

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 A 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

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ERGO**

Har pal aapke saath

GENERAL INSURANCE

**COMMERCIAL
GENERAL
LIABILITY**

**HDFC
ERGO**

GENERAL INSURANCE

Protect your image.
Safeguard your liabilities.



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HDFC ERGO-REDEFINING GENERAL INSURANCE

HDFC ERGO General Insurance Company Limited is a 74:26 joint venture between HDFC Limited, India's premier Housing Finance Institution & ERGO International AG, the primary insurance entity of Munich Re Group.

HDFC Ltd is the premier Housing Finance Company in the country and the group is present across all segments of financial services including banking, mutual fund, life insurance and general insurance. ERGO, the primary insurance entity of the Munich Re group, is headquartered out of Dusseldorf, Germany, and is present across all lines of insurance business spanning 25 countries in Europe & Asia with a customer base of 33 million. ERGO is rated 'A' by Standard & Poor and has assets under management totaling to over € 102 billion. The joint venture brings together sound knowledge of the Indian market along with strong international insurance expertise and experience to present a powerful entity in the Indian general insurance space.

At HDFC ERGO, our focus is on providing the "Right Insurance Solution" for all. We constantly customize our products to cater to every need of the modern day customer coupled with superior customer support service. State of the art, superior and automated claim service helps us offer our customers a seamless and hassle-free experience.

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 challenged to ensure exacting standards of quality in its products and deliverables. With its wide coverage and extensive range of add-on options, HDFC ERGO's 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 partnerships, joint ventures and limited liability companies, can be included as insureds to the end of the policy period.

- New subsidiaries or newly acquired organisations 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 expenses coverage
- Damage to premises rented to you
- Sudden and Accidental Pollution Liability (excluding USA and Canada)
- Coverage for additional insureds 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's global extension, you can be confident that the company's overseas operations 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 professionals are experienced in making risk assessments and proposing practical remediation 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 toll-free number 1800 2 700 700 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.