

PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

Policy No: << >>

This document provides only key information about your policy. Please refer to the policy document for detail terms and conditions.

SI No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Product Name	Consequential Loss-Fire Insurance Policy- Retail	Not applicable
2	Unique Identification Number allotted by IRDAI	IRDAN134RP0031V01202223	Not applicable
3	Structure	<p>Policy</p> <ul style="list-style-type: none"> • Indemnity Add-on Covers 1. Waiver of under-insurance 2. Minimum Demand Charges 3. Claim Preparation Clause 4. Additional Increase Cost of Working 5. Soft Costs 6. Extension to cover Supplier's Premises 7. Extension to cover Customer's Premises 8. Auditor's clause 9. Interruption by Civil Authority 10. Delay Indemnity Clause 11. Lay Off And Retrenchment Compensation 12. Hindrance Of Access/Ingress/Egress Clause/ Port Blockage 13. Overhauls 14. Crisis Management 15. Research and development 16. Professional Accountants Clause 17. Uninsured Standing Charges Clause 18. Start-up / Shut-down Cost 19. Electricity Station, Gas Works and Water Works. 20. Molten material damage 21. Spoilage Consequential Loss Cover 22. Insured Property stored at other situations <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy</p>	Add-on Covers

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4	Interests Insured	<p>This product is designed to cater “loss of gross profit” for commercial Establishments (Offices, Shopping Malls, Multiplexes, Hotels, Shops, Hospitals Etc.), Manufacturing units in case of fire accident.</p> <p>This should be taken along with Standard Fire and Special Perils Policy.</p> <p>The Company agrees that if any building or other property or any part thereof used by the Insured at the premises for the purpose of the Business, be destroyed or damaged by the perils covered under the FIRE POLICY,(Destruction or damage so caused being hereafter termed Damage), and the Business carried on by the Insured at the Premises be in consequence thereof interrupted or interfered with, then the company will pay to the insured in respect of each item in the Schedule hereto the amount of loss resulting from such interruption or interference in accordance with the Provisions contained therein.</p>	1. Preamble
5	Sum Insured	Annual Gross Profit (Indemnity period to be opted by customer) - << As opted >>	Not Applicable
6	Policy Coverage	<p>The Company agrees that if any building or other property or any part thereof used by the Insured at the premises for the purpose of the Business, be destroyed or damaged by the perils covered under the FIRE POLICY,(Destruction or damage so caused being hereafter termed Damage), and the Business carried on by the Insured at the Premises be in consequence thereof interrupted or interfered with, then the company will pay to the insured in respect of each item in the Schedule hereto the amount of loss resulting from such interruption or interference in accordance with the Provisions contained therein.</p> <p>PROVIDED THAT:</p> <p>1) Such Damage is caused at any time after payment of the premium during the period of Insurance named in the Schedule or any subsequent period in respect of which the Insured shall have paid and the Company shall have accepted the premium required for the renewal of</p>	1. Preamble

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		<p>the policy.</p> <p>2) At the time of the happening of the Damage there shall be in force a FIRE POLICY covering the interest of the Insured in the property at the premises against such Damage and that payment shall have been made or liability admitted there under. However, the Proviso shall not apply where payments is not made under FIRE POLICY, solely due to operation of a proviso in FIRE POLICY excluding liability for losses below a specified amount.</p> <p>In short, insurer will be paying for reduction of gross profit due to reduction of turnover for selected indemnity period by the customer.</p>	
7	Add-on Cover	<p>The product also offers the choice of few optional covers as below:</p> <p>Add-on Covers</p> <p>1. Waiver of under-insurance Underinsurance up-to a specified limit is allowed vide this add on</p> <p>2. Minimum Demand Charges The policy is extended to include the minimum demand charges imposed by any named supplier of electricity, water, gas or utility services to which the insured has contracted and which cost has been incurred by the insured following upon the loss</p> <p>3. Claim Preparation Clause This extension covers costs reasonably incurred by the insured in producing and certifying any particulars or details in support of any claim</p> <p>4. Additional Increase Cost of Working The policy is extended to include additional increased cost of working</p> <p>5. Soft Costs The policy is extended to include the additional expenses like construction loan fees, carrying costs, engineers' fees, etc. upon loss/damage.</p> <p>6. Extension to cover Supplier's Premises Under this add-on, the coverage may be extended to the premises of one or more suppliers. The premises will be covered for all the perils covered under the base policy</p> <p>7. Extension to cover Customer's Premises Under this add-on, the coverage may be</p>	Add-on Wordings

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extended to the premises of one or more customers. The premises will be covered for all the perils covered under the base policy.

