



**IFFCO-TOKIO GENERAL INSURANCE CO. LTD.**

Regd. Office: 34, Nehru Place, New Delhi - 110 019

**PUBLIC LIABILITY (Industrial and Storage risk)**

**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.

**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 arising out of pure financial nature such as goodwill loss etc..
- For losses resulting from personal injuries (such as libel, defamation etc.) and infringement of plans.
- 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.
- That transportation of hazardous items outside premises excluded unless specifically covered.
- Pollution risks can be covered at nominal additional premium.
- Transportation of hazardous items can be covered at nominal additional premium.
- Multiple units (non manufacturing) along with the main manufacturing unit can be covered at nominal additional premium.
- Storage risks will be covered on charging due premium.
- Convulsions of nature can be covered by charging additional premium.
- 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.
- For injury damage which does not immediately show up, from the date of discovery of loss the retroactive period starts.
- 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, writ 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.