

Prospectus- Commercial General Liability

This Policy is designed to protect you against your legal liability to pay compensation for injury or damage suffered by a third party as a result of your normal business operations. It is a prudent risk mitigation practice to have such cover in place to ensure continuity of your business as a single incident may lead to heavy financial liability.

This cover is available to you if you are the Owner of or managing/operating/handling/involved in any kind of business and/or you are a Manufacturer, Seller (Wholesaler or Retailer) or Distributor of products.

This Policy can be extended to cover both industrial activities like manufacturing, construction and non-industrial activities like Hotel, Multiplexes, and offices.

It is of utmost importance to ensure that the premises are kept in good shape and products manufactured and/or sold by you are of good quality and it is safe to use/consume them. Safety and security of premises and reliability of products are important concerns. The laws now-a-days are constantly evolving by way of judicial interpretations and amendments to become one of the most important socio-economic legislations for the protection of third party interests.

Scope of Cover:

The Commercial General Liability Insurance Policy covers your legal liability to pay compensation to a third party in respect of bodily injury and/or property damage, suffered by him/them, arising out of

- **Product Hazard:** any defect in the products manufactured and covered under the Policy after such products have left the Insured's premises.
- **Premises Hazard:** accidents occurring in your premises.
- **Operations Hazard:** your operations outside the premises and not from your products (like arising out of acts of employees).

It also covers the legal cost and expenses incurred by you in defence within the limit of indemnity. The Policy consists of two Sections: Section 1 – Public Liability and Section 2 – Product Liability. The Policy can be issued covering both the Sections together or either of the two Sections.

Add On Covers

On payment of additional premium, the following coverage can be opted:

- Act of God Perils Extension
- Sudden and Accidental Pollution Extension
- Transportation Liability Extension
- Lift, Elevator & Escalator Liability Extension
- Food and Beverages Liability Extension
- Personal & Advertising Injury extension
- Fire Damage Extension
- Medical Expenses Liability Extension
- Limited Vendors Liability Extension

SBI General Insurance Company Limited - Prospectus

Corporate & Registered Office:  'Natraj', 301, Junction of Western Express Highway & Andheri - Kurla Road, Andheri (E), Mumbai - 400 069 | CIN: U66000MH2009PLC190546 |  Tel.: +91 22 42412000 |  www.sbigenral.in | Logo displayed belongs to State Bank of India and is used by SBI General Insurance Co. Ltd. under license | IRDAI Registration Number 144 | Product Name - Commercial General Liability | UIN: IRDAN144CP0011V01201112 | IRDAI Reg No 144

Premium

Premium rate depends on various factors such as Limit of Indemnity, Limit of Indemnity (AOA to AOY) ratio, nature of business, turnover, type of product/premises to be covered, usage of product, target market, location of premises, optional covers opted for etc.

Major Exclusions

- Fines, penalties, punitive and /or exemplary damages
- Deliberate, wilful non-compliance of statutory requirements
- Bodily injury/property damage to employees
- Product recall, guarantee, warrantee and financial loss
- Products which left the control and custody of the Insured prior to Period of Insurance.
- Pure Contractual liability
- Loss of pure financial nature like loss of goodwill, loss of market share etc.
- Damage to property owned and/or occupied by the Insured or property under care, control and custody of the Insured
- Professional liability
- Dishonest/criminal acts of employees
- War, strike, riot, civil commotion and/or terrorism

Our Claims Services

- The Company's dedicated and experienced claims team aims to deliver a differentiated customer service in terms of fast, fair, convenient and transparent claims process for the management and settlement of your claim.
- The Company's philosophy is to always look for ways to settle valid claims in a fair and timely manner.

Our Claims Services will:

- Provide assistance in legal law suit
- Keep you informed of the progress of your claim.

The Company will act efficiently to ensure you get back to normal as quickly as possible.

Why SBIGICL?

- We are experts in risk advisory services
- We underwrite risk based on the evaluation/survey of each & every risk by our risk team leading to correct pricing.
- We offer the comprehensive basic cover along with wide range of add on covers to suit your requirement
- Sound Financial position

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- Fast, fair, convenient and transparent claim settlement process
- Value added services like risk minimisation and mitigation advisory by our risk team.

In the event of a claim

- Phone
- Email notification
- By letter /Fax
- Submitting manual claim form at any of SBIGIC's branch
- Your Insurance Representative
-

Minimum Info required:

- Policy number
- Insured Details
- Loss Details Such as
 - Date of loss
 - Type of Loss
 - Loss Location
- Contact details for communication
- Completed & signed claim form along with supporting documents

Insurance Act,1938, Section 41-Prohibition of Rebates

1. 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 or 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 or continuing a policy, accept any rebate except such rebate as may be allowed in accordance with the prospectuses or tables of the Insurer
2. Any person making default in complying with the provisions of this section shall be liable for a penalty, which may extend to Ten Lakh rupees.

SBI General Insurance Company Limited

"Natraj" 301, Junction of Western Express Highway & Andheri Kurla - Road, Andheri (East)
Mumbai - 400 069

Add Ons –

S.No	Add Ons
1	Transportation Liability Extension Clause (Rail, Road & Pipeline)
2	Transportation Liability Extension Clause (Road & Pipeline)
3	Industrial Seepage Pollution and Contamination extension
4	Act of God Peril Extension (Full)
5	Act of God Peril Extension (excluding earthquake)
6	Act of God Peril Extension (Specified Perils)
7	Carriage of treated effluents (outside the premises) extension
8	Food & Beverage liability extension clause
9	Medical expenses liability clause
10	Personal & Advertising Injury Clause
11	Fire Damage Extension Clause
12	Designated Premises Endorsement
13	Automobile Liability extension (Non- Owned/ Hired Motor Liability)
14	Non- Manual Visits Exclusion
15	Goods kept in Care, Custody & Control of Insured extension
16	Valet Parking Facility Liability Extension Clause
17	Lifts, Elevators & Escalators Liability Extension
18	Other Facility extension
19	Designated Products endorsement
20	Limited Vendors Liability Clause
21	Limited Unnamed Vendors Liability Clause
22	Products Completed Operations Hazard Clause
23	Technical Collaboration extension Clause
24	North American Jurisdiction Extension Clause
25	Strike, Riot, Civil Commotion Clause
26	Terrorism Inclusion Clause

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27	Duty to Defend Clause
28	Waiver of Subrogation Rights (Blanket)
29	Waiver of Subrogation Rights (Specific)
30	Additional Insured Clause
31	Sudden & Accidental Pollution Extension Clause

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