

**Customer Information Sheet**
**Commercial General Liability Plus Policy**

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

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	<b>Commercial General Liability Plus Policy</b>	NA
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN125CP0026V01202324	NA
3	Structure	State basis of Sum / Limit Insured · Indemnity Basis	NA
4	Interests Insured	All Corporate, Society, Partnership, Governments, International Organization, Co-operatives, Non Government Organizations, Trust, Manufacturing, Non Manufacturing, Co-operatives Partnerships, Governments & Private Companies	NA
5	Sum Insured	<<as per policy schedule>>	Policy schedule
6	Policy Coverage	<p>A Commercial General Liability insurance policy is designed to protect business against any legal liability that involves paying compensation for Property damages or Bodily Injuries incurred by a third party from your routine business operations. The policy is required by both i.e. Manufacturing and Non-Manufacturing companies. The policy also protects policy holders against any monetary loss resulting from legal matters in case of death, bodily injury, property damages OR personal injuries caused due to Insured's business operations within the premises e.g. Slip, Trip OR Fall of a third party</p> <p>Coverage's offered under Commercial General Insurance also knows as Comprehensive General Liability are:</p> <ul style="list-style-type: none"> <li>➤ Coverage A – Bodily injury and Property Damage</li> <li>➤ Coverage B – Personal and Advertising injury</li> <li>➤ Coverage C – Medical Expenses</li> <li>➤ Supplementary Payments These coverages protect policy holder against exposures arising from</li> <li>➤ Premises Liability</li> <li>➤ Operations Liability</li> <li>➤ Products Liability</li> <li>➤ Completed Operations Liability Policy can be issued to client either on</li> <li>➤ Claims Made form</li> <li>➤ Occurrence based form</li> </ul>	Section I – Coverages
7	Add-on Cover	<<as per policy schedule>>	Policy schedule
8	Loss Participation	<<as per policy schedule>>	Policy schedule

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
9	Exclusions	<b>COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY</b> This insurance does not apply to: <ul style="list-style-type: none"> <li>➤ Expected or Intended Injury</li> <li>➤ Contractual Liability</li> <li>➤ Liquor Liability</li> <li>➤ Workers Compensation and similar Laws</li> <li>➤ Employer's Liability</li> <li>➤ Pollution</li> <li>➤ Aircraft, Auto Or Watercraft</li> <li>➤ Mobile equipment</li> <li>➤ War and Terrorism</li> <li>➤ Damage To Property</li> <li>➤ Damage To Your Product</li> <li>➤ Damage To Your Work</li> <li>➤ Damage To Impaired Property Or Property Not Physically Injured</li> <li>➤ Recall Of Products, Work Or Impaired Property</li> <li>➤ Personal And Advertising Injury</li> <li>➤ Electronic Data</li> <li>➤ Recording And Distribution Of Material In Violation Of Law</li> <li>➤ Asbestos</li> <li>➤ Radioactive contamination</li> <li>➤ Professional liability</li> </ul>	Coverage A – Bodily Injury And Property
		<b>COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY</b> This insurance does not apply to: <ul style="list-style-type: none"> <li>➤ Knowing Violation Of Rights Of Another</li> <li>➤ Material Published With Knowledge Of Falsity</li> <li>➤ Material Published Prior To Policy Period</li> <li>➤ Criminal Acts</li> <li>➤ Contractual Liability</li> <li>➤ Breach of Contract</li> <li>➤ Quality Or Performance Of Goods – Failure To Conform To Statements</li> <li>➤ Wrong Description Of Prices</li> <li>➤ Infringement Of Copyright, Patent, Trademark Or Trade Secret</li> <li>➤ Insureds In Media And Internet Type Businesses</li> <li>➤ Electronic Chatrooms Or Bulletin Boards</li> <li>➤ Unauthorized Use Of Another's Name Or Product</li> </ul>	Coverage B – Personal And Advertising Injury Liability: Exclusion

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<ul style="list-style-type: none"> <li>➤ Pollution</li> <li>➤ Pollution-related</li> <li>➤ War &amp; Terrorism</li> <li>➤ Recording And Distribution Of Material Or Information In Violation Of Law</li> <li>➤ Asbestos</li> <li>➤ Radioactive contamination</li> <li>➤ Fines or Penalties</li> <li>➤ Liquidated, punitive or exemplary damages or multiplication of awards</li> <li>➤ Professional liability</li> </ul>	
		<p><b>COVERAGE C – MEDICAL PAYMENTS</b></p> <p>We will not pay expenses for “bodily injury” to:</p> <ul style="list-style-type: none"> <li>➤ Any Insured</li> <li>➤ Hired Person</li> <li>➤ Injury On Normally Occupied Premises</li> <li>➤ Workers’ Compensation And Similar Laws</li> <li>➤ Athletics Activities</li> <li>➤ Products-Completed Operations Hazard</li> <li>➤ Coverage A Exclusions</li> </ul> <p>Damage Liability: Exclusions</p> <p>Coverage B – Personal And Advertising Injury Liability: Exclusions</p> <p>Coverage C – Medical Payments: Exclusions</p>	Coverage C – Medical Payments: Exclusions
10.	Special Conditions and Warranties (if any)	<<as per policy schedule>>	Policy schedule
11.	Admissibility of Claim	<ul style="list-style-type: none"> <li>• Mention the broad principle of admissibility / denial of claims</li> </ul> <p>[Example: Reporting of loss occurrence; Duty of care &amp; loss minimization; Exclusion of Willful Negligence]</p> <ol style="list-style-type: none"> <li>1. Intimation of a claim or any circumstances which may give rise to any claim should be reported immediately</li> <li>2. No admission, offer, promise or payment of liability without Insurer consent.</li> <li>3. Provide documents in support of your claims</li> <li>4. Provide all such information and assistance to company which is required.</li> <li>5. Company has right to defend the claim for Insured.</li> </ol>	NA

