive of defence costs arising out of any one accident.

The company's liability shall attach for the claim in excess of such Compulsory Excess (and Voluntary Excess, if any, opted by the Insured).

7.3. VOLUNTARY EXCESS:

In the event of the Insured opting, the policy shall be subject to voluntary excess as mentioned in the Schedule.

This voluntary excess shall be applicable to both (a) death/bodily injury claims and (b) property damage claims, inclusive of defence costs arising out of any one accident. The Company's Liability shall attach for the claims in excess of such compulsory and voluntary excess.

8. EXCLUSIONS/ EXCEPTIONS:

This policy does not cover liability

8.1. assumed by the Insured by agreement and which would not have attached in the absence of such agreement.

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.

8.3. arising out of deliberate, willful or intentional noncompliance of any Statutory provision.

8.4. arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.

8.5. (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.

8.6. Arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.

8.7. 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.

8.8. Political Risk Exclusion

8.9. 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.

8.10. 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.
- 8.11.** transportation of materials and/or hazardous/dangerous substances outside Insured's premises unless specifically covered
- 8.12.** the ownership, possession or use by or on behalf of the insured of any aircraft, watercraft or hovercraft
- 8.13.** 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 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).
 - (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.
- 8.14.** 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
- (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.
- 8.15.** 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.
- 8.16.** 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.
- 8.17.** Liability more specifically insured elsewhere.
- 8.18.** 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.
- 8.19.** Any Claim made, threatened or intimated against the Insured prior to the Period of Insurance/ Retroactive date
- 8.20.** Contractual Liability of any kind
- 8.21.** Absolute asbestos & toxic material exclusion
- 8.22.** Marine including Ship Owners Liability, vessels including their Navigations
- 8.23.** Waste facilities are totally excluded.
- 8.24.** Airlines, aircraft and airside operation of airports, including refueling, control tower liability and construction & repair work within the airport perimeter.

- 8.25. 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.
- 8.26. Claims for gradual losses arising out of the manufacture and/or handling and/or storage of asbestos or asbestos products.
- 8.27. Tobacco and it associated Health Risks
- 8.28. Any Electro Magnetic Fields (EMF) liabilities arising from of Electric Utilities and manufacturers of Mobile Phones
- 8.29. Electric, Gas & Water Utilities where Brownout/Blackout failure to supply is not excluded.
- 8.30. Liability of Railways
- 8.31. Construction and operation of tunnels, bridges, sub aqueous work
- 8.32. Offshore related risks Exclusion
- 8.33. Manufacturers and/or production and/or storage of fireworks, fuses, ammunition, cartridges and explosives.
- 8.34. Mining Risks Exclusion
- 8.35. Fungus, Mildew and Mould Liability Exclusion
- 8.36. Environment Impairment Exclusion
- 8.37. Workmen Compensation Insurance/ Employers Liability Insurance
- 8.38. Liability arising out of from EAR and CAR policies

9. CONDITIONS:

- 9.1. The Insured shall give written notice to the Company as soon as reasonably practicable of any claims made against the Insured (or any specific event or circumstances that may give rise to a claim being made against the Insured) and which forms the subject of indemnity under this policy and shall give all such additional information as the Company may require. Every claim, writ, summons or process and all documents relating to the event shall be forwarded to the Company immediately they are received by the insured.
- 9.2. No admission offer promise or payment shall be made or given by or on behalf of the Insured without the written consent of the Company.
- 9.3. The company will have the right but in no case the obligations, to take over and conduct in the name of the Insured the defence of any claims and will have full discretion in the conduct of any proceedings and in the settlement of any claim and having taken over the defence of any claim may relinquish the same. All amounts expended by the company in the defence, settlement of payment of any claim will reduce the limits of indemnity specified in the Schedule of the policy.

In the event the Company, in its sole discretion chooses to exercise its right pursuant to this condition, no action taken by the company in the exercise of such right will serve to modify or expand in any manner, the company's Liability or obligations under this policy beyond what the company's Liability or obligations would have been had it not exercised its rights under this condition.
- 9.4. The Insured shall give all such information and assistance as the Company may reasonably require.
- 9.5. The Insured shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied to the Company at the time when this Policy was effected and the Company may amend the terms of this policy according to the materiality of such change.
- 9.6. The Company may at any time pay to the Insured in connection with any claim or series of claims under this policy to which an Indemnity Limit applies the amount of such limit (after deduction of any sums already paid) or any lesser

amount for which such claims can be settled and upon such payment being made the Company shall relinquish the conduct and control of and be under no further liability in connection with such claims.

