COMPREHENSIVE GENERAL LIABILITY INSURANCE

PROSPECTUS

USGIC's Comprehensive General Liability (CGL) Policy is a wide body liability Policy which provides you protection against legal liabilities arising out of business operations and products provided by you.

The Policy not only protects you against suits and damages awarded by courts but also covers the defence costs incurred by you while contesting such claims of liability damages against you.

What is covered?

The Policy provides coverage against liabilities arising out of:

1. Bodily Injury and Property Damage (BI &PD)
2. Personal and Advertising Injury
3. Medical Payments necessitated due to Bodily Injury

The coverage is provided for

1. Liabilities arising out of business operations
2. Liabilities arising out of products
3. Personal Injury liabilities arising out of false arrest, defamation, malicious prosecution, wrongful eviction, infringement of copyrights
4. Payments required to be made for medical treatments availed due to bodily injury

What is not covered?

This Policy does not cover:

1. Contractual Liabilities
2. Employer's Liability
3. Pollution Liability
4. Automobile Liability
5. Damage to own property or product

*Please note that the above only mentions the salient features of the Policy, for complete details please refer to the Policy wordings.