

PUBLIC LIABILITY INSURANCE

What the Policy covers?

This policy covers the amount which the insured becomes legally liable to pay as damages to third parties as a result of accidental death, bodily injury, loss or damage to the property belonging to a third party. The legal cost and expenses incurred in defending the case with prior consent of the insurance company are also payable subject to certain terms and conditions specified in the policy.

One can insure more than one business unit situated in different locations under a single policy.

The policy offers a benefit of retroactive period on continuous renewal of policy whereby claims reported in subsequent renewal but pertaining to earlier period after first inception of the policy, also become payable.

What the Policy does not cover?

Your policy does not pay for liability losses:

- in respect of injury to Insured's employees
- arising out of property in insured's custody or control
- arising out of insured's product
- arising out of loss of use of tangible property
- arising out of explosion or collapse of boilers, steam generators or other vessels under pressure
- arising out of the ownership possession and use of aircraft, watercraft or hovercraft.
- assumed by the insured under any contract or agreement except to the extent that such liability would have been implied by law
- caused by radioactivity, war, terrorism.
- arising out of professional errors or omissions
- in respect of fines and penalties
- arising out asbestos

The details furnished above do not constitute the entire terms, conditions and exclusions. For details please refer to our policy document.

What to do in the event of a claim?

- Ensure first-aid/medical help for the injured persons.
- Inform incident to public authorities if required.
- Call Raheja QBE Call Centre on Toll Free No: 1800-102-7723 OR
- Notify loss by email to claims@rahejaqbe.com OR
- Report claim on Raheja QBE Website www.rahejaqbe.com OR
- Send Letter or Fax to Raheja QBE office
- Raheja QBE will depute an IRDA licensed surveyor to attend to the loss
- Please provide necessary assistance to surveyor or company officials for finalization of loss.
- Please furnish required documents and any clarifications that may be sought.

Duty of Disclosure:

We rely on information that you provide while accepting your proposal for insurance cover .If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions asked.

Dispute Resolution:

Raheja QBE will take all steps to meet your expectations from this policy. However it is possible, that there could be a complaint relating to any of the following:

- Any partial or total repudiation of claims by the insurance company
- Dispute on the legal construction of the policy wordings in case such dispute relates to claims
- Delay in settlement of claims
- Non-issuance of any insurance document to customers after receipt of premium
- Dispute with regard to premium paid or payable in terms of the policy

For resolution of such complaints Raheja QBE has developed a Grievance Redressal mechanism. At your request, the Dispute will be considered afresh by the Grievance Redressal Committee of Raheja QBE. If you are not satisfied with the decision of the Grievance Redressal Committee you may refer your case to the Insurance Ombudsman*. Please call Raheja QBE offices to ascertain if you are eligible for such a reference.

* The insurance Ombudsman is empowered to receive and consider complaints in respect of personal lines of insurance from any person who has any grievance against an insurer

Product Information Statement:

This Product Information Statement is intended to facilitate an easier understanding of the policy terms, conditions and exclusions. It only gives a summary of the significant benefits and risks associated with this product. The policy represents the legal contract between yourself and Raheja QBE General Insurance Co. Ltd and should be seen for complete details.

If you need any clarification on coverage please call your nearest Raheja QBE office or your insurance advisor.

Important Note:

The details furnished above are only a summary of product features and do not describe the entire terms, conditions and exclusions of the Policy. For further details or clarifications on the Policy, contact Raheja QBE officials or your insurance advisor. We shall be pleased to furnish further details.

Insurance is the subject matter of solicitation.