

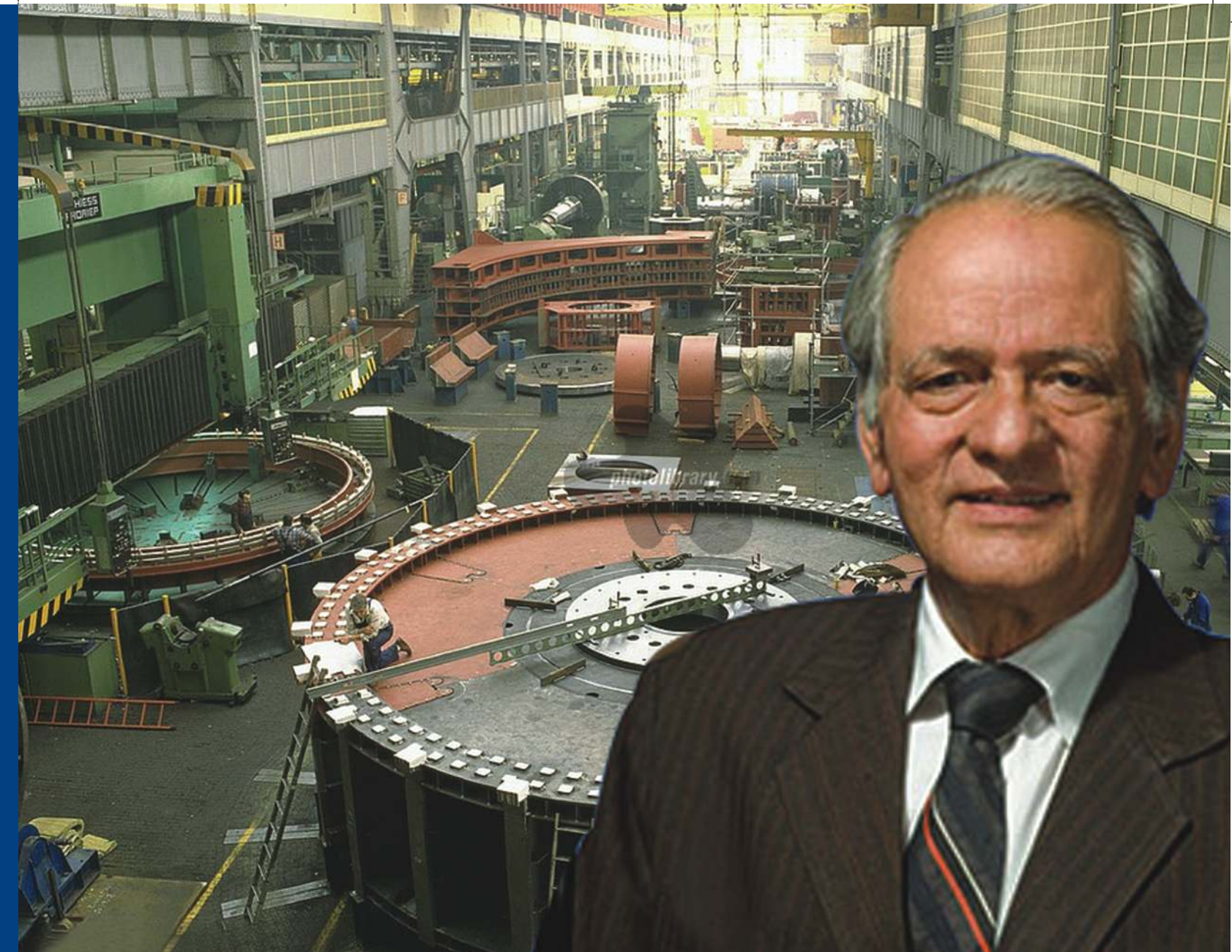
### Our other commercial line products

- Standard Fire and Special Perils Insurance Policy
- Consequential Loss (Fire) Insurance Policy
- Industrial All Risk Insurance Policy
- Erection All Risks Insurance Policy
- Contractors' All Risks Insurance Policy
- Contractors' Plant and Machinery Insurance Policy
- Machinery Breakdown Insurance Policy
- Electronic Equipment Insurance Policy
- Boiler and Pressure Plant Insurance Policy
- SmartCargo Insurance Policy
- Workmen's Compensation Insurance Policy
- SmartPlan Business Advantage Package Policy
- Public Liability (Act) Insurance Policy
- Commercial General Liability Policy
- Directors and Officers Insurance Policy
- Errors and Omissions Insurance Policy

Get in touch with Bharti AXA through our toll- free number 1800-103-2292 or email us at [claims@bharti-axagi.co.in](mailto:claims@bharti-axagi.co.in), to enjoy a hassle-free Industrial Public Liability Insurance Policy.

For more details on risk factors and terms & conditions, please read the sales brochure carefully before concluding a sale

[www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)



Please contact us for more details.



