CUSTOMER INFORMATION SHEET

This document provides key information about your policy. For complete details, please refer to the policy document.

Sl. No.	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	**Product Name** Public Liability Insurance (Industrial Risks)	
2	**Unique Identification Number (UIN) allotted by IRDAI** IRDAN115RP0006V01200102	
3	**Structure** Indemnity Based Policy	
4	**Interests Insured** A public liability industrial policy provides cover for physical injury as well as property damage caused to the third party for which the policy holder is responsible.	
5	**Sum Insured / Scope** As per Policy Schedule	Policy Schedule
6	**Policy Coverage** This Product offers indemnity to the Insured or Owner against the statutory liability arising out of Accidents occurring in the industrial premises.	Part 2 of schedule , scope of cover 2
7	**Add-On Cover** As per Special Conditions of the Policy Schedule.	Special condition
8	**Loss Participation** As per Section Compulsory Excess of the Policy Schedule.	Compulsory excess
9	**Exclusions** 1. For Pollution other than specifically mentioned in the policy 2. For Product inefficacy and professional service negligence. 3. Any assumption of contract or agreement and the absence of same at the time of binding of the policy is excluded.	Policy Schedule and Part II

4. Acts of God, earthquake, earth-tremor, volcanic eruption, flood, storm, tempest, typhoon, hurricane, tornado, cyclone or other similar acts or convulsions of nature and atmospheric disturbances;
5. Arising out of deliberate, wilful or intentional non-compliance of any statutory requirements
6. Pure financial loss
7. All personal Injury- such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation etc., and mental injury, anguish, or shock resulting therefrom;
8. infringement of intellectual property rights
9. fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages, or arising out of any criminal liabilities;
10. 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;
11. For any liability directly or indirectly caused by or contributed to by:
    1. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
    2. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
12. For any compulsory insurance is required by legislation due to ownership, possession, or, use by or on behalf of the insured other than the;
    1. For claims caused by the use of any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer;
    2. For claims arising beyond the limits of any carriageway and thoroughfare caused by the loading or unloading of any motor vehicle or trailer;
    3. For claims to damages to any bridge, weighbridge, road or anything beneath caused by the weight of any motor vehicle or trailer or of the load carried therein;
    4. For claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking;
13. Legal liability for any technical or other collaboration other than specifically mentioned.
14. For or in respect of any aircraft, water-borne vessel or hovercraft owned, possessed or used by or on behalf of the Insured;

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E-mail : customersupport@icicilombard.com
Website : www.icicilombard.com

	15. For or in respect of damage to property owned, leased or hired or under hire purchase or on loan to the Insured. 16. Damage occurring prior to the start of the policy period (Retro-active date) 17. deliberate, conscious or intentional disregard of the Insured's technical or administrative management rules or policies, expressed or implied 18. Injury to any person under the contract of employment 19. For Industrial seepage, pollution and contamination, unless specifically covered. 20. For carriage of effluents outside the premises, unless specifically covered by an extension in that behalf 21. For liability arising out of Transportation of material or hazardous substances 22. Liability out of subject matter od specific insurance. 23. Claims arising outside the territorial limit of India.	
10.	**Special Condition\s and Warranties (if any)** As per Special Conditions of the Policy Schedule	Special condition
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 Gross Loss Assessed 3,53,99,452 Less Excess 0 **Loss Adjusted** **3,53,99,452** 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 indemnity, the endorsements applicable, and the applicable conditions in your policy.*	Part II OF SCHEDULE 4. Basis of Assessment of Claims

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. **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.	Part III

	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	Part III (Refer Grievance Clause)
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

Declaration by the Policyholder:

I have read and acknowledge the details provided above.

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*