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number												
		<div><div><div><div>• Include a sample claim calculation process for retail productsClaim shall be paid as per following calculation:-</div><table><tr><th>Head</th><th>Example</th></tr><tr><td>liability as covered under the policy (a)</td><td>100000</td></tr><tr><td>Defense cost (b) (wherever applicable)</td><td>20000</td></tr><tr><td>total loss amount (c = a+b)</td><td>120000</td></tr><tr><td>Deductible (d)</td><td>10000</td></tr><tr><td>Net Payable amount (c-d)</td><td>110000</td></tr></table></div><div><div>• Contact us- 022 6158 2020/ 022 6234 6234</div><div>• Website: www.hdfcergo.comEmail : care@hdfcergo.com</div><div>• Details of designated company officials to be contacted in time of claimLiability Claims Manager – email ID - <a href="mailto:care@hdfcergo.com">care@hdfcergo.com</a></div><div>• <b>Turn Around Time (TAT)</b> for claims settlement</div><div>1. Registration of claim – T +1 days</div><div>2. List of requirements – 7 days from registration</div><div>3. Claim settlement / Denial = T+30 days ( T = date of receipt of last documents</div><div>• Escalation Matrix when TAT is not satisfied</div><div>Email to – <a href="mailto:liabilityclaims@hdfcergo.com">liabilityclaims@hdfcergo.com</a></div></div></div></div>	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	
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														
13.	Grievance Redressal and Policyholders Protection	<div><div>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:</div><div><b>Our Grievance Redressal Officer</b></div><div>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</div><div><div>• Contact us- 022 6158 2020/ 022 6234 6234</div><div>• Emails – <a href="mailto:grievance@hdfcergo.com">grievance@hdfcergo.com</a></div><div>• Contact Details for Senior Citizens: 022 6242 6226   Email ID: <a href="mailto:seniorcitizen@hdfcergo.com">seniorcitizen@hdfcergo.com</a> Designated Grievance Officer in each branch.</div><div>• Company Website – <a href="http://www.hdfcergo.com">www.hdfcergo.com</a></div><div>• Courier - Any of our Branch office or corporate office</div></div><div>You may also approach the Complaint &amp; Grievance (C&amp;G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.</div><div>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</div><div><b>The Complaint &amp; Grievance Redressal Cell, HDFC ERGO General Insurance The Company Ltd. D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai – 400078, Maharashtra</b></div></div>	GRIEVANCE REFRESSAL PROCEDURE												

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
		<p>In case you are not satisfied with the response / resolution given / offered by the C&amp;G cell, then you can write to the Chief Grievance Officer of the Company at the following address</p> <p><b>To the Chief Grievance Officer</b>  <b>HDFC ERGO General Insurance The Company Limited</b>  <b>D-301, 3rd Floor, Eastern Business District (Magnet Mall),</b>  <b>LBS Marg, Bhandup (West),</b>  <b>Mumbai - 400078, Maharashtra</b>  <b>e-mail: cgo@hdfcergo.com</b></p> <p>Grievance may also be lodged at IRDAI Integrated Grievance Management System- <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a></p> <p>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:</p> <ul style="list-style-type: none"> <li>Insurance claim that has been rejected or dispute of a claim on legal construction of the policy</li> <li>Delay in settlement of claim</li> <li>Dispute with regard to premium</li> <li>Non-receipt of your insurance document</li> </ul> <p>You may also refer Our website <a href="http://www.hdfcergo.com">www.hdfcergo.com</a> <a href="https://www.hdfcergo.com/customer-voice/grievances">https://www.hdfcergo.com/customer-voice/grievances</a> for detailed grievance redressal procedure.</p>	
14.	Obligations of the Policyholder	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately</li> <li>Non-disclosure of material information may affect the claim settlement. Disclosure of other material information during the policy period.</li> </ul>	NA

**Declaration by the Policy Holder:**

I have read the above and confirm having noted the details.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

(Signature of the Policyholder)

**Note:**

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.