

**Customer Information Sheet**
**Comprehensive General Liability (incl No Fault Liability)**

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

| Sr. No. | Title  | Description (Please refer to applicable Policy Clause Number in next column)   | Policy / Clause Number                        |
|---------|--|--|---|
| 1       | Product Name   | <b>Comprehensive General Liability (incl No Fault Liability)</b>   | NA  |
| 2       | Unique Identification Number (UIN) allotted by IRDAI | IRDAN125CP0001V01202021  | NA  |
| 3       | Structure  | State basis of Sum / Limit Insured · Indemnity Basis   | NA  |
| 4       | Interests Insured                                    | Companies, Corporates and Manufacturers  | Who is an Insured                             |
| 5       | Sum Insured  | <<as per policy schedule>>   | Policy schedule                               |
| 6       | Policy Coverage                                      | <p>This policy will cover the following exposures:</p> <p>Section I: Premises and Operations Liability</p> <ul style="list-style-type: none"> <li>• Section II: Product and Completed Operations Liability</li> <li>• Section III: Product Recall Expenses (Product Recall Expense and Liability Cover)</li> </ul> <p>The policy covers liability arising out of:</p> <p>Bodily Injury and Property Damage</p> <ul style="list-style-type: none"> <li>• Personal and Advertising injury</li> <li>• Expenses incurred in recalling the product</li> </ul> <p>All Coverage's are strictly subject to the limit of liability and exclusions stated in the policy.</p> | Policy wordings                               |
| 7       | Add-on Cover   | <<as per policy schedule>>   | Policy Schedule                               |
| 8       | Loss Participation                                   | <<as per policy schedule>>   | Policy Schedule                               |
| 9       | Exclusions   | <p>Major exclusions are as below:</p> <ol style="list-style-type: none"> <li>1. Personal Injury or Advertising injury</li> <li>2. Aircraft Products</li> <li>3. Aircraft, Auto or Watercraft</li> <li>4. Asbestos</li> <li>5. Contractual liability</li> <li>6. Damage to Property</li> <li>7. Deliberate acts</li> <li>8. Information Technology hazards, Computer Data, Program and Storage media Exclusion</li> <li>9. Progressions of known Bodily Injury or Property Damage:</li> <li>10. Expected or Intended Injury</li> <li>11. Fines and Penalties</li> <li>12. Loss of Use</li> </ol>  | General Exclusions Applicable to All Sections |

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|         |       | <p>14. War and Terrorism<br/> 15. Prior Acts<br/> 16. Prior Claims/ Circumstances<br/> 17. Employee's Compensation and Similar Laws<br/> 18. Employer's Liability<br/> 19. Pollution<br/> 20. Sanctions and Limitations<br/> 21. Iran Risk Clause</p> <p><b>Specific Exclusions to Section I:</b><br/> We will not pay expenses for Bodily Injury sustained:</p> <ol style="list-style-type: none"> <li>1. To any Insured.</li> <li>2. To a person hired to do work for or on behalf of any Insured or a tenant of any Insured.</li> <li>3. To a person injured on that part of premises You own or You take on rent that the person normally occupies.</li> <li>4. To a person, whether or not an Employee of any Insured, if benefits for the Bodily Injury are payable or must be provided under an Employee's Compensation or disability benefits law or a similar law.</li> <li>5. To a person injured while taking part in athletics. Subject always to the Limit of Liability mentioned in the Policy Schedule against this cover, terms, conditions, exclusions and Deductible and Participation Percentage of this Policy.</li> </ol> <p><b>Specific Exclusions Applicable to Section II</b><br/> We will not pay any Claim arising out of Premises and Operations Liability. We will not pay any Claim arising out of any Products Completed Operations Hazard:</p> <p>A. Any Bodily Injury and Property Damage arising out of:</p> <ol style="list-style-type: none"> <li>i) Products that are still in Your physical possession; or</li> <li>ii) Work that has not yet been completed or abandoned. However, Your work will be deemed completed at the earliest of the following times: <ol style="list-style-type: none"> <li>a. When all of the work called for in Your contract has been completed.</li> <li>b. When all of the work to be done at the job site has been completed if Your contract calls for work at more than one job site.</li> <li>c. When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project. Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.</li> </ol> </li> </ol> <p>B. Does not include Bodily Injury or Property Damage arising out of:</p> <ol style="list-style-type: none"> <li>a. The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by You and that condition was created by the "loading or unloading" of that vehicle by any Insured;</li> </ol> | <p>Specific Exclusions Applicable to Section I</p> <p>Specific Exclusions Applicable to Section II</p> |

