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.	Title Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	**Product Name**: PUBLIC LIABILITY INSURANCE (UNDER PUBLIC LIABILITY INSURANCE ACT 1991)	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RPLB0013V01202425	
3	**Structure**: Indemnity Based Policy	
4	**Interests Insured:** This Product offers indemnity to the Insured against the statutory liability arising out of Accidents due to handling of hazardous substances and other rules as defined in the Public Liability Insurance Act, 1991.	
5	**Sum Insured / Scope:** As per Policy Schedule	
6	**Policy Coverage** This Product offers indemnity to the Insured or Owner against the statutory liability arising out of Accidents occurring during the currency of the Policy due to handling of hazardous substances as defined in the Public Liability Insurance Act, 1991.	PART II OF SCHEDULE 2. Scope of Cover
7	**Add-on Cover:** None	 NA
8	**Loss Participation** As per Section Compulsory Excess of the Policy Schedule.	Point 9 Part 1 of the Schedule

IRDA Reg. No. 115
Mailing Address:
601 & 602, 6th Floor, Interface 16, New Linking Road, Malad (West) Mumbai - 400 064

CIN: L67200MH2000PLC129408
Registered Office Address:
ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai 400 025

UIN: IRDAN115RPLB0013V01202425 (Retail)
Toll free no : 1800 2666
Alternate no : 86552 22666 (chargeable)
E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

9	**Exclusions** The Company shall not be liable: 1. For any willful or intentional non-compliance of any statutory requirements; 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	PART II OF SCHEDULE Section 3 Exclusions
	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.	
10.	**Special Condition\s and Warranties (if any)** 1. No admission, offer, promise or payment shall be made or given by or on behalf of the Insured under this policy without the written consent of the Company. 2. The Insured shall keep a record of their Turnover. The Company shall at all times have full rights to call for and examine such records. 3. In case the Company pays any amount to the claimant due to any statutory provision, such amount shall be recoverable from the Insured, if such amount need not have been paid but for the said statutory provision	Part II of the Schedule Section 5. Policy Related Terms And 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**:** *This sample claim calculation is illustrative and based on certain assumptions to give you an idea of how a claim may be settled. The final payable amount will depend on the actual limits of liability, the endorsements applicable, and the applicable conditions in your policy.*	PART II OF SCHEDULE 4. Basis of Assessment of Claims

Gross Loss Claimed	6,29,38,711
Gross Loss Assessed	3,53,99,452
Less Excess	0
Loss Adjusted	**3,53,99,452**

12.	**Policy Servicing - Claim Intimation and Processing** Contact details for Policy Servicing and Claim Intimation: • Toll free number: 1800 2666 • Website: www.icicilombard.com • Email: customersupport@icicilombard.com • For details of Company officials kindly visit our website For details of Company officials kindly visit our website https://www.icicilombard.com/customer-support • Escalation Matrix: Click here or Scan below Escalation Matrix Cancellation Clause: i. You can cancel this Policy at any time by giving Us notice in writing. The Policy will terminate when we receive your notice. ii. We can cancel the policy on the grounds of established fraud, by giving minimum notice of 7 days to You. iii. We shall return premium paid by You for unexpired portion of the Policy duration on a proportional basis with reference to the policy duration subject to provision(s), if any, incorporated in the Product or in the Schedule to the issued policy of insurance, if the term of the policy is up to one year and there is no claim(s) made during the policy period. We shall return premium paid by You for unexpired portion of the Policy duration, in respect of policy with the term more than one year and the risk coverage for such policy years has not commenced. **Claim Procedures**: The procedure for lodging the claim shall be as under: **Claim Intimation:** Connect with us via: Toll-free no.: 1800 2666, Email ID: customersupport@icicilombard.com, on our website: https://coclaims.icicilombard.com/claimstracker/CommercialClaims/ccplandingpage.aspx Register the claim and submit claim related documents along with claim form. You will receive a claim reference number as your reference point for future correspondence. a. On the occurrence of any Accident, whether or not the Insured receives any notice of an alleged claim / complaint, the Insured shall duly inform the Company in the manner prescribed in the 'Incident Reporting Form', detailing the Accident. b. The Insured shall, upon receipt of any notice of an alleged claim / complaint from appropriate authority, forthwith furnish the same to the	PART II OF SCHEDULE 24. Grievances