**Bharti AXA General Insurance Company Limited**

First Floor, The Ferns Icon, Survey No. 28, Next to Akme Ballet, Doddanekundi, Off Outer Ring Road, Bangalore- 560037. **Toll Free Helpline:** 1800-103-2292

**Email:** [customer.service@bharti-axagi.co.in](mailto:customer.service@bharti-axagi.co.in). **SMS**<SERVICE> TO 5667700. **Website:** [www.bharti-axagi.co.in](http://www.bharti-axagi.co.in)

## Industrial Public Liability Insurance Policy

Protection against third party liabilities





## Claims procedure Fast, fair and friendly

Industrial Public Liability Insurance Policy offers cover for third party liabilities (Bodily injury/Property damage) arising out of the manufacturing/industrial premises occupied by you. It includes cover for legal costs incurred in connection with third party liabilities. The policy can be extended to cover pollution, transportation of hazardous substances, carriage of treated effluents etc. on payment of additional premium.

We are here to help you. We request you to register a claim by contacting our 24-hour Toll-Free Helpline on 1800-103-2292. Please intimate the help desk as soon as a claim occurs so that we can provide you quick and effective assistance and service. You can also register a claim by e-mail on [claims@bharti-axagi.co.in](mailto:claims@bharti-axagi.co.in).

### While registering the claim, the following information will help us serve you better:

- Your contact numbers • Policy number • Name of insured • Date and time of loss • Location of loss • Nature and approximate extent of loss
- Place and contact details of the person at the loss location

### Immediate action in the event of a loss:

- Please take all possible steps to minimize the loss • Fully co-operate with the surveyor in loss minimization/control and in arranging inspection of items damaged • Please alter or commence repairs post surveyors/insurance company's advice only

To enable us to help you, we request you to register a claim by contacting our 24 hours toll-free helpline on 1800-103-2292 or e-mail us at [claims@bharti-axagi.co.in](mailto:claims@bharti-axagi.co.in)

### What additional covers does this policy offer?

Cover can be extended by the insured on the following, on payment of additional premium.

- 72 hrs sudden and accidental pollution
- Liability arising out of transportation
- Effluent discharge
- Technical collaborators inclusion

### What are the indemnity limits?

- **Any One Accident (AOA):** This is maximum amount payable under the policy for each accident
- **Any One Year (AOY):** This is maximum amount payable under the policy for any one year and is expressed in ratios in relation to AOA mentioned above as 1:1 or 1:2 or 1:3 or 1:4

### What does this policy not cover?

#### The policy does not cover liability arising out of:

- Earthquake, earth-tremor, volcanic eruption, flood, storm etc.
- Deliberate, willful or intentional non-compliance of any statutory provision
- Loss of goodwill, loss of market etc.
- All personal injuries such as libel, slander, false arrest, wrongful eviction, wrongful detention, defamation etc. and mental injury, anguish or shock
- Fines, penalties, punitive or exemplary damages or any other damages
- War and allied perils
- Ownership, possession or use by or on behalf of the insured of any aircraft, watercraft or hovercraft
- Public Liability Insurance Act or any other statute that may come into force after the issue of the policy
- Fines, penalties, punitive or exemplary damages etc.
- Any agreement assumed by the insured and which would not have attached in the absence of such agreement
- Any injury or damage to occurring prior to retroactive date mentioned in the Schedule of the policy
- Pollution risk unless specifically covered

This is not an exhaustive list. For a detailed list of exclusions, please read our policy terms and conditions.

### What does this policy cover?

The policy broadly covers the following:

- Your legal liability towards damages to the third party in respect of accidental death, bodily injury or loss of or damage to property
- Legal costs and expenses incurred by you with prior consent
- Liability towards pollution risks in connection with pollution or contamination of atmosphere water or land or other tangible property unless specifically covered

### Who can take this policy?

- A firm/company which is engaged in industrial/manufacturing activities
- Warehouses/godowns

## Be confident with us... Bharti AXA General Insurance

Bharti AXA General Insurance is a joint venture between the Bharti Group and AXA. Bharti AXA combines the strengths of Bharti Enterprises, one of India's leading business groups, and AXA, the global leader in financial protection and wealth management.

### Twin assurance for you

AXA is one of the largest insurers in the world. The group has over 67 million clients worldwide and over 175,000 employees working across 5 continents. AXA believes in achieving operational excellence through product innovation, business expertise, distribution, quality of service and productivity.

Bharti Enterprises is one of the biggest organizations in the country with interests in telecom, agro business and retail. It is a pioneering force in the telecom sector with many firsts and innovations to its credit. Bharti offers a powerful mix of a strong national presence and unmatched local knowledge.

Bharti AXA General Insurance is a partnership that combines AXA's core competence in insurance with Bharti's vast network and reach to provide businesses in India with a range of insurance solutions.

### Corporate insurance from Bharti AXA We understand your business

The key to the success of any business is to understand your customers. That's why at Bharti AXA we make it our business to get to know you. Regardless of whether you own a small, mid-size or large business, we provide financial protection by offering you the right insurance product and service. This includes a complete range of general insurance for motor, home, accident and health, travel, energy, marine, property, casualty, liability and several specialized lines. Our policies are tailored to suit your needs and help your business manage risks at competitive costs.

Insurance is the subject matter of the solicitation.

