

## **PUBLIC LIABILITY ACT INSURANCE POLICY PROSPECTUS**

### **Introduction**

In terms of Public Liability Insurance Act, 1991, all “owners” “handling” “hazardous substances” are compulsorily required to take an insurance policy to the extent laid down in the Act.

“Owners” means persons owning or having control over handling of hazardous substances at the time of accident.

“Handling” means manufacturing, processing, treatment, packaging, storing, transportation, use, collection, destruction, conversion, offering for sales, transfer or any similar form of dealing with hazardous substances.

“Hazardous Substances” means the items listed and grouped under Public Liability Insurance Act, 1991 and the Rules framed there under.

Kindly refer to the Public Liability Insurance Act, 1991 for the statutory requirements and complete definitions.

### **Scope of Cover**

This Insurance Policy broadly covers the Owner’s statutory liability on no-fault principle for death or injury to any person or damage to property resulting from an accident while handling any hazardous substance

### **The Extent of Cover:**

The Public Liability Insurance Act 1991 has prescribed a compulsory insurance for certain persons owning or handling hazardous substances, for the purpose of providing immediate relief to persons affected by accidents, on no-fault principle

Public Liability Insurance Act, 1991 (the Act) 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. The rule currently stipulates that Insurer is liable to pay not more than Rs 5 Crores for any one accident and not more than Rs 15 crores for any one-year. The Any One Year Limit will be three times the Any One Accident limit ONLY (AOA:AOY::1:3)

## Sum Insured

- (a) Public Liability Insurance Act, 1991 (the Act) 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. The rule currently stipulates that Insurer is liable to pay not more than Rs 50 Million for any one accident and not more than Rs 150 Million for any one-year
- (b) The Any One Year Limit will be three times the Any One Accident limit

## Eligible for Insurance – Who can take the policy

The Act states that every owner handling or controlling dangerous or hazardous substances should buy Public Liability (Act) Insurance.

## Eligible Discounts

Insured will be eligible for maximum discounts on premium. Criteria for such discount may include but not limited to the following:

### Rating Factors

1. Nature of Business Activities / Type of Storage (classified by Risk Group)
2. Limit of Indemnity (Any one accident / Any one year)
3. Size of Turnover
4. Past Claims Experience

## Significant Exclusions

This Insurance Policy does not cover liability arising out of wilful or intentional non-compliance of any statutory provisions, in respect of fines and penalties.

This Policy does not cover liability:

1. arising out of wilful or intentional non-compliance of any Statutory Provisions.
2. in respect of fines, penalties, punitive and/or exemplary damages.
3. arising under any other legislation except in so far as is provided for in Section 8 Sub-Section (1) and (2) of the Act.
4. arising out of damage to property owned, leased or hired or under hire purchase or on loan to the Insured or otherwise in the Insured's control, care or custody.

5. directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

6. directly or indirectly caused by or contributed to by

a) ionizing radiations or contamination by radio activity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

## Claims Procedure

**In the event of any circumstances likely to give rise to a claim Insured must follow the following:**

Immediately lodge a written complaint/FIR with the police station (Indicative: depending on case merits) and parallelly report the matter to USGICL customer care no. Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to <contactclaims@universalsompo.com>.

**Followed by notification of a claim, insured is expected to follow the following procedures.**

Insured should evaluate the loss situation and accordingly accumulate the facts with supporting documents in regard to the following in line to the nature of business:

- a. Injury, which means death, bodily injury, illness or disease of or to any person and
- b. Damage, which means loss of possession or control of or actual destruction (whether full or partial) to tangible property and
- c. Pecuniary loss

The liability policy shall compensate claimant's costs, fees and expenses incurred with USGI's consent in defending any claim made against the insured. However, these are payable within the limit of liability, unless otherwise specified. Legal liability to be established.

**Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)**

1. Detailed version about the incident / alleged misfeasance
2. Details of loss caused / injury / death / property damage including all available information on victims as well as estimated quantum of liability
3. Steps taken by the insured to mitigate the loss

4. Statements from Witnesses, sketch plans, photographs, visual records of evidence / circumstances, video etc.
5. Any other evidence in support of claim
6. Press Reports
7. FIR / Investigation Report of police
8. Survey / Investigation Report
9. All notices / summons from the court
10. Weather (meteorological) report
11. Pollution Control Board Report
12. Post Mortem Report / Medical Certificate
13. Consumer Action Group / Society / Group Representation / Report
14. Details of other insurance
15. Legal opinion on admission of liability / appeal
16. Details of claims, if any, preferred by the affected party / insured for the same loss from any other source
17. Payment proofs from insured subject to admission of liability

### Escalation Matrix

Level 1 - [contactclaims@universalsompo.com](mailto:contactclaims@universalsompo.com)

Level 2 - [grievance@universalsompo.com](mailto:grievance@universalsompo.com)

Level 3 - [gro@universalsompo.com](mailto:gro@universalsompo.com)

### 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:

#### ➤ Step 1

##### a. Contact Us

1-800-224030/1-800-2004030

b. E-mail Address: [Contactus@universalsompo.com](mailto:Contactus@universalsompo.com)

c. Write to us **Customer Service Universal Sampo General Insurance Company Limited**

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

d. Senior Citizen Number: 1800 267 4030

#### ➤ Step 2

If the resolution you received, does not meet your expectations, you can directly write to our Grievance Id. After examining the matter, the final response would be conveyed within two weeks from the date of receipt of your complaint on this email id.

Email Us- [grievance@universalsompo.com](mailto:grievance@universalsompo.com)

Drop in Your concern

Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra – 400708

Visit Branch Grievance Redressal Officer (GRO)

Walk into any of our nearest branches and request to meet the GRO

- We will acknowledge receipt of your concern immediately
- Within 2 weeks of receiving your grievance, we will respond to you with the best solution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response

➤ **Step 3:**

In case, You are not satisfied with the decision/resolution of the above office or have not received any response within **15** working days, You may write or email to:

Chief Grievance Redressal Officer

**Universal Sampo General Insurance Company Limited**

Unit No. 601 & 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708

Email : [gro@universalsompo.com](mailto:gro@universalsompo.com)

For updated details of grievance officer, kindly refer the link <https://www.universalsompo.com/resource-grievance-redressal>

➤ **Step 4.**

**Bima Bharosa Portal link :** <https://bimabharosa.irdai.gov.in/>  
**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](http://www.irdai.gov.in), or of the General Insurance Council at <http://www.gicouncil.in>, the Consumer Education Website of the IRDAI at <http://www.policyholder.gov.in>, or from any of Our Offices.

**The updated contact details of the Insurance Ombudsman offices can be referred by clicking on the Insurance ombudsman official site:** <https://www.cioins.co.in/Ombudsman>

**Note:** Grievance may also be lodged at IRDAI <https://bimabharosa.irdai.gov.in/>

### Contact Details

- **Website:** [www.universalsompo.com](http://www.universalsompo.com)
- **Toll Free Numbers:** 1800-22-4030, 1800-200-4030
- **E-mail :** [contactus@universalsompo.com](mailto:contactus@universalsompo.com)
- **Courier:** Universal Sampo General Insurance Co. Ltd, Unit No- 601 & 602 A Wing, 6th Floor, Reliable Tech Park, Cloud City Campus; Thane- Belapur Road, Airoli- 400708

- **Registered & Corp Office:** Universal Sampo General Insurance Company Ltd. 8th Floor & 9th Floor (South Side), Commerz International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon East, Mumbai 400063,
- IRDAI Reg no: 134, CIN# U66010MH2007PLC166770

**INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates**

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 the 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus 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 TEN LAKHS RUPEES.

**Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.**