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|         |       | <p>b. The existence of tools, uninstalled equipment or abandoned or unused materials; or</p> <p>c. Products or operations for which the classification, listed in the Declarations or in a Policy Schedule, states that Products-completed operations are subject to the Aggregate Limit mentioned in Your Policy Schedule. Product Recall, Product Guarantee, Product Tampering, Product Contamination, Product Extortion. Damage to Product or Defective Work Property Damage to:</p> <p>i) any Product resulting from or attributable to any defect therein or the harmful nature or unsuitability thereof. Provided that the application of this shall be limited to only that part of the Product which is considered defective, harmful or unsuitable.</p> <p>ii) any part of any property that must be repaired, reconditioned or replaced by reason of incorrect work performed by You or on Your behalf, or by reason of materials or equipment which are or are proved to be defective or inadequate in connection with such work. But this exclusion does not apply to Property Damage resulting from such work</p> <p>Specific Exclusions Applicable to Section III</p> <p>i. We will not pay for Product Recall Expense for the cost or expense to repair, recondition, decontaminate or otherwise treat the recalled Products so as to render them marketable.</p> <p>ii. We will not pay for Product Recall Expense Liability.</p> <p>iii. We will not pay for Product Recall Expense for the cost or expense arising out of the failure of Your Product(s) to accomplish their intended purpose</p> <p>iv. We will not pay for Product Recall Expense or Compensation or Claims Expense on account of:</p> <p>a) Arising out of a decrease in Product sales realized subsequent to the announcement of the Covered Incident and due to Loss of customer faith or approval, as Well as any costs incurred to attempt an increase in Product sales or to regain customer approval;</p> <p>b) You incur because Your Product(s) is similar to, or Your Product(s) has the same trade or brand name but is of a different batch than, the Product which has been, or is being, recalled;</p> <p>c) Arising out of an intentional act or omission that You knew or should have known could reasonably lead to a Covered Incident;</p> <p>d) Arising out of the natural deterioration, decomposition or transformation of chemical structure except as a result of error or omission in the manufacture of the Products;</p> <p>e) Arising out of any breach of the warranties of fitness, quality, efficacy or efficiency.</p> | <p>Specific Exclusions Applicable to A. Products Recall Expenses Cover and B. Products Recall Expenses Liability Cover</p> |

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|         |       | <p>f) Arising out of any pre-existing condition or situation that You knew or should have known of prior to the initial attachment of coverage under this Policy or any predecessor Policy issued by Us, which could cause a Covered Incident.</p> <p>g) Based on the sale of Your Product(s) after You knew or should have known that Your Product(s) had been banned or declared unsafe by any governmental authority.</p> <p>h) Arising solely as a result of intervention by any governmental or public authority.</p> <p>i) Arising from the supply of Your Product(s) prior to the Retroactive Date shown in the Policy Schedule.</p> <p>j) Arising out of deliberate or alleged contamination, tamper or adulteration.</p> <p>k) Arising prior to the unqualified acceptance of Your Product(s) by or on behalf of Your customers.</p> <p>l) Arising directly or indirectly out of: I. Any actual or alleged failure, malfunction or inadequacy of:</p> <p>II. Any of the following, whether belonging to any Insured or to others:</p> <p>a) Computer hardware, including microprocessors;</p> <p>b) Computer application software;</p> <p>c) Computer operating systems and related software;</p> <p>d) Computer networks;</p> <p>e) Microprocessors (computer chips) not part of any computer system; or</p> <p>f) Any other computerized or electronic equipment or components; or</p> <p>III. Any other Products, and any services, data or functions that directly or indirectly use or rely upon, in any manner, any of the items listed above, due to the inability to correctly recognize, process, distinguish, interpret or accept any date change.</p> <p>m) Arising out of any testing for, monitoring of, cleaning up, removing, containing, treating, detoxifying, or neutralizing or in any way responding to or assessing the effects of Pollutants.</p> <p>n) Arising out of the presence, ingestion, inhalation or absorption of or exposure to lead in any form or Products containing lead or leaded materials.</p> <p>o) Arising out of any financial, economic or consequential Loss which You are legally liable to pay or is incurred by any Third Party even if this arises out of a Covered Incident.</p> <p>p) Arising out of any Product which is intended for incorporation into the structure, machinery or controls of any aircraft.</p> <p>q) For any Bodily Injury and Property Damage</p> <p>r) Arising out of a Covered Incident occurring prior to the inception of this Policy</p> <p>s) Arising out of any Covered Incident which You Were aware of prior to inception of this Policy.</p> |                        |

