CUSTOMER INFORMATION SHEET

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

Sl. No.	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	**Product Name** Premises Pollution Liability Insurance	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0021V01200910	
3	**Structure** Indemnity Based Policy	
4	**Interests Insured** This Product pay the Insured for those costs incurred by the Insured caused by Pollution Conditions defined under item no. 6 in the policy.	Part 1 Of Policy – Schedule - Item 6
5	**Sum Insured / Scope** As per Policy Schedule.	
6	**Policy Coverage** 1. Own Remediation Costs 2. Imposed Remediation Costs 3. Legal Liability 4. Transportation Liability 5. Business Interruption Coverage only for the only those costs that are opted by the insured and up to Limit of liability motioned in PART II OF SCHEDULE - Item 9 - Policy Limit of Liability.	PART II OF SCHEDULE - Item 9 - Policy Limit of Liability And SECTION 2. SCOPE OF COVER of the Policy
7	**Add-on Cover** As per Special Conditions of the Policy Schedule.	Part 1 Of Policy – Schedule - Item 12 - Extensions

8	**Loss Participation** As per Section Compulsory Excess of the Policy Schedule.	Part 1 Of Policy – Schedule - Item 10 - Excess
9	**Exclusions** The Company shall not be liable: 1. For excess as mentioned in the policy schedule and 2. In respect of fines, penalties, punitive and /or exemplary damages; 3. Under any law or legislation except in so far as provided for in Section 8 (1) & 8 (2) of the Public Liability Insurance Act 1991; 4. In respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody; 5. For any liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection or military or usurped power; 6. For any liability directly or indirectly caused by or contributed to by: a. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof; 7. For matter outside the scope of Public Liability Insurance Act, 1991. 8. In respect of losses/liability arising outside India. For detailed exclusions refer to exclusions mentioned under policy schedule Section Exceptions.	Exceptions
10.	**Special Condition\s and Warranties (if any)** As per Policy Schedule.	Special Conditions
11.	**Admissibility of Claim** Principle of admissibility of claims – All terms and conditions of the policy to be complied (such as Insuring clause and all conditions complied and no exclusion trigger) Principle of denial of claims – (Any exclusion trigger or conditions of the policy not complied with (including duty of care & loss minimization & exclusion w.r.t willful negligence) Below is the **sample claim calculation** for reference**:** Gross Loss Claimed: 6,29,38,711	PART II OF SCHEDULE 4. Basis of Assessment of Claims

		Gross Loss Assessed | 3,53,99,452 Less Excess | 0 **Loss Adjusted** | **3,53,99,452**	
12.	**Policy Servicing - Claim Intimation and Processing** For policy servicing and claim intimation you can contact us via our: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, Mobile App: IL TakeCare App, or WhatsApp: Send "Hi" to RIA @**7738282666** Website: ICICI Lombard Website **Reimbursement Claim Process:** Follow these steps for a smooth and hassle-free claim experience: **Intimate the Claim:** Notify us by submitting the claim form (download here) or by calling 1800 2666. Our claims associate will contact you and assign a surveyor. **Survey of Loss:** The surveyor will assess the loss and request any documents, which you can upload here. Our team will verify and submit the final report. **Verification and Processing:** Our claims department will verify the report and process your claim request. **Offer for Settlement:** If your claim is approved, we will send you a settlement offer for your consent. **Claim Payment:** Once we have your consent and complete the KYC check, we will transfer the payment directly to your bank account. **Explanation for Denial:** If your claim is not payable, we will personally explain the reasons to you in detail. **Claim Settlement Time:** We aim to settle your claim within 7 days of receiving your claim notification or the final survey report, whichever comes later. **Cancellation Clause:** **If You Decide to Cancel:** You can cancel your policy anytime with written notice. It will end as soon as we receive it.	PART II OF SCHEDULE 24. Grievances

	If We Need to Cancel: If fraud is detected, we may cancel your policy with at least 7 days' notice before the cancellation takes effect. **Refund of Premium upon Cancellation:** ▪ For policies up to one year with no claims, we will refund the premium for the remaining period proportionally, based on your policy terms. ▪ For policies longer than one year, we will refund the premium for the remaining portion if coverage has not started. **Policy Renewal Date:** Refer to the **Period of Insurance** section of the policy schedule.	
13.	**Grievance Redressal and Policyholders Protection** We are committed to giving you fair treatment and clear, timely information about your coverage, so you can make informed decisions. We also ensure efficient service and uphold high standards throughout the sale and servicing of your policy. **Grievance Redressal:** If you have a concern, click here to understand our grievance redressal process or scan this QR code. If the issue persists, contact our Grievance Redressal Officer here. If the issue remains unresolved, you can approach the Insurance Ombudsman here or visit the Bima Bharosa Portal at bimabharosa.irdai.gov.in	
14.	**Obligations of the Policyholder** Here are a few important things to keep in mind: ▪ Ensure you provide accurate information when completing your proposal. ▪ Notify us right away of any changes, modifications, or additions to the declared information, as failure to disclose material details may impact your claim settlement.	PART III OF THE SCHEDULE Standard Terms and Conditions

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Declaration by the Policyholder:

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. You can click here to download policy documents.*