HDFC ERGO General Insurance Company Limited

Customer Information Sheet

Pollution Legal Liability Insurance

Pollution Legal Liability Insurance
UIN: IRDAN125CP0005V01202021

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

Sr. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1.	Product Name	**Pollution Legal Liability Insurance**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0005V01202021	NA
3.	Structure	State basis of Sum / Limit Insured Indemnity Basis (for all sections)	NA
4.	Interests Insured	All types of Manufacturing & Industrial Units, Hospitals and Pharmaceuticals Units, Waste Disposal and Recycling Units, Real estates, Warehouses, School and Universities, Energy, Power generation, Oil & Gas related facilities and all types of Manufacturing units	NA
5.	Sum Insured	<<as per policy schedule>>	Policy schedule
6.	Policy Coverage	Pollution Legal Liability Insurance, also known as environmental legal liability insurance policy pays on behalf of the Insured, the sums the Insured is legally obligated to pay as a result of emission, discharge, release, or escape of any contaminants, irritants, or pollutants into or on land, the atmosphere, or any water course or body of water, provided this results in environmental damage. This policy extends to cover Insured against liability arising from 1. Own Remediation Costs 2. Imposed Remediation Costs 3. Legal Liability 4. Transportation Liability & 5. Business Interruption	Insuring Agreement
7.	Add-on Cover	<<coverage & limits as stated in the policy schedule under add on section>>	Policy Schedule
8.	Loss Participation	<<as per policy schedule>>	Policy Schedule
9.	Exclusions	This policy will not pay for any loss arising out of, or in any way connected with ➢ Contractual Liability	Exclusions

		➢ Employer liability ➢ Internal Expenses ➢ Fines, Penalties or assessments ➢ Worker's compensation or similar law ➢ War ➢ Asbestos and Lead-based plant ➢ Prior knowledge/non-disclosure ➢ Identified Underground Storage Tanks ➢ Excess, if any ➢ Intentional Non-compliance ➢ Terrorism ➢ Insured vs Insured ➢ Material change in use ➢ Nuclear fuel, assemblies and components ➢ Offshore ➢ Products ➢ Property damage to conveyances	
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule
11.	Admissibility of Claim	• Mention the broad principle of admissibility / denial of claims [Example: Reporting of loss occurrence; Duty of care & loss minimization; Exclusion of Willful Negligence] 1. Intimation of a claim or any circumstances which may give rise to any claim should be reported immediately. 2. No admission, offer, promise or payment of liability without Insurer consent. 3. Provide documents in support of your claims 4. Provide all such information and assistance to company which is required. 5. Company has right to defend the claim against Insured. • Include a sample claim calculation process for retail products Claim shall be paid as per following calculation:-	NA

Head	**Example**
liability as covered under the policy (a)	100000
Defense cost (b) (wherever applicable)	20000
total loss amount (c = a+b)	120000
Deductible (d)	10000
Net Payable amount (c-d)	110000

12.	Policy Servicing - Claim Intimation and Processing	• Contact us: 022 6158 2020 / 022 6234 6234 • Website: www.hdfcergo.com • Email : care@hdfcergo.com • Details of designated company officials to be contacted in time of claim Liability Claims Manager – email ID - care@hdfcergo.com • Turn Around Time (TAT) for claims settlement 1. Registration of claim – T +1 days 2. List of requirement – 7 days from registration 3. Claim settlement / Denial = T+30 days (T = date of receipt of last documents) • Escalation Matrix when TAT is not satisfied Email to – liabilityclaims@hdfcergo.com	NA
13.	Grievance Redressal and Policyholders Protection	If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows: **Our Grievance Redressal Officer** If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through: • Contact us - 022 6158 2020/ 022 6234 6234 • Emails – grievance@hdfcergo.com • Contact Details for Senior Citizens: 022 6242 6226 • Email ID: seniorcitizen@hdfcergo.com Designated Grievance Officer in each branch. • Company Website – www.hdfcergo.com • Courier - Any of our Branch office or corporate office You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday. If you are not satisfied with our redressal of your grievance through one of the above methods, you may contact our Head of Customer Service at **The Complaint & Grievance Redressal Cell, HDFC ERGO General Insurance Company Limited** **D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West),**	Grievance Redressal Procedure

		Mumbai – 400078, Maharashtra In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address: To **The Chief Grievance Officer** **HDFC ERGO General Insurance Company Limited** **D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078, Maharashtra** **e-mail:** cgo@hdfcergo.com Grievance may also be lodged at IRDAI Integrated Grievance Management System- https://bimabharosa.irdai.gov.in You may also approach the nearest Insurance Ombudsman for resolution, if your grievance is not redressed by the Company. The contact details of Ombudsman offices are below if your grievance pertains to: ● Insurance claim that has been rejected or dispute of a claim on legal construction of the policy ● Delay in settlement of claim ● Dispute with regard to premium ● Non-receipt of your insurance document You may also refer Our website www.hdfcergo.com https://www.hdfcergo.com/customer-voice/grievances for detailed grievance redressal procedure.	
14.	Obligations of the Policyholder	● 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. Disclosure of other material information during the policy period.	NA

Declaration by the Policy Holder:

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

Place: _____

Date: _____ (Signature of the Policyholder)

Note:

1. Web-link of the product documents: <<https://www.hdfcergo.com/download>>
2. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.