8. Auditor's clause

Under this add-on, the insured will be covered for reasonable charges payable by the Insured to their Auditors for producing and certifying any particulars or details contained in the Insured's books of account or other business books or documents or such other proofs, information or evidence as may be required by the Company.

9. Interruption by Civil Authority

The additional cover extends to cover property of insured in respect of

- the cost to repair or rebuild the physically damaged portion of such property with materials and in a manner to satisfy such law or ordinance; and
- the cost:

(i) to demolish the physically undamaged portion of such property insured; and

(ii) to rebuild it with materials and in a manner to satisfy such law or ordinance,

to the extent that such costs result when the demolition of the physically damaged insured property is required to satisfy such law or ordinance.

10. Delay Indemnity Clause

The cover states that insurers shall agree to extend the period during which indemnity is provided by this policy in case the loss arises from an interruption to the business insured arising out of an insured peril which commences and/or recommence at a date later than that of the loss or damage to the property insured.

11. Lay Off And Retrenchment Compensation

Under this cover, the insured will be indemnified for the amount paid to the employees under the provisions of the Industrial Disputes Act, 1947

12. Hindrance Of Access/Ingress/Egress Clause/ Port Blockage

The insured may be unable to obtain access or leave the insured premises, due to damage to surrounding properties caused by perils covered under the policy. Under this add-on, any actual loss of gross profit due to such blockage shall be covered.

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		<p>13. Overhauls This cover states that in calculating the loss, due allowance shall be made for the time spent on any overhauls, inspections or modifications carried out during any period of interruption.</p> <p>14. Crisis Management The policy is extended to insure the actual loss sustained and Additional Increase in Cost of Working incurred by the Insured during the Indemnity Period if an order of civil or military authority prohibits access to premises of the Insured, provided such order is a direct result of a violent crime, suicide, attempted suicide, or armed robbery at such premises of the Insured.</p> <p>15. Research and development Under this cover, the policy is extended to insure the Actual Loss Sustained by the Insured of continuing fixed charges and ordinary payroll directly attributable to the interruption of research and development activities, that in themselves would not have produced income during the period of indemnity.</p> <p>16. Professional Accountants Clause Under this add-on, the insured is indemnified for the reasonable charges payable to the insured's professional accountants for producing particulars or details or any other proofs, information or evidence as may be required by the Insurer for the purpose of investigating or verifying any claim.</p> <p>17. Uninsured Standing Charges Clause The cover states that if any standing charges of the business are not insured, then in computing the amount recoverable hereunder as Increase in Cost of Working, that proportion only of any additional expenditure shall be brought into account which the Gross Profit bears to the sum of the Gross Profit and the uninsured standing charges.</p> <p>18. Start-up / Shut-down Cost Under this add-on, the coverage is extended to include actual loss sustained due to specified start-up / shut-down costs for power and utilities such as electricity, water, steam, gas as well as feedstock, fuels or combustibles to re-establish the plant in the operational state it was at the time of the damage in a normal start-up procedure.</p> <p>19. Electricity Station, Gas Works and Water</p>	
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		<p>Works. Under this add-on, the coverage is extended to include loss as insured by this policy resulting from interruption of or interference with the business carried on by the insured at the premises described within in consequence of failure of supply at public electricity/gas/water supply.</p> <p>20. Molten material damage Under this add-on, the coverage is extended to cover losses consequent to the physical loss or damage to property excluding cost of molten material serving business operations that arises without the occurrence of fire as a result of the spillage or leakage of glowing molten material from container or lines.</p> <p>21. Spoilage Consequential Loss Cover This add-on extends the term 'Damage' as defined under this Policy to include loss or damage in consequence of spoilage resulting from the retarding or interruption or cessation of any process or operation caused by any of the perils covered.</p> <p>22. Insured Property stored at other situations The add-on covers interruption of/or interference with the business in consequence of damage (as within defined) to property at named situations.</p> <p>ENDORSEMENT & CLAUSES</p> <p>1. Automatic Reinstatement Clause Subject to the Insurance Limits as stated in the Schedule and to applicable sub limits in the event of any Claim occurring and in the absence of written notice by the Insured to the contrary, the insurance in respect of any Property Insured arising is automatically reinstated as and from the date of the Damage.</p> <p>2. Group Interdependency It is hereby understood and agreed, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that loss as insured by Business interruption Section of the policy resulting from interruption of or interference with the business in consequence of loss or damage to property whether or not insured by Material Damage Section of the policy of insurance and situated at any other named premises in territorial limits owned and/or occupied and/or used</p>	<p>ENDORSEMENT & CLAUSES</p>
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by the Insured for the purpose of the business insured or any other business shall be deemed to be loss resulting from loss or damage to property used by the insured at any of the insured premises, up to the limit as specified in the Schedule. This cover is not extended to suppliers or customers and shall be on named basis. This Clause is subject otherwise to the terms, Conditions and Exclusions of the Policy.

