



IFFCO-TOKIO GENERAL INSURANCE CO. LTD
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

PUBLIC LIABILITY (NON-INDUSTRIAL RISKS) INSURANCE POLICY

Prospectus

UIN: IRDAN106RP0001V01202324

IFFCO-TOKIO'S PUBLIC LIABILITY INSURANCE POLICY IS AVAILABLE TO PROTECT YOUR INDUSTRY AGAINST LOSS BY:-

- Legal liability and litigation costs arising out of accidents occurring in the insured premises.
- The insured premises can be:
- Hotels, Motels, Club Houses, Restaurants, boarding and Lodging houses, Guest houses.
 - Cinema halls/ auditorium/ theatres/ public halls.
 - Offices/ Residential premises/ Administrative premises/ Medical Establishments/ Research institutes/ Airport premises.
 - Schools, educational institutions, libraries.
 - Exhibitions, Fairs and fetes, stadium and pandals.
 - Permanent amusement park.
 - Film studios-indoor and outdoor and zoos.
 - Depots/ Warehouses/ Shops/ Tank farms.

Exclusions:

We shall not be liable:

- To pay for any losses assumed by agreement, which would not have attached in the absence of such agreement.
- For losses arising out of convulsions of nature.
- For losses arising out of non-compliance of statutory provision.
- For losses of pure financial nature such as goodwill loss etc..
- For losses resulting from personal injuries(such as libel, defamation etc.)
- For losses resulting from infringement of plans, copyright, patent, tradename, trademark, registered design.
- Fines, penalties resulting from multiplication of compensatory damages.
- War and nuclear group of risks.
- Liability arising out of the ownership possession and use of aircraft, watercraft or hovercraft.

You must note

- That for the same cause when a multiplicity of claims is received they will be treated as one.
- Compulsory excess exists.
- Pollution risks can be covered at nominal additional premium.
- Multiple units along with the main premises can be covered at nominal additional premium.
- The coverage is available for
 - supply of Food& beverages,
 - valuables under custody, care and control,
 - transportation,
 - extra facility such as health club, aqua sports facilities, beauty parlours
 - hazardous sports.
- Charging additional premium can cover convulsions of nature.
- For losses sustained exceeding agreed number of years in the past (retroactive period), coverage in those past years would only exist if we had been your insurers, without break in cover.
- Please inform us immediately about loss so that we may try to proceed for out of court settlement.

Documents required for settlement of claims:

- Claim form.
- Summons, petitions, Police report.
- Other witnesses.
- Letter of subrogation.

NOTE : This literature only spells out the salient features of the cover, for details kindly refer to the terms conditions and exceptions of the policy.