

CUSTOMER INFORMATION SHEET

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

SI No	Title	Description	Policy /Clause Number
1	Product Name	Public Liability Insurance Act Policy	
2	Unique Identification Number(UIN) allotted by IRDAI	IRDAN144RP0009V01201112	
3	Structure	Basis of Sum/Limit Insured: Indemnity	-
4	Interests Insured	Sum Insured is the company's total liability to pay compensation, claimant's costs, fees and expenses and defence cost upto the Limit of Indemnity stated in the schedule.	-
5	Sum Insured	As specified in policy schedule.	-
6	Policy Coverage	Policy covers your legal liability to indemnify the affected parties in respect of accident involving a fortuitous, sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death, of or injury to, any person or damage to any property.	-
7	Add-on Cover	No addons available for this product	-
8	Loss Participation	Not applicable	-
9	Exclusions	<p>The Company shall not have any liability:</p> <ol style="list-style-type: none"> 1. Arising out of deliberate, wilful or intentional non-compliance of any statutory requirements and/or provisions; 2. Arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages; 3. Under any law or legislation except in so far as provided for in Section 8 (1) & 8 (2) of the Act; 4. 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; 5. With respect to 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; 6. With respect to injury and/or damage occurring prior to the retroactive date as mentioned in the Schedule; 7. In respect of losses/liability arising outside India. 	Point no 20

		8. For matter outside the scope of Public Liability Insurance Act, 1991 For complete list, refer policy wordings.									
10	Special Conditions and Warranties	As specified in policy schedule.	-								
11	Admissibility of Claim	Admissibility/Denial: - <ul style="list-style-type: none">Admissibility/Denial of claim shall depend on the nature of incident and its coverage under the policy and the policy terms, conditions and exclusions.Based on the nature of the incident, a surveyor, investigator or legal counsel may be appointed.The appointed vendor shall survey and collect necessary documents and submit their findings to the insurer.The insurer, after suitable examination of documents, shall convey their decision to the insured. <p>The claim would not be acceptable if it falls under specific warranty or General exclusion/condition mentioned in the Policy Wordings. The Claim will be settled as per below working: -</p> <table><tr><td>Description</td><td>Amount (INR)</td></tr><tr><td>Gross assessed Loss</td><td>-</td></tr><tr><td>Less Policy Deductible</td><td>-</td></tr><tr><td>Amount Payable</td><td>-</td></tr></table>	Description	Amount (INR)	Gross assessed Loss	-	Less Policy Deductible	-	Amount Payable	-	Point 9
Description	Amount (INR)										
Gross assessed Loss	-										
Less Policy Deductible	-										
Amount Payable	-										
12	Policy Servicing - Claim Intimation and Processing	<p>For Policy/Claims Servicing, reach out to us at:</p> <ol style="list-style-type: none">Toll Free No:1800 22 1111 / 1800 102 1111. (24/7)Email Id: customer.care@sbigeneral.inVia the website www.sbigeneral.inBy submitting the information in the Claim intimation Template given below at any SBIG Branch.<ul style="list-style-type: none">Policy NumberDate Of lossEstimate of lossLoss DescriptionContact personReimbursement Process as mentioned below<ul style="list-style-type: none">Once the claim is registered to SBIG.Claim SPOC will get in touch with You for a surveyor appointment.Survey will be done physically / virtually.Documents list will be shared by surveyor /investigator /insurance company.	Point no 9								

		<ul style="list-style-type: none">• Submission of Documents shall be done by insured to surveyor/ investigator/ insurance company.• The surveyor shall submit his report to insurance company.• Offer for Settlement shall be made to insured• Upon acceptance of offer of settlement by insured, claim amount shall be remitted. <p>6. Turn Around Time (TAT) for claims settlement: 7 days from the date of receipt of all necessary documents required for assessing the claim.</p> <p>7. Refer below to the Escalation Matrix when TAT is not satisfied:</p> <table><tr><th>Zone</th><th>Escalation Level</th><th>Email ID</th></tr><tr><td>All Zone</td><td>First Level</td><td>specialityclaims@sbigeneral.in</td></tr><tr><td>All Zone</td><td>Second Level</td><td>customer.care@sbigeneral.in</td></tr><tr><td>All Zone</td><td>Third Level</td><td>gro@sbigeneral.in</td></tr></table>	Zone	Escalation Level	Email ID	All Zone	First Level	specialityclaims@sbigeneral.in	All Zone	Second Level	customer.care@sbigeneral.in	All Zone	Third Level	gro@sbigeneral.in	
Zone	Escalation Level	Email ID													
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13	Grievance Redressal and Policyholders Protection	<p>In accordance with PPHI Regulations, the Company has adopted Grievance Redressal Policy, where in the Grievance Redressal Procedure, details of GRO, Ombudsman details and link to Bima Bharosa Portal is displayed,</p> <p>Stage 1 If you are dissatisfied with the resolution provided above or for lack of response, you may write to head.customer.care@sbigeneral.in .We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.</p> <p>Stage 2 In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may send your Appeal addressed to the Grievance Redressal Officer at: gro@sbigeneral.in or contact Toll free number 1800 102 1111 (Available 24/7) For agents and intermediaries 1800 22 1111 (Available 24/7).</p> <p>Grievance Redressal and Policyholders Protection https://content.sbigeneral.in/uploads/0449cac1bcd144bbb160d3f6b714fbbd.pdf/</p> <p>Stage 3 In case, you are not satisfied with the decision/resolution communicated by the above office, or have not received any response within 14 days, you may register your complaint with IRDAI on the given below link: https://bimabharosa.irdai.gov.in/Home/Home</p> <p>Stage 4</p>	-												

		If your grievance remains unresolved from the date of filing your first complaint or is partially resolved, you may approach the Insurance Ombudsman falling in your jurisdiction for redressal of your grievance. The details of the Insurance Ombudsman can be accessed at https://www.cioins.co.in/Ombudsman .	
14	Obligations of the Policyholder	<ul style="list-style-type: none"> To disclose all material information at time of filing 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 about the insured Asset like Addition/Deletion of contents, Addition/Deletion/Change of Hypothecation, Change in Nominee Name, Address or asset details etc. may affect the claim settlement. 	-

Declaration by the Policyholder:

I have read the above and confirm having noted the details

Place:

Date:

(Signature of the Policyholder)

Note:

- For product related documents including Customer Information Sheet, kindly refer to the link : <https://www.sbigeneral.in/downloads>.
- In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.