- 9.7.** The Policy and the Schedule shall be read together as one contract and any word or expression to which a specific meaning has been attached in any part of this policy or the Schedule shall bear such specific meaning wherever it may appear. The terms and exclusions of this Policy (and any phrase or word contained therein) shall be interpreted in accordance with the Indian Law.
- 9.8.** The Insured shall keep accurate record of annual turnover, which term shall include all leviable duties and at the time of renewal of insurance declare such details as the Company may require. The Company shall at all reasonable times have full access to inspect such records.

The premium stated in the schedule of this policy is to be regulated by the final turnover pertaining to the policy period as borne out by the accurate record of the annual turnover to be maintained as above. Within one month from the expiry of each policy period, the insured shall furnish the Company with the correct turnover recorded as aforesaid, pertaining to the previous policy period, based on which the Company shall arrive at the final premium, by further payment to the Company or a refund to the insured as the case may be, but in no case shall the refund of premium be more than 25% of the premium stated in the schedule.

- 9.9.** If at the time of happening of any event resulting into a liability under this Policy, there be any other public liability insurance or insurances effected by the Insured or by any other person covering the same liability, then the Company shall not be liable to pay or contribute more than its rateable proportion of such liability.
- 9.10.** This Policy does not cover liability which at the time of happening of any event resulting into such liability, be insured by or would, but for the existence of this policy, be insured by, any other policy (but not Public Liability Policy) or Policies, except in respect of any excess beyond the amount which could have been payable under such policy/policies, had this insurance not been effected.
- 9.11.** The Company may cancel this Policy by giving thirty days notice in writing of such cancellation to the Insured's last known address and in such an event the Company will return a pro-rata portion of the premium (subject to a retention of the minimum premium prescribed under the policy) for the expired part of the Insurance.

This Policy may also be cancelled by the Insured by giving thirty days notice in writing to the Company in which event the company will retain premium at short period scale provided there is no claim under the Policy during the period of insurance. In case of any claim under the Policy, no refund of premium shall be allowed.

- 9.12.** In the event of Liability arising under the Policy or the payment of a claim under this Policy, the limit of indemnity per any one year under policy shall get reduced to the extent of quantum of liability to be paid or actual payment of such claim. Under no circumstances it shall be permissible to reinstate the aggregate limit of indemnity to the original level even on payment of extra premium.
- 9.13.** It is also hereby further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not within 12 calendar months from the date of such disclaimer have been made the subject matter of suit in a court of law then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.
- 9.14.** The Company shall not be liable to make any payment under this Policy in respect of any claim if such claim shall be in any manner fraudulent or supported by any statement or device whether by Insured or by any person on behalf of the Insured and/or if the insurance has been continued in consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured.
- 9.15.** No claim shall be payable under this policy unless the cause of action arises as per the territory mentioned in the schedule and the liability to pay claim is not without legal recourse to the insured. It is further agreed and understood that only Indian Law is applicable to any such action.

9.16. Subrogation

In the event of any payment under this Policy, the Insurer shall be subrogated to all of the Insured's rights of recovery to the extent of such payments against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights and ensure that nothing is done to prejudice such rights and provide the Insurers with whatever reasonable co-operation and assistance they might require.

However, it is specifically agreed that the Insurer will not exercise its rights of subrogation against an employee of the Insured unless the aforesaid payment has been caused by or contributed to in any way by the fraud or dishonesty of any such employee.

In the event of any recovery being made, it is specifically understood that the recovered funds shall be applied in the following order:

- (a). Insurers shall be reimbursed to the extent of any payment they have made under this Policy.
- (b). Insurers shall be reimbursed the actual costs and expenses they have incurred in pursuing the recovery.
- (c). The Insured shall be entitled to reimbursement in respect of its losses only after the payment of (a) and (b) and only to the extent of any recovered funds that might remain.

9.17. Excess Insurance

Liability under the Public Liability Insurance Act 1991 With respect to liability arising under the Public Liability Insurance Act 1991, this Insurance shall be excess Insurance over any other valid and collectible Insurance / self-administered fund available to the Insured.

9.18. Cancellation Clause

The Company may at any time cancel the Policy on grounds of mis-representation, non-disclosure of material facts, fraud ,non- cooperation by the insured or if any adverse development in risk is noticed by the insurer, by sending thirty days' notice in writing to the insured at his last known address in which case the Company shall return to the insured a proportion/ pro-rata portion of the premium corresponding to the unexpired period of insurance provided that if no claim has been paid under the policy.

