

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 9100, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

Email: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**CUSTOMER INFORMATION SHEET**

This document provides key information about your policy. You are also advised to go through your policy document

Sl. No.	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	PUBLIC LIABILITY INSURANCE POLICY (UNDER PUBLIC LIABILITY ACT 1991)	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0044V01200203	
3	Structure	Indemnity based annual policy—claims made form	
4	Interests Insured	The Public Liability Insurance Act 1991 mandates Public Liability Insurance for all business and companies dealing with hazardous substances. These hazardous substances are specified under the Environmental Protection Act of 1986. Any Company or Organization responsible for manufacturing, processing, handling or distributing such substances must take out Public Liability Insurance Act only policy.	
5	Sum Insured	•The Public Liability Insurance Act, 1991 provides that the indemnity limit for Any One Accident should not be less than the paid-up capital of the undertaking and not more than the amount, as may be prescribed by rules framed under the Act.	
6	Policy Coverage	This Policy broadly covers the owner's statutory liability on the no-fault principle for the following conditions resulting from an accident while handling any hazardous substances: Third party bodily injury (Death, permanent total liability, permanent partial liability) Actual, visible and external damage of third party property The cover is limited to defined premises Scope/Jurisdiction – India only	
7	Add-on cover	Nil	
8	Loss Participation	The Insured shall bear as Compulsory Excess the amount or percentage of the limit of indemnity per any one accident so stipulated in the Schedule attached to the policy	
9	Exclusions	The Company shall not be liable under the Policy in respect of : arising out of wilful or intentional non-compliance of any Statutory provisions in respect of fines, penalties, punitive and/or exemplary damages. arising under any other legislation except in so far as provided for in Section 8 Sub Section (1) and (2) of the Act. damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured Owner's control, care or custody	
10	Special conditions and warranties (if any)	The Company shall not be liable for any claim for relief made after five years from the date of occurrence of the accident	
11	Admissibility of Claim	The Insured shall give written notice to the Company as soon as reasonably practicable of any claims made against the Insured No admission offer promise or payment shall be made or given by or on behalf of the Insured without the written consent of the Company. The Company shall not be liable to make any payment under this Policy in respect of fraudulent or consequence of any material mis-statement or the non-disclosure of any material information by or on behalf of the Insured	

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12	Policy Servicing - Claim Intimation and Processing	<p>For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at customercare@cholams.murugappa.com. Claim intimations be sent to notifyclaim@cholams.murugappa.com</p> <p>Documents required for Claim processing: Claim form, Detailed note on the event leading to the loss, Any Legal notice / summon received from the aggrieved party, Defence initiated from your end, if so what are the grounds, KYC documents PAN, ROC certificate, Aadhar, GST Registration Cert Etc., What are the preventive measures initiated to avoid recurrence, Any other Document</p> <p>Turn Around Time for claims settlement is 7 Days from receipt of Award / Last Document</p>	
13	Grievance Redressal and Policyholders Protection	<p>GRIEVANCES If You have a grievance about any matter relating to the Policy, or Our decision on any matter, or the claim, You can address Your grievance as follows:</p> <p>1. Our Grievance Redressal Officer You can send Your grievance in writing by post or email to Our Grievance Redressal Officer at the following address: In case of any grievance the insured person may contact the company through Website: www.cholainsurance.com Toll free: 1800 208 9100 E-Mail: customercare@cholams.murugappa.com Courier: Manager, Customer Care Chola MS General Insurance Company Limited. Hari Nivas Towers First Floor, #163, Thambu Chetty Street, Parry's Corner, Chennai - 600 001.</p> <p>Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. If insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GRO@cholams.murugappa.com For details of grievance officer, kindly refer the link www.cholainsurance.com If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Grievance may also be lodged at IRDAI Integrated Grievance Management system https://bimabharosa.irdai.gov.in/</p> <p>2. Consumer Affairs Department of IRDAI a. In case it is not resolved within 15 days or if You are unhappy with the resolution You can approach the Grievance Redressal Cell of the Consumer Affairs Department of IRDAI by calling Toll Free Number 155255 (or) 1800 4254 732 or sending an e-mail to complaints@irdai.gov.in. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at https://bimabharosa.irdai.gov.in/</p> <p>b. You can send a letter to IRDAI with Your complaint on a Complaint Registration Form available by clicking here. You must fill and send the Complaint Registration Form along with any documents by post or courier to General Manager, Insurance Regulatory and Development Authority of India (IRDAI), Consumer Affairs Department - Grievance Redressal Cell, Sy.No.115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad- 500032.</p> <p>c. You can visit the portal https://bimabharosa.irdai.gov.in/ for more details.</p>	

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		3. Insurance Ombudsman You can approach the Insurance Ombudsman depending on the nature of grievance and financial implication, if any. Information about Insurance Ombudsmen, their jurisdiction and powers is available on the website of the Insurance Regulatory and Development Authority of India (IRDAI) at www.irdai.gov.in , or of the General Insurance Council at https://www.cioins.co.in/ombudsman , or on company website www.cholainsurance.com .	
14	Obligations of Policyholder	The Insured shall take reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations.	
Declaration by the Policyholder:			
I have read the above and confirm having noted the details			
	Place:		
	Date:		Signature of the Policyholder:

Note:

- i. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.