

Commercial General Liability Insurance - Prospectus

At HDFC ERGO, our focus is on providing the “**Right Insurance Solution**” for the rights of consumers... more than ever before. The business community is being challenged to insure exacting standards of quality in its products and deliverables. With its wide coverage and extensive range of add-on options, **HDFC ERGO Commercial General Liability Insurance** is the ideal answer, providing the all-encompassing protection that any forward-thinking company required.

INTRODUCTION TO PRODUCT

Increasing customer expectations, constant changes in technology, a growing awareness of the rights of consumers...more than ever before, the business community is being challenge to ensure exacting standards of quality in its product and deliverables, with its wide coverage and extensive range of add-on options, **HDFC ERGO Commercial General Liability Insurance** is the ideal answer, providing the all-encompassing protection that any forward-thinking company requires.

BASIC COVERAGE

HDFC ERGO’s Commercial General Liability cover offers the option of protection for bodily injury, property damage, advertising injury and personal injury to a third party for which a company is found to be legally liable. The policy can provide a separate advertising/personal injury to a third aggregate limit that is not subject to a general aggregate limit CGL addresses a wide range of liability loss exposures, falling into two categories.

- **Premises and Operations Liability**
Liability for conditions or activities arising out of the premises or operations of a company
- **Products and Completed Operations Liability**
Liability of a company to a user who is harmed by products manufactured, sold or distributed by the company.

PRODUCT HIGHLIGHTS

- Definition of personal injury includes discrimination, harassment and segregation (other than employment-related).
- When our global liability extension is purchased, the insured is protected against lawsuits brought anywhere in the world.
- Under “Who is Insured”, existing subsidiaries, including partnership, joint ventures and limited liability companies, can included as insured to the end of the policy period
- New subsidiaries or newly acquired organizations are afforded named insured status based on control of voting rights, regardless of the type of entity to the end of the policy period.
- Personal and advertising injury protection can be extended to include liability assumed in a written contract
- Definition of bodily injury includes humiliation, mental anguish, mental injury and shock resulting from physical injury
- Definition of advertising injury includes trademark infringement
- Separate aggregate be purchased for products completed operations hazard that isn’t subject to the general aggregate limit.

OPTIONAL POLICY EXTENSIONS AT ADDITIONAL CHARGE

- Products-completed operations hazard
- Medical expense coverage
- Damage to premises rented to you
- Sudden and Accidental Pollution Liability (excluding USA and Canada)
- Coverage for additional insured when required by written contracts
- Advertising Injury and Personal Injury Liability coverage
- Vendors’ Endorsement
- Oral and Written Contractual Liability: Bodily injury or property damage

Scalable Options

HDFC ERGO’s CGL can be purchased either packaged with our Forefront Portfolios or Monoline Cover

General liability

With products-completed operations hazard Without products-completed operations hazard

Policy Form

Claims made Trigger’ Occurrence Trigger

Defence Cost

Defence within limits Defence outside limits

Coverage Territory

Worldwide Worldwide (excluding USA and Canada) India only

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.

SERVICE AND STRENGTH

With HDFC ERGO global extension, you can be confident that the company’s overseas operation are protected whether in Ireland, Melbourne, Milan or Brazil. We can insure domestic and foreign exposures under our policy, including protection against any differences in conditions and/or limits contained in policies issued in a foreign country.

At HDFC ERGO, we deliver more than just insurance products. our loss control professional are experience in making risk assessments and proposing practical rededication to help mitigate or prevent losses. Our claim service is legendary in the industry. Should a loss occur, our exceptional claim service is available anytime, anywhere through a 24/7 Customer Service No: 022 - 6234 6234 / 0120 - 6234 6234 or via our web site at www.hdfcergo.com

With the global network of-claim adjusters, we can respond to a claim anywhere in the world. Reputed brand name combined with professional underwriting expertise and exemplary claim service, means that you can count on HDFC ERGO to be there when you need us most.

EXCLUSIONS:

- Aircraft, Motor Vehicles Or Watercraft
- Aircraft Products
- Asbestos
- Biological Agents
- Contracts
- Damage to Alienated Premises
- Damage to Owned Property
- Damage to Your Product
- Employer’s Liability
- Employment-Related Practices
- Enhancement, Maintenance or Prevention Expenses
- Expected or Intended Bodily Injury or Property Damage
- Intellectual Property Laws or Rights
- Mobile Equipment Transportation
- Multiplied or Punitive Damages, or Penalties
- Nuclear Energy
- Pollution
- Professional Liability
- Progressions of Known Bodily Injury or Property Damage

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- Recall of Products
- Terrorism
- Tobacco
- Unapproved Goods or Products
- War
- Workers' Compensation or Similar Laws Exclusions

WHY COMMERCIAL GENERAL LIABILITY INSURANCE

In today's uncertain world, technology and case law are constantly changing the liability landscape. HDFC ERGO's Commercial General Liability (CGL) protection responds to exposures, some of which didn't exist 10 years ago.

For example the rapid rise in the internet has dramatically increased the potential for libel, intellectual property and invasion of the right of privacy suits. Typical standard policies do not adequately respond to these contingencies.

OUR OTHER CASUALTY LINE PRODUCTS

- Product Liability
- Public Liability and Public Liability Act
- Errors and Omission (Tech)
- Commercial General Liability
- Employers Liability/ Workmen's Compensation
- Professional Indemnity

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 Commercial General Liability Insurance document. You must read the policy document to know the insurance cover fully. You can get a copy of the Commercial General Liability Insurance from Our branch or from Our website: www.hdfcergo.com. For any legal interpretation, policy document will hold.

GRIEVANCES:

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:

Our 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:

- **Contact us** - 022 6158 2020/ 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 The Company Ltd.
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**

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:

6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059.

Website – www.hdfcergo.com

Contact number – 022 6158 2020/ 022 6234 6234

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.