

# PROSPECTUS

## BROADFORM LIABILITY

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

## EXTENSIONS AVAILABLE:

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

### PUBLIC LIABILITY

- Pollution Full Cover
- Care Custody and Control
- Driving Risk
- Punitive and Exemplary

### PRODUCT LIABILITY

- Product Errors & Omissions
- Product Recall expenses
- Pollution Full Cover
- 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**

**Stage 1**

If you are dissatisfied with the resolution provided above or for lack of response, you may write to [head.customercare@sbigeneral.in](mailto:head.customercare@sbigeneral.in)

We will look into the matter and decide the same expeditiously within 14 days from the date of receipt of your complaint.





Toll free number 1800 102 1111 (Available 24/7)

For agents and intermediaries 1800 22 1111 (Available 24/7)

**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](mailto:gro@sbigeneral.in) or contact Mr. Virag Mishra at 022-45138021.

List of Grievance Redressal Officers at Branch: Our branch Grievance Redressal Officer's list is

SBI General Insurance Company Limited.  Registered and Corporate Office: :9th Floor, Wing A& B, Fulcrum, Sahar Road, Andheri (East), Mumbai – 400 099|CIN: U66000MH2009PLC190546 |  Toll free: 18001021111 |  [customer.care@sbigeneral.in](mailto:customer.care@sbigeneral.in) |  [www.sbigeneral.in](http://www.sbigeneral.in) For more details on the risk factor, terms, and conditions, please refer to the Sales Brochure and Policy Wordings carefully before concluding a sale||SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144|UIN: of insurance products | SBI Logo displayed belongs to State Bank of India and used by SBI General Insurance Company Limited under license | IRDAI Reg No: 144|UIN: IRDAN144CP0001V01201617

available at the link:

<https://content.sbigeneral.in/uploads/e68f903b84ef46449bc294d4bc7a1a3f.pdf/>

### 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 below given link:

<https://bimabharosa.irdai.gov.in/Home/Home>

### Stage 4

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>.

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