

Public Liability Insurance (Under PLI Act, 1991) - Prospectus

INTRODUCTION

The main objective of the Public Liability Insurance Act 1991 is to provide for damages to victims of an accident which occurs as a result of handling any hazardous substance. The Act applies to all owners associated with the production or handling of any hazardous chemicals.

WHO CAN THIS PRODUCT BE OFFERED TO

The product can be offered to People/owners associated with the production or handling of any hazardous chemicals who have availed for this policy.

WHAT IS COVERED

The Public Liability Insurance Act Policy covers your legal liability to indemnify the affected parties in respect of accident involving a sudden or unintentional occurrence while handling any hazardous substance resulting in continuous, intermittent or repeated exposure to death, of or injury to, any person or damage to any property.

WHAT IS NOT COVERED

The Company shall not be liable:

- (i) for any willful or intentional non-compliance of any statutory requirements;
- (ii) in respect of fines, penalties, punitive and /or exemplary damages;
- (iii) under any law or legislation except in so far as provided for in Section 8 (1) & 8(2) of the Act;
- (iv) 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 or Owner's control, care or custody;
- (v) 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;
- (vi) for any liability directly or indirectly caused by or contributed to by:
 - (a) Ionising 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;
- (vii) for matter outside the scope of Public Liability Insurance Act, 1991.
- (viii) in respect of losses/liability arising outside India.

EXCESS

There's no excess applied to this policy.

CANCELLATION

The Insured can cancel the policy at any time during the policy term, by informing the Company.

The Company can cancel the policy only on the grounds of established fraud, by giving minimum notice of 7 days to the Insured. The Company shall refund proportion premium for unexpired policy period subject to no claim(s) made during the policy period.

CLAIM INTIMATION

The intimation of accident to the Insured Company should be made within five years from the date of the accident. Our contact details are as follows:

Toll Free Helpline 012-6234 6234/022-6234 6234

All details or documents as requested by the company will have to be provided by the insured

CLAIM PROCEDURE

On receipt of the intimation from the insured or the collector, as most claims need detailed investigation, the company if required may appoint a Surveyor for inspection and assessment of the damage or loss. Apart

from independent surveyors, opinion of technical experts may have to be sought. Based on the investigation and the report provided we shall decide on how to defend the claim. Based on the damage or loss, Insured will be asked to provide the required documents to substantiate the loss.

CLAIM DOCUMENTS

The following documents might be required during the time of claim processing

1. Claim Form duly filled in & signed.
2. First Information Report (F.I.R.).
3. Post Mortem Report, Death Certificate.
4. Copy of Form II i.e. the notice given to the insured by the claimant.
5. Record of Labour involved in activities related to claim.
6. Photographs if arranged.
7. Departmental Note on the incident.
8. Details of any product safety control programme.
9. Report from the Pollution control board.
10. Medical Reports.
11. Notice received from the collector

Any other documents as may be required by the Company

THIS PROSPECTUS

This prospectus gives information only. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Public Liability Insurance (Under PLI Act), 1991** document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Public Liability Insurance (Under PLI Act), 1991** from Our branch or from Our website: www.hdfcergo.com. For any legal interpretation, policy document will hold.

GRIEVANCES

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with Company's Grievance Redressal Officer.

If you have a grievance that you wish us to redress, you may contact us with the details of your grievance through:

- **Call Centre** - 120 6234 6234 / 022-6234 6234
- **Emails** - grievance@hdfcergo.com
- **Contact Details for Senior Citizens:** 022 6242 6226
- **Email ID** - seniorcitizen@hdfcergo.com
- Designated Grievance Officer in each branch.
- **Company Website** - www.hdfcergo.com
- **Courier** - Any of our Branch office or corporate office

You may also approach the Complaint & Grievance (C&G) Redressal Cell at any of our branches with the details of your grievance during our working hours from Monday to Friday.

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:

**The Complaint & Grievance Redressal Cell,
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra**

In case you are not satisfied with the response / resolution given / offered by the C&G cell, then you can write to the Chief Grievance Officer of the Company at the following address:

**To the Chief Grievance Officer
HDFC ERGO General Insurance Company Limited
D-301, 3rd Floor, Eastern Business District (Magnet Mall),
LBS Marg, Bhandup (West),
Mumbai – 400078, Maharashtra
e-mail: cgo@hdfcergo.com**

Public Liability Insurance (Under PLI Act, 1991) - Prospectus

Grievance may also be lodged at IRDAI Integrated Grievance Management System- <https://bimabharosa.irdai.gov.in>

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:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non-receipt of your insurance document

You may also refer Our website www.hdfcergo.com - <https://www.hdfcergo.com/customer-voice/grievances> for detailed grievance redressal procedure.

ABOUT OUR COMPANY

Name of the company – HDFC ERGO General Insurance Company Limited (IRDAI Reg No 146)

Registered & Corporate Office- 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

Website – www.hdfcergo.com

Contact number – 022 - 62346234

Email – care@hdfcergo.com

INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.