

Prospectus

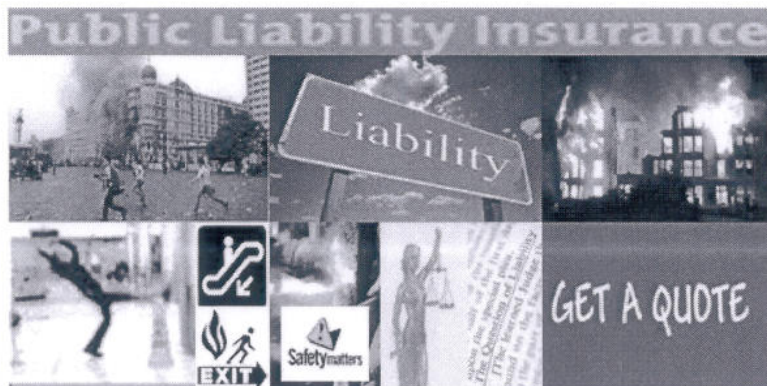
This document is only a summary of the features of the Policy. Actual benefits available are subject to its terms, conditions and exclusions.



SBI General Insurance Co Limited (SBI General) is a Joint Venture between State Bank of India (SBI) and Insurance Australia Group (IAG).

PUBLIC LIABILITY INSURANCE

This Policy is designed to protect you against your legal liability to pay compensation for Injury or Damage suffered by third party arising out of accidents occurring in your premises and resulting from your normal business operations. It is 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 obligation.



This Cover Is Applicable To You If You Are Owner of or managing/operating/handling/involved in

- Manufacturing and processing facilities
- Godowns, warehouses and other storage facilities
- Construction activities
- Maintenance and other industrial activities
- Hotel, Motels, Club Houses, Restaurant, Boating and Loading House & Guest House;
- Cinema Halls, Auditorium, Theaters, Open Air Theaters Public Halls, Mall & Multiplex;
- Office/Residential/Administration Premises;
- Medical Establishment, Research Institutions, Laboratories & Air Port Premises (excluding Aviation Liability);
- Schools and Education Institutions & Public Libraries;
- Exhibitions & fairs, fetes, stadiums and pandals, amusement park;
- Any other industrial or non-industrial activities

This cover is applicable to both Industrial risk and Non-Industrial risk.

SBI is the largest commercial bank of India and traces its roots back over 200 years. SBI and its 6 associate banks have over 15,000 branches across India. Also SBI has international presence in several countries across all time zones.

IAG (Insurance Australia Group) has leading and established non life insurance brands across Australia, New Zealand and Asia. IAG has a large suite of general insurance products catering to all commercial and retail segments.

SBI General has a large range of Commercial products such as Fire, Engineering, Construction, Motor, Marine, Health, Business & Farm Packages.

SBI General caters for all customer segments - Corporate, Retail and SME.

Scope of Cover

The Public Liability Insurance covers

- Your legal liability to pay compensation to the third party in respect of bodily injury and/or property damage, suffered by them, arising out of the accidents occurring in your premises.
- It also covers the legal cost and expenses incurred by you in defence within the limit of indemnity.

Add On Covers

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

- Act of God perils extension
- Transportation Liability Extension
- Sudden and accidental pollution extension
- Food and Beverages Liability extension
- Lift, Elevator & Escalator liability extension
- Coverage for other facilities like swimming pool, health club etc.

Premium

Premium rate depends on various factors such as limit of indemnity, indemnity limit (AOA to AOY) ratio, nature of business, turnover, no/type of premise to be covered, location of premises, optional covers opted for etc.

Major Exclusions

- Fines, penalties, punitive and /or exemplary damages
- Deliberate, willful non-compliance of any statutory requirements
- Bodily injury/property damage to persons under contract of employment
- 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
- Nuclear radiations



In the event of a claim

Kindly approach SBIGIC through

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

Minimum information required

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

Dear Customer

We request you to kindly complete the Proposal form for this product and submit the same to us either direct or through your insurance adviser.

At SBIGIC we assure you a fair service when you step in as our customer in any of our offices.

If on any occasion our service falls below the standard you expect, you should contact your insurance adviser or alternatively the Branch Manager of the local branch.

If you feel that you require further assistance, then you can write to our office at



SBI General Insurance Co Ltd

7th Floor, The IL&FS Financial Centre
Plot C 22, G Block, Bandra Kurla Complex
Bandra East, Mumbai – 400 051

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

Our Other Products

- Public liability Insurance Act Policy
- Product Liability Insurance
- Commercial General Liability insurance
- Director and Officers Liability Insurance
- Professional Liability Insurance (for Doctors, Engineers, Chartered Accountants, Medical establishments & Financial consultants)
- Errors and Omission Liability Insurance

(for more information please visit our nearest branch and ask for prospectus for respective products)

INSURANCE IS SUBJECT MATTER OF SOLICITATION