Company in the manner detailed in the 'Claim Application Form'. The insured shall also furnish the copies of such documents, as prescribed by the rules, which are submitted and forwarded by the appropriate authority and/or any proposed responses, if any, by the Insured to the appropriate authorities.

c. Upon the affixing of any legal liability upon the Insured in terms of an award of the appropriate authority, the Insured shall forthwith submit a duly filled 'Claim Settlement Form', detailing the liability accrued and the Defence Costs, if any together with any other information that the Company may require or as specified in the 'Claim Settlement Form'.

d. The Insured shall also at all times at his own expense produce, procure and give to the Company all such further particulars, plans, specifications, books, vouchers, invoices, duplicates or copies thereof, documents, investigation reports (internal/external), proofs, evidence and information with respect to the claim (verified by statutory declaration, if so required) and the origin and cause of the loss and the circumstances under which the loss or damage occurred, and any matter touching the liability or the amount of the liability of the Company as may be reasonably required by or on behalf of the Company together with a declaration on oath or in other legal form of the truth of the claim and of any matters connected therewith.

e. Subject to applicable law, rule, regulation or notification in this behalf, the Company hereby reserves the right as provided hereafter:

No claim in respect of loss equal to or exceeding twenty thousand rupees in value on the policy shall be admitted for payment or settled by the Company unless the Company has been given a report on the occurrence of the loss and extent of the loss, from a person who holds a license to act as a Surveyor or loss assessor, under the Insurance Act, 1938, and appointed as per the prescriptions issued by the Authority.

Provided that nothing hereinabove shall be deemed to take away or abridge the right of the Company to pay or to settle any claim at any amount different from the amount assessed by the Surveyor or loss assessor.

f. The Insured shall furnish the forms duly completed together with:

i. all material documents, as specified therein or as requested by the Company or otherwise; ii. particulars of all other insurances, if any

No claim under this policy shall be payable unless the terms of this condition have been complied with

Turnaround Time (TAT): Assessment sheet /Survey report will be furnished within 15 days of receipt of claim form along with claim documents. Claim will be decided within 7 days of the claim intimation / assessment sheet / survey report, as applicable

Policy Renewal date:

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. For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call toll free no.1800-2666 or or write to us at Grievance Redressal Officer, ICICI Lombard General Insurance Company Ltd. ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai-400025 or may approach us at the sub section "Grievance Redressal" on our website www.icicilombard.com (Customer Support section). However, if the resolution provided by us is not satisfactory you may approach Insurance Regulatory and Development Authority (IRDA) through the Bima Bharosa Portal - https://bimabharosa.irdai.gov.in/ (an Integrated Grievance Management System earlier known as IGMS) or IRDA Grievance Call Centre(IGCC) at their toll free no. 1800 4254 732 / 155255. You may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. Details of Insurance Ombudsman offices are available at IRDA website: www.irdai.gov.in, or Click here or Scan below QR Code for details of the Grievance Redressal Officer, Process and Details of Insurance Ombudsman, and link to Bima Bharosa Portal.	PART II OF SCHEDULE 25. Grievances
14.	**Obligations of the Policyholder** • To disclose all information correctly sought by the insurer at the time of filling the proposal. • In case of any change / modification / addition to the already declared information, the same shall be brought to the notice of the insurer immediately. Non-disclosure of material information may affect the claim settlement. • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. • Any change in material information during the policy period should be brought to the notice of the insurer.	PART III OF THE SCHEDULE Standard Terms and Conditions

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.*