HDFC ERGO General Insurance Company Limited

Customer Information Sheet

Public Liability Insurance (Under PLI Act), 1991

Public Liability Insurance (Under PLI Act), 1991

UIN: IRDAN125CP0002V01200809

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	**Public Liability Insurance (Under PLI Act), 1991**	NA
2.	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0002V01200809	NA
3.	Structure	State basis of Sum / Limit Insured - Indemnity Basis	NA
4.	Interests Insured	People/owners associated with the production or handling of any hazardous chemicals who have availed for this policy.	NA
5.	Sum Insured	<<as per policy schedule>>	Policy schedule
6.	Policy Coverage	to indemnify the Insured or Owner against the statutory liability arising out of accidents occurring during the currency of the policy due to handling of hazardous substances as provided for in the said Act and the Rules framed there under.	Operative Clauses
7.	Add-on Cover	<<as per policy schedule >>	Policy Schedule
8.	Loss Participation	<<as per policy schedule>>	Policy Schedule
9.	Exclusions	The Company shall not be liable: (i) for any willful or intentional non-compliance of any statutory requirements; (ii) in respect of fines, penalties, punitive and /or exemplary damages; (iii) under any law or legislation except in so far as provided for in Section 8 (1) & 8(2) of the Act; (iv) in respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured or Owner's control, care or custody; (v) for any liability directly or indirectly occasioned by, happening through or inconsequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power;	General Exclusions

		(vi) for any liability directly or indirectly caused by or contributed to by: (a) Ionising radiation 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; (vii) for matter outside the scope of Public Liability Insurance Act, 1991. (viii) in respect of losses/liability arising outside India.	
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy Schedule
11.	Admissibility of Claim	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 all such information and assistance to company which is required. 4. 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
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 • Details of procedure to be followed for **Turn**	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

		Around Time (TAT) for claims settlement 1. Registration of claim – T +1 days 2. List of requirements – 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	
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), 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**	Grievance Redressal Procedure

		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.