

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- Industrial Risks	NA										
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN132RP0018V01202223	NA										
3	Structure	Indemnity	NA										
4	Interests Insured	Businesses and industrial operations against which claims made by third parties for injuries or damages that occur as a result of the business's activities	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="width: 60%;">Description</th> <th style="width: 40%;">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
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												
9	Exclusions	This Policy does not cover liability <ol style="list-style-type: none"> 1. assumed by the Insured by agreement and which would not have attached in the absence of such agreement. 2. arising out of earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar convlusions 	Clause 8										

		<p>of nature and atmospheric disturbance unless the Policy is specifically extended to include Act of God perils.</p> <ol style="list-style-type: none"> 3. arising out of deliberate, wilful 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 eviction, wrongful detention, defamation etc. and mental injury, anguish, or shock resulting therefrom. (b) infringement of plans, copy-right, 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, terrorism, revolution, insurrection or military or usurped power. 8. Directly or indirectly caused by or contributed to by <ol style="list-style-type: none"> i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; 9. This Policy does not cover liability for claims arising out of, 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; <ol style="list-style-type: none"> i) 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; ii) claims arising beyond the limits of any carriageway or thoroughfare caused by the loading or unloading of any motor vehicle or trailer. iii) 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; iv) Claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking. 10. Transportation of material and/or hazardous/dangerous substances outside Insured's premises unless specifically covered. 11. The ownership possessing or use by or on behalf of the Insured of any aircraft, watercraft or hovercraft. 12. Damage to property belonging to third parties that is rented, leased or hired or under hire-purchase or on loan to the Insured. An indemnity shall however be provided for Claims arising out of Accidental damage to premises or the contents thereof, that are temporarily occupied by the Insured for working thereon, but only to the extent the Insured is held 	
--	--	--	--

		<p>legally liable for the same independently of any specific agreement relating to the use of the same.</p> <p>13. Damage to property belonging to third parties handled by the Insured by way of his trade or worked upon by or in the care, custody or control of the Insured or any person employed by or working for the Insured. An indemnity shall however be provided for claims arising out of damage to employees' and visitors clothing or personal effects brought onto the Insured's Premises with the Insured's consent.</p> <p>14. 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>i) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such injury.</p> <p>ii) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.</p> <p>15. 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>16. Injury to any person under a contract of employment or apprenticeship with the Insured when such Injury arises out of the execution of such contract.</p> <p>17. Any accident(s) in respect of which Relief would be under the Public Liability Insurance Act, 1991 or any other Statute that may come into force after the issue of this policy.</p> <p>18. Liability more specifically insured elsewhere.</p> <p>19. for any claim directly or indirectly arising out of, or, in any way involving any fact or circumstance of which written notice has been given, or ought reasonably to have been given, under any previous policy (whether insured by the Company or not); or of which the Insured first became aware prior to the period of insurance and which the Insured knew or ought reasonably to have known had the potential to give rise to a claim.</p> <p>20. Any claim made where the circumstances that exist are materially different to the circumstances represented by the Insured in the proposal.</p> <p>21. Any claim made where the circumstances that exist are materially different to the circumstances represented by the Insured in the proposal.</p> <p>22. Liability arising out of, based upon or attributable to war, any act of war, civil war, invasion, insurrection, revolution, use of military power or usurpation of government of military power; or the intentional use of military force to intercept, prevent, or mitigate any known or suspected terrorist act; or any terrorist acts.</p> <p>23. Cyber Risks Exclusions</p> <p>24. Electronic Date Recognition / Y2K Exclusion</p> <p>25. Extra Contractual Obligations</p> <p>26. Pools, and pooling arrangements</p>	
--	--	---	--

		<p>27. Liability arising from automatic covers, binding authorities, line slips and delegated authorities</p> <p>28. Marine including Ship Owners Liability</p> <p>29. Waste facilities unless pollution is totally excluded</p> <p>30. Multi year business except for E & O, CGL & Public Liability in relation to projects.</p> <p>31. Airlines, aircraft and airside operation of airports, including refueling, control tower liability and construction & repair work within the airport perimeter.</p> <p>32. Aircraft and aviation manufacturers. This applies to the following critical components:</p> <p>33. 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>34. Claims for gradual losses arising out of the manufacture and/or handling and/or storage of asbestos or asbestos products.</p> <p>35. Tobacco and it associated Health Risks excluding Cigarette Mfg (Product Liability)</p> <p>36. Electric Utilities and Manufacturers of Mobile Phones if Electro Magnetic Fields (EMF) is not excluded.</p> <p>37. Electric, Gas & Water Utilities where Brownout/'Blackout failure to supply is not excluded.</p> <p>38. Liability of Railways</p> <p>39. Offshore related risks unless incidental whilst indemnification based on "Jones Act" remain excluded.</p> <p>40. Manufacturers and/or production and/or storage of fire works, fuses, ammunition, cartridges and explosives.</p>					
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. • Include a sample claim calculation process for retail products <table border="1" data-bbox="373 1801 893 1906"> <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> </tbody> </table>	Particulars	Amount (in INR)	Gross loss assessed	1,500,000	NA
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		
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 – <p><<< Branch Policy - Branch Manager & Policy Servicing Office address and contact details For example –</p> <p style="padding-left: 40px;"><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> <p><<<Direct Policy – Grievance Redressal Officer, Ph: +91-79001 97777 Email: fgcare@futuregenerali.in & fggro@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>>></p> <ul style="list-style-type: none"> • Details of procedure to be followed for reimbursement of claim <ul style="list-style-type: none"> - 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 			NA

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.ciains.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 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 Turnover Sales Outside India Hazardous Chemical if any 	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.