


Public Liability Non-Industrial Insurance policy (Retail)

Sales Literature



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SALES LITERATURE - PUBLIC LIABILITY (NON-INDUSTRIAL) INSURANCE POLICY (RETAIL)**Scope of Cover**

This Policy broadly covers Legal Liability of the Insured towards damages to Third Party in respect of accidental death or bodily injury or disease and loss or damage to property arising out of such accidents. It also covers legal costs and expenses incurred with prior consent of the Insurer and within the limit of the indemnity.

Main Exclusions

This Policy does not cover liability arising out of or in connection with pollution, any product, personal injuries such as libel, slander, fines, penalties and punitive or exemplary damages and transportation of materials.

Sum Insured

Depending on exposure, Proposer has to fix two limits of indemnity under the policy

- Any One Accident (AOA)
- Any One Year (AOY)

AOA and AOY can be in the ratio of 1:1, 1:2, 1:3 or 1:4.

It is not permissible to issue policy with unlimited liability.

Premium

Premium chargeable depends on risk group, limits of indemnity selected, ratio of indemnity limits, number of locations and annual turnover.

Excess

Policy is subject to compulsory excess of 0.25 % of AOA limit subject to a maximum of Rs. 1,00,000/- and minimum of Rs. 1000/-. Higher excess opted on voluntary basis qualifies for discount in premium.

Policy Extensions/Add on Covers

- Goods Kept in Custody of Insured Extension
- Food and Beverages Extension
- Sports facilities, Swimming Pool and other facilities Extension
- Industrial seepage, pollution and contamination Extension
- Act Of God Perils Extension
- Transportation Extension