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|---|--|---|-------------------------------|---------|---|--------|--|-------|-----------------------------|--------|----------------|-------|--------------------------|--------|----|
| 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 [Example: Reporting of loss occurrence; Duty of care &amp; loss minimization; Exclusion of Willful Negligence]</li> <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> <li>• Include a sample claim calculation process for retail products</li> </ul> <p>Claim shall be paid as per following calculation:-</p> <table border="1" data-bbox="320 600 892 791"> <thead> <tr> <th data-bbox="320 600 792 635">Head</th> <th data-bbox="792 600 892 635">Example</th> </tr> </thead> <tbody> <tr> <td data-bbox="320 635 792 667">liability as covered under the policy (a)</td> <td data-bbox="792 635 892 667">100000</td> </tr> <tr> <td data-bbox="320 667 792 699">Defense cost (b) (wherever applicable)</td> <td data-bbox="792 667 892 699">20000</td> </tr> <tr> <td data-bbox="320 699 792 730">total loss amount (c = a+b)</td> <td data-bbox="792 699 892 730">120000</td> </tr> <tr> <td data-bbox="320 730 792 762">Deductible (d)</td> <td data-bbox="792 730 892 762">10000</td> </tr> <tr> <td data-bbox="320 762 792 791">Net Payable amount (c-d)</td> <td data-bbox="792 762 892 791">110000</td> </tr> </tbody> </table> | 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 | NA |
| 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   |   |                               |         |   |        |  |       |                             |        |                |       |                          |        |    |
| 12.                                       | Policy Servicing - Claim Intimation and Processing | <ul style="list-style-type: none"> <li>• Toll free / IVRS number of the Insurer: 120 6234 6234 / 022-6234 6234</li> <li>• Website: www.hdfcergo.com<br/>Email : care@hdfcergo.com</li> <li>• Details of designated company officials to be contacted in time of claim<br/>Liability Claims Manager – email ID - care@hdfcergo.com</li> <li>• <b>Turn Around Time (TAT)</b> for claims settlement <ul style="list-style-type: none"> <li>1. Registration of claim – T +1 days</li> <li>2. List of requirements – 7 days from registration</li> <li>3. Claim settlement / Denial = T+30 days (T = date of receipt of last documents)</li> </ul> </li> <li>• Escalation Matrix when TAT is not satisfied</li> <li>• Email to – liabilityclaims@hdfcergo.com</li> </ul>   | NA                            |         |   |        |  |       |                             |        |                |       |                          |        |    |
| 13.                                       | Grievance Redressal and Policyholders Protection   | <p>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:</p> <p><b>Our Grievance Redressal Officer</b></p> <p>If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:</p>  | Grievance Redressal Procedure |         |   |        |  |       |                             |        |                |       |                          |        |    |

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|         |       | <ul style="list-style-type: none"> <li>• Call Centre – 120 6234 6234 / 022-6234 6234</li> <li>• Emails – grievance@hdfcergo.com</li> <li>• Contact Details for Senior Citizens : 022 6242 6226  </li> <li>• Email ID : seniorcitizen@hdfcergo.com<br/>Designated Grievance Officer in each branch.</li> <li>• Company Website – www.hdfcergo.com</li> <li>• Courier – Any of our Branch office or corporate office</li> </ul> <p>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.</p> <p>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</p> <p style="text-align: center;"><b>The Complaint &amp; Grievance Redressal Cell,<br/>HDFC ERGO General Insurance Company Limited<br/>D-301, 3rd Floor, Eastern Business District (Magnet Mall),<br/>LBS Marg, Bhandup (West),<br/>Mumbai – 400078, Maharashtra</b></p> <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 style="text-align: center;"><b>To the Chief Grievance Officer<br/>HDFC ERGO General Insurance Company Limited<br/>D-301, 3rd Floor, Eastern Business District (Magnet Mall),<br/>LBS Marg, Bhandup (West),<br/>Mumbai - 400078, Maharashtra<br/>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> |                        |

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| 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.</li> </ul> <p>Disclosure of other material information during the policy period.</p> | 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.