

COMMERCIAL GENERAL LIABILITY

At HDFC ERGO, our focus is on providing the “**Right Insurance Solution**” for the rights of consumers... more than ever before. The business community is being challenged to insure exacting standards of quality in its products and deliverables. With its wide coverage and extensive range of add-on options, **HDFC ERGO Commercial General Liability Insurance** is the ideal answer, providing the all-encompassing protection that any forward-thinking company required

INTRODUCTION TO PRODUCT

Increasing customer expectations, constant changes in technology, a growing awareness of the rights of consumers...more than ever before, the business community is being challenge to ensure exacting standards of quality in its product and deliverables, with its wide coverage and extensive range of add-on options, **HDFC ERGO Commercial General Liability Insurance** is the ideal answer, providing the all-encompassing protection that any forward-thinking company requires.

BASIC COVERAGE

HDFC ERGO's Commercial General Liability cover offers the option of protection for bodily injury, property damage, advertising injury and personal injury to a third party for which a company is found to be legally liable. The policy can provide a separate advertising/personal injury to a third aggregate limit that is not subject to a general aggregate limit CGL addresses a wide range of liability loss exposures, falling into two categories

- **Premises and Operations Liability**
Liability for conditions or activities arising out of the premises or operations of a company
- **Products and Completed Operations Liability**
Liability of a company to a user who is harmed by products manufactured, sold or distributed by the company.

PRODUCT HIGHLIGHTS

- Definition of personal injury includes discrimination, harassment and segregation (other than employment-related).
- When our global liability extension is purchased, the insured is protected against lawsuits brought anywhere in the world.
- Under “Who is Insured”, existing subsidiaries, including partnership, joint ventures and limited liability companies, can included as insured to the end of the policy period
- New subsidiaries or newly acquired organizations are afforded named insured status based on control of voting rights, regardless of the type of entity to the end of the policy period.
- Personal and advertising injury protection can be extended to include liability assumed in a written contract
- Definition of bodily injury includes humiliation, mental anguish, mental injury and shock resulting from physical injury
- Definition of advertising injury includes trademark infringement
- Separate aggregate be purchased for products completed operations hazard that isn't subject to the general aggregate limit.

OPTIONAL POLICY EXTENSIONS AT ADDITIONAL CHARGE

- Products-completed operations hazard
- Medical expense coverage
- Damage to premises rented to you
- Sudden and Accidental Pollution Liability (excluding USA and Canada)
- Coverage for additional insured when required by written contracts
- Advertising Injury and Personal Injury Liability coverage
- Vendors' Endorsement
- Oral and Written Contractual Liability: Bodily injury or property damage

Scalable Options

HDFC ERGO's CGL can be purchased either packaged with our Forefront Portfolios or Monoline Cover

General liability

With products-completed operations hazard Without products-completed operations hazard

Policy Form

'Claims made Trigger' Occurrence Trigger

Defence Cost

Defence within limits Defence outside limits

Coverage Territory

Worldwide Worldwide (excluding USA and Canada) India only

SERVICE AND STRENGTH

With HDFC ERGO global extension, you can be confident that the company's overseas operation are protected whether in Ireland, Melbourne, Milan or Brazil. We can insure domestic and foreign exposures under our policy, including protection against any differences in conditions and/or limits contained in policies issued in a foreign country.

At HDFC ERGO, we deliver more than just insurance products. our loss control professional are experience in making risk assessments and proposing practical rededication to help mitigate or prevent losses. Our claim service is legendary in the industry. Should a loss occur, our exceptional claim service is available anytime, anywhere through a 24/7 Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234 or via our web site at www.hdfcergo.com

With the global network of-claim adjusters, we can respond to a claim anywhere in the world. Reputed brand name combined with professional underwriting expertise and exemplary claim service, means that you can count on HDFC ERGO to be there when you need us most

WHY COMMERCIAL GENERAL LIABILITY INSURANCE

In today's uncertain world, technology and case law are constantly changing the liability landscape. HDFC ERGO's Commercial General Liability (CGL) protection responds to exposures, some of which didn't exist 10 years ago.

For example the rapid rise in the internet has dramatically increased the potential for libel, intellectual property and invasion of the right of privacy suits. Typical standard policies do not adequately respond to these contingencies.

WHEN DOES COMPANY NEED HDFC ERGO'S CGL PROTECTION

Consider these scenarios: A manufacturer of power meat Slicers is sued by a third party alleging that the product malfunctioned, resulting in partial amputation of a right thumb and finger. The manufacturer is found liable. CGL would likely respond to the loss.

A tenant in a condominium complex falls down an improperly lit interior stairwell and suffers significant injuries. The property owner is sued for negligence & found liable. CGL would likely respond to the loss.

OUR OTHER CASUALTY LINE PRODUCTS

- Product Liability
- Public Liability and Public Liability Act
- Errors and Omission (Tech)
- Commercial General Liability
- Employers Liability/ Workmen's Compensation
- Professional Indemnity

SECTION 41 OF INSURANCE ACT 1938 (PROHIBITION OF REBATES)

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurers.

Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ₹10 Lakh.