

**CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED**Registered Office: 2<sup>nd</sup> 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](mailto:customercare@cholams.murugappa.com); website: [www.cholainsurance.com](http://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	<b>PUBLIC LIABILITY INSURANCE POLICY FOR INDUSTRIAL AND STORAGE RISKS</b>	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN123RP0045V01200203	
3	Structure	Indemnity based annual policy—claims made form. This is meant for Industrial operations include storage risks such as depots, warehouse, godowns etc in addition to manufacturing risk	
4	Interests Insured	Public liability insurance policy covers all sums which the Insured becomes legally liable to pay as damages to third party in respect of accidental death/bodily injury/disease and loss of or damage to property arising out of claims first made in writing against the Insured during the Policy period, including legal costs and expenses incurred with prior consent of Insurers, subject always to the limits of indemnity and other terms, conditions and exceptions of the policy.	
5	Sum Insured	This Public Liability Insurance (Industrial and Storage Risk) Policy has defined limits, which are:  Any One Accident (AOA): It defines the maximum amount payable for each accident under the policy. The AOA limit is assessed with the nature of business operations and worst possible loss in the premises. Any One Year (AOY): It describes the maximum payable amount for any one year under the policy. The applicant has to choose the ratio of AOA to AOY from any of the following choices: 1:1, 1:2, 1:3, 1:4.	
6	Policy Coverage	Policy reimburses legal damages and costs to the Insured arising from third party bodily injury (Death, permanent total liability, permanent partial liability) actual, visible and external damage of third party property at Insured's premises The cover is limited to defined premises Scope/Jurisdiction – India only	
7	Add-on cover	AOG Food & Beverage peril (ideal for hotel/restaurant/school or college canteen), Property under Care Custody and Control, Sudden and accidental pollution, Discharge of treated effluents up to 10km thru by road or pipeline (ideal for process oriented plants), Tenants legal liability, Lift/escalator liability, Facilities like Gym, Swimming pool, Health club/SPA (for hotels/resorts), Valet Parking for Hotels, Shops etc (where it is declared service provided by licensed drivers)	
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 : Fines, penalties, punitive and /or exemplary damages Deliberate, wilful 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 insure or property under care, control and custody of the Insured Professional liability, Product Liability, Employer's Liability Dishonest/criminal acts of employees War, Strike, riot, civil commotion and/or terrorism Nuclear radiations Others as specified in the policy wording	

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10	<b>Special conditions and warranties (if any)</b>	<p>(a) NOTIFICATION EXTENSION CLAUSE: The clause extends cover from claims made during the policy period to include claims made after the policy period but subject to the maximum time limit laid down under the Indian Limitation Act in force from time to time.</p> <p>(b) EXTENDED CLAIM REPORTING CLAUSE the Company will allow a time limit not exceeding 90 days from the date of expiry or cancellation of the policy provided no insurance is in force during this extended reporting period of the same interest, for notification of claims for accidents which had taken place during the period of insurance</p> <p>(c) CLAIM SERIES CLAUSE A Claims Series Event shall be defined as a series of two or more claims arising from one specific common cause and shall be deemed to be one claim and date of loss shall be the date when the first claim of the Claims Series Event is made in writing against the Insured.</p>	
11	<b>Admissibility of Claim</b>	<p>The Insured shall give written notice to the Company as soon as reasonably practicable of any claims made against the Insured</p> <p>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.</p> <p>All amounts expended by the company in the defence, settlement of payment of any claim will reduce the limits of indemnity specified in the Schedule of the policy</p> <p>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</p>	
12	<b>Policy Servicing - Claim Intimation and Processing</b>	<p>For queries related to policy / claim servicing, please contact us at our Toll free number 1800-208-9100 or write to us at <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a>. Claim intimations be sent to <a href="mailto:notifyclaim@cholams.murugappa.com">notifyclaim@cholams.murugappa.com</a> 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 <b>Turn Around Time</b> for claims settlement is 7 Days from receipt of Award / Last Document</p>	
13	<b>Grievance Redressal and Policyholders Protection</b>	<p><b>GRIEVANCES</b> 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: <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> Toll free: 1800 208 9100 E-Mail: <a href="mailto:customercare@cholams.murugappa.com">customercare@cholams.murugappa.com</a> 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 <a href="mailto:GRO@cholams.murugappa.com">GRO@cholams.murugappa.com</a> For details of grievance officer, kindly refer the link <a href="http://www.cholainsurance.com">www.cholainsurance.com</a> If Insured Person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance</p>	

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		<p>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 <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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 <a href="mailto:complaints@irdai.gov.in">complaints@irdai.gov.in</a>. You can also make use of IRDAI's online portal – Bima Bharosa Portal by registering Your complaint at <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a></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 <a href="https://bimabharosa.irdai.gov.in/">https://bimabharosa.irdai.gov.in/</a> for more details.</p> <p>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 <a href="http://www.irdai.gov.in">www.irdai.gov.in</a>, or of the General Insurance Council at <a href="https://www.cioins.co.in/ombudsman">https://www.cioins.co.in/ombudsman</a>, or on company website <a href="http://www.cholainsurance.com">www.cholainsurance.com</a>.</p>	
14	<b>Obligations of Policyholder</b>	The Insured shall keep accurate record of annual turnover, which term shall include all leviable duties and The Company shall at all reasonable times have full access to inspect such records.	
<b>Declaration by the Policyholder:</b>			
I have read the above and confirm having noted the details			
<b>Place:</b>			
<b>Date:</b>			Signature of the Policyholder:

**Note:**

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