

PUBLIC LIABILITY POLICY- NON INDUSTRIAL RISKS (RETAIL) PROSPECTUS / SALES LITERATURE

Introduction

Every business is carefully nurtured for growth and profit, but accidents can take place anytime, anywhere without notice. In case something unfortunate happens at your premises, the responsibility for third party bodily injury or property damage comes to you as the business owner. While you cannot always avoid such instances, you can be prepared to resolve any legal liabilities incurred from the third-party victims of an unfortunate accident caused on your property or within your insured premises. Public Liability Non-Industrial Risks (Retail) Policy can keep you prepared and protected from these situations.

What is covered under the scope of the policy?

The Policy covers the amount which the insured become legally liable to pay Insured against their legal liability to pay compensation including Claimant's costs, fees and expenses 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 insured business premises.

Who can take the policy?

This insurance applies to all non industrial risk premises like Construction/interior/repair/renovation, Hotel/Motel, Mall, Shops, Home, Club Houses, Theatres/ Multiplex, Schools, Commercial Offices, etc.

Exclusions:

- Prior Act /Retroactive Date Exclusion
- Prior or Pending litigation Exclusion
- Aviation, marine, railway, offshore Risks Exclusion
- Workmen Compensation / Employee Compensation Exclusion
- Asbestos Liability Exclusion
- Nuclear Energy/Radioactive Liability Exclusion
- War and Terrorism Liability Exclusion
- Professional errors or omissions Liability
- Public Liability Industrial Risks

For the complete list, please refer the policy wordings.

This Prospectus

This prospectus gives only information. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Public Liability Policy- Non Industrial Risks(Retail)** Policy document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Public Liability Policy- Non Industrial Risks(Retail)** Policy from Our branch or from Our website <https://general.futuregenerali.in> . For legal interpretation the policy document will hold.

Grievances

In case of any grievance, the Insured Person may contact the company through

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

Toll Free Number: 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 to the link:

https://general.futuregenerali.in/general-insurance/pdf/Grievance_Redressal_Procedures.pdf

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.

Grievance may also be lodged at IRDAI Integrated Grievance Management System -

<https://igms.irda.gov.in/>

About Our Company

Future Generali India Insurance Company Limited is a joint venture between Future Group – the game changers in Retail Trade in India and Generali – a 190 years old global insurance group featuring among the world's 60 largest companies.

The company was incorporated in September 2007 with the objective of providing retail, commercial, personal and rural insurance solutions to individuals and corporates to help them manage and mitigate risks. Future Generali India has been serving the customers by leveraging upon its global Insurance expertise in diverse classes of products of Generali Group and the Indian retail game changers Future Group Having firmly established its credentials in this segment and effectively leveraging on the skill set of both its JV partners, Future Generali India has evolved to become a Total Insurance Solutions Company.

*As per Fortune Global 500 Ranking (2017)

For Any claims related enquiries, please contact us at the following address

Email- fgnonmotorclaims@futuregenerali.in

Call us at 1800-220-233(toll free), 1860-500-3333, 022-67837800

Future Generali India Insurance Company Limited,

Corp. and Regd. Office: Unit No. 801 & 802, Tower C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai - 400083

CIN: U66030MH2006PLC165287

Care Line:- 1800-220-233 (toll free), 1860-500-3333, 022-67837800

Fax: 022-4097 6900 | Email: fgcare@futuregenerali.in.

Website: <https://general.futuregenerali.in/> (IRDAI Regn. No.: 132)

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INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

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