

## BROADFORM LIABILITY

### PROSPECTUS

The Prospectus is intended to facilitate an easier understanding of the policy terms, conditions and exclusions. It only gives a summary of the major benefits and risks associated with this insurance product. The details furnished are only a summary of product features and do not describe the entire terms, conditions and exclusions of the Policy. The policy attached with this statement represents the legal contract between the Insured and SBI General Insurance Co. Ltd and should be seen for complete details.

If you need any clarification on coverage please call your nearest SBI General Insurance office.

#### COMPREHENSIVE COVERAGE:

Broadform Liability covers you and your business for legal liability to pay compensation for personal injury, property damage and advertising liability as a result of bodily injury and property damage claims caused by changing exposures leading to unexpected and complex claims with intimidating implications in terms of expense, time and repute.

#### POLICY FEATURES

- Covers a broad category of people and entities as Insureds under the Policy
- Covers legal liability to pay compensation for personal injury, property damage and advertising liability
- Broad definitions of personal injury, insured's products, products liability and advertising liability.
- Covers property damage including any loss of use of property.
- Covers liability for property damage to any property temporarily in the Insured's physical or legal control.

#### EXCLUSIONS:

Please note that this Policy excludes, amongst other things, loss, damage, destruction, death, injury, illness, liability, cost or expense caused by:

• Advertising Injury	• Fines, Penalties, Punitive, Exemplary or Aggravated Damages	• Products Guarantee
• Aircraft, Hovercraft	• Insured Property	• Products Recall
• Asbestos	• Libel and Slander	• Professional Liability
• Contractual Liability	• Liquidated Damages	• Property in the Physical or Legal Control
• Criminal, Fraudulent, Malicious, Wilful or Dishonest Acts	• Loss of Use	• Radioactive Contamination
• Electronic Data	• Pollution	• Terrorism
• Employers Liability	• Products Defects	• Vehicles
• Faulty Workmanship		• War

#### EXTENSIONS AVAILABLE:

Certain extensions can be opted for by payment of additional premium.

PUBLIC LIABILITY	PRODUCT LIABILITY
• Pollution Full Cover	• Product Errors & Omissions
• Care Custody and Control	• Product Recall expenses
• Driving Risk	• Pollution Full Cover
• Punitive and Exemplary	• Punitive and Exemplary

**MINIMUM PREMIUM:** The minimum premium under all circumstances would be Rs 5000/- per policy excluding service tax.

**IN THE EVENT OF A CLAIM:**

**Please do not:**

1. admit liability if an incident occurs which is likely to result in someone claiming against you.
2. make any admission of guilt or promise or offer of payment in connection with any such claim, unless we first agree in writing. This applies to you or any other person making a claim under this Policy.

**Please do:**

1. Inform incident to us as soon as possible
2. Please supply us with all information we require to settle the claim.
3. Take all reasonable precautions to prevent further loss or damage.
4. Co-operate with us fully in any action we take if we have a right to recover any money payable under this Policy from any other person.

## GRIEVANCE

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:

**Stage 1: Bima Bharosa**

You can register your grievances with the regulator using the following link: <https://bimabharosa.irdai.gov.in/Home/Home>

**Stage 2: Head – Customer Care**

Alternatively, if you wish to register your grievances directly with us, you may write to the Head – Customer Care. We aim to respond to all Grievances within 7 days. In our initial acknowledgement of receipt letter, we will provide the name and title of the person that is handling your Grievance. This individual will have the authority necessary to investigate and resolve the Grievance.

Email: [head.customercare@sbigeneral.in](mailto:head.customercare@sbigeneral.in)

Toll-Free Number: 1800 102 1111 (Available 24/7)

**Stage 3: Grievance Redressal Officer (GRO)**

In case, you are still not satisfied with the decision/resolution communicated by the above officer or have not received any response within 5 Business days, you may escalate the matter to the Grievance Redressal Officer (GRO) which will undergo a detailed case investigation, and we aim to resolve the issue within 7 days from the date of receipt of your Grievance at GRO Desk

Email: [gro@sbigeneral.in](mailto:gro@sbigeneral.in)

Designation: Grievance Redressal Officer

Phone: 022-45138021

Note: - The Company shall endeavour to maintain the regulatory TAT of 14 days in resolving your grievances.

**Stage 4: Escalation to Insurance Ombudsman**

If you feel that the response to your Grievance was unsatisfactory, or if you believe your concerns have not been adequately addressed by the company, you may escalate the matter to the Insurance Ombudsman.

Submit your Grievance online: <https://www.cioins.co.in/Ombudsman>.

**Insurance is the subject matter of solicitation.**