The policy may also be cancelled by the insured at any time by giving thirty days' notice in writing to the Company and in such event the Company shall allow refund of premium at Company's short period premium calculation as given below provided no claim has occurred up to the date of cancellation

Short Period Scale

Period of Risk	% of annual premium to be retained by the Company
Upto 1 month	15%
More than 1 month upto 3 months	40%
More than 3 month upto 6 months	70%
More than 6 months upto 9 months	90%
More than 9 months	100%

9.19. Policy Dispute Clause

Any dispute concerning the interpretation of the terms, conditions limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law. Each party agree to submit to the jurisdiction of any Court of competent jurisdiction within India and to comply with all requirements necessary to give such Court of Jurisdiction. All matters arising hereunder shall be determined in accordance with the law and practice of such Court

9.20. Redressal of Grievance

In case of any grievance the insured person may contact the company through

Website: <https://general.futuregenerali.in/>

Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800

Email: Fgcare@futuregenerali.in

Courier: Grievance Redressal Cell, Future Generali India Insurance Company Ltd. Lodha I –Think Techno Campus, B Wing –2nd Floor, Pokhran Road –2, Off Eastern Express Highway Behind TCS, Thane West – 400607

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at fggro@futuregenerali.in or call at: 7900197777

For updated details of grievance officer, kindly refer the link -

<https://general.futuregenerali.in/customer-service/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://bimabharosa.irdai.gov.in/>

STATUTORY NOTICE: “INSURANCE IS THE SUBJECT MATTER OF THE SOLICITATION”

*******END*******

GRIEVANCE REDRESSAL PROCEDURE

Dear Customer,

At Future Generali, we continuously strive for service excellence to give you exceptional customer experience. This helps us build trust and long-term relationship with you.

We request you to read the policy document including the terms and conditions carefully. This will help you understand your plan and drive maximum benefits. We want to ensure the plan is working for you and welcome your feedback.

What is a grievance?

“Complaint” or “Grievance” means expression (includes communication in the form of electronic mail or other electronic scripts, Inbound Call, SMS, Letter), of dissatisfaction by a complainant with insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities about an action or lack of action about the standard of service or deficiency of service of such insurer, distribution channels, intermediaries, insurance intermediaries or other regulated entities.

- ▶ Explanation: An inquiry/ query or request does not fall within the definition of the 'complaint' or 'grievance'.
- ▶ Complainant means a policyholder or prospect or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer or a distribution channel.

We are always here for your help. You may use any of the following channels to reach us-

Helpline	Website	Email	Branch GRO	Complaint form
Call us on 1800 220 233/ 1860 500 3333/ 022-67837800	Click here to know more	Write to us at fgcare@futuregenerali.in	Click here to know your nearest branch.	Click here to raise a complaint

By when will my grievance be resolved?

- ▶ You will receive grievance acknowledgement from us within 3 business days for your complaint.
- ▶ Final resolution will be shared with you within 2 weeks of receiving your complaint.
- ▶ Your complaint will be considered as closed if we do not receive any reply from you within 8 weeks from the date of receipt of response.

How do I escalate my complaint if I don't receive a response on time?

- ▶ You may write to our Grievance Redressal Office at fggro@futuregenerali.in
- ▶ You may send a physical letter to our Grievance Redressal Cell, Head Office at the below address-

Future Generali India Insurance Company Ltd.

Lodha I – Think Techno Campus, B Wing – 2nd Floor, Pokhran Road – 2,
Off Eastern Express Highway Behind TCS, Thane West – 400607

GRIEVANCE REDRESSAL PROCEDURE

What if I am not able to register my grievance?

You can comfortably raise a grievance via any of the above-mentioned avenues. If you face any challenge, you may write to the provided email IDs for help.

If you still face any challenge, you may use any of the below options to raise a complaint with the Insurance Regulatory and Development Authority (IRDAI)-

- ▶ Call toll-free number **155255**
- ▶ **Click here** to register complaint online

Is there any special provision for senior citizen to raise grievance?

We understand our customers and their needs. Thus, have a separate channel to address the grievances of senior citizens. The concerns will be addressed to the senior citizen's channel (care.assure@futuregenerali.in) as complaints for faster attention or speedy disposal of grievance, if any.

Insurance Ombudsman:

If you are still dissatisfied with the resolution provided, you may opt to approach the Office of the Insurance Ombudsman, provided the same is under their purview.

Click here to know the guidelines for taking up a complaint with the Insurance Ombudsman.

In case you wish to send your complaint to insurance ombudsman.

Click here to access the list of insurance ombudsman offices.