

Combined General Liability Policy

Product Information Statement

The 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 attached with this statement 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 RQBE office or your insurance advisor.

What is covered?

Liability may seem like a basic insurance risk. But changing exposures lead to unexpected and complex claims with intimidating implications in terms of expense, time and repute. Combined General liability combines both public and products liability and is the insurance policy that protects your business from these risks.

This cover has a broad based policy wording that provides comprehensive protection against

(a) Personal Injury (b) Property Damage (c) Advertising Injury

This Policy also extends a 'Duty to defend' coverage.

Raheja QBE's CGL policy wording can be tailored to address the increasing complexity of industry specific exposures.

Whether yours is a large or a small business the advantages our CGL Policy will help your business manage the impact of many legal liabilities which may arise from your business activities or from incidents involving the goods or services you provide.

What is not covered?

Please note that this Policy excludes, amongst other things, loss, damage, destruction, death, injury, illness, liability, cost or expense caused by:

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military or usurped power
- Any act(s) of terrorism
- Employment Liability unless specifically covered.
- Property in your care, custody or control.
- Radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- Product defect , Loss of use, Product recall
- Aircraft, aircraft products, watercraft and hovercraft.
- Vehicles
- Contractual Liability
- Professional Liability
- Pollution
- Asbestos
- Faulty Workmanship,
- IT hazards, Computer Data Storage etc.
- Fines, Penalties and Punitive damages
- Assault and battery
- Tobacco

What can be covered by paying additional premium?

- Damage to premises rented to the Insured
- Coverage for additional Insureds when required by written contracts
- Vendors' Extension
- Employer's Liability

What to do in the event of a claim?

If an event happens which may give rise to a claim under this Policy you must:

1. Inform incident to us as soon as possible. You will be provided with advice on the procedure to follow. You may 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 RQBE Website www.rahejaqbe.com OR send Letter or Fax to RQBE office
2. Please supply us with all information we require to settle the claim.
3. Take all reasonable precautions to prevent further loss or damage.
4. Not negotiate, admit, repudiate or pay any claim by any person.
5. Co-operate with us fully in any action we take if we have a right to recover any money payable under this Policy from any other person.
6. If in doubt at any time please call us for advice

What you must not do in the event of a claim?

You must not:

1. admit liability if an incident occurs which is likely to result in someone claiming against you
2. make any admission of guilt or promise or offer of payment in connection with any such claim, unless we first agree in writing. This applies to you or any other person making a claim under this Policy.

Dispute Resolution

Raheja QBE will take all steps to settle your claim in accordance with policy terms and conditions. However, since the policy does not cover all eventualities, there may be disagreement between us about the Policy.

For resolution of such disputes RQBE has developed an elaborate Grievance Redressal mechanism.

At your request, the claim will be considered afresh by the Grievance Committee of RQBE. If you are not satisfied with the decision of the Grievance Committee you may refer your case to the Insurance Ombudsman. Please call RQBE offices to ascertain if you are eligible for such a reference.

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 RQBE officials or your insurance advisor. We shall be pleased to furnish further details.

SECTION 41 OF INSURANCE ACT, 1938

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 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 published prospectuses 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 Five Hundred Rupees.

Insurance is the subject matter of solicitation.