3. Interdependency Cover

It is hereby agreed and understood, subject otherwise to the terms, conditions and exclusions of the Policy and endorsed hereon, that if damage or destruction to any of the Insured's premises/property should result in another of the Insured locations/premises suffering a reduction in turnover or increase in cost of working then such loss is deemed to be covered by this Policy notwithstanding that no material damage was sustained by the latter premises/property.

Provided that the business at the above said locations/premises be carried in departments and independent trading results of the same are ascertainable. All other terms, conditions, exclusions of the Policy remain unchanged.

The indemnity provided herein shall be subject to the limit of indemnity as specified in The Schedule.

4. PROTECTION AND PRESERVATION OF PROPERTY BUSINESS INTERRUPTION

The insurance by this Section of this Policy is extended to insure the actual loss sustained by the Insured for a period of time not to exceed 48 hours prior to and 48 hours after the Insured first taking reasonable action for the temporary protection and preservation of property insured by this Policy provided such action is necessary to prevent immediately impending insured physical loss or damage to such insured property. This Extension is subject to the deductible provisions that would have applied had the physical loss or damage happened.

5. New Business Clause

For the purpose of any claim arising from damage occurring before the completion of the first year's trading of the business at the premises the terms "Rate of Gross Profit", "Annual Output/Turnover" and "Standard Output/Turnover" shall bear the following meaning and not as within stated:-

RATE OF GROSS PROFIT – The rate of Gross Profit earned on the Output/Turnover during the period between the date of the commencement of

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	<p>the business and the date of the damage.</p> <p>ANNUAL OUTPUT/TURNOVER – The proportional equivalent for a period of twelve months or the Output/Turnover realised during the period between the commencement of the business and the date of the damage.</p> <p>STANDARD OUTPUT/TURNOVER – The proportional equivalent for a period equal to the Indemnity Period of the Output/Turnover realised during the period between the commencement of the business and the date of the damage. To which such adjustments shall be made as may be necessary to provide for the trend of the business and for variations in or special circumstances affecting the business either before or after the damage or which would have affected the business had the damage not occurred so that the figures thus adjusted shall represent as nearly as may be reasonably practicable, the results which, but for the damage, would have been obtained during the relative period after the damage.</p> <p>6. Accumulated Stock Clause Where the Insured maintains sufficient stock of finished goods from time to time as a matter of business policy, the Insurer may at their discretion attach the following Clause of the Consequential Loss (Fire) Policy issued on Turnover Basis. “In adjusting any loss, account shall be taken and an equitable allowance made if any shortage in turnover due to the damage is postponed by reason of the Turnover being temporarily maintained from accumulated stock of finished goods in the Insured’s warehouses.</p> <p>7. Outage Clause Duration of the period from the time breakdown occurs resulting in shut down of the unit till the unit is synchronized and achieved full load or is in operation for 72 hours since synchronization, whichever is earlier would be considered as Single outage.</p> <p>8. Bankruptcy Clause In the event of Bankruptcy or the insolvency of the Insured, the Insurer shall not be relieved thereby of the obligations under the Policy.</p> <p>9. Power Banking Clause It is hereby agreed and understood that in adjusting any loss, account shall be taken and an equitable allowance will be made, if any shortage in generation / export of power from Insured’s plant, following a loss or damage falling within the scope</p>	
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of this policy, is postponed beyond the maximum indemnity period, on account of power banking arrangement between Insured and third party (name.....).

10. On Account Payment

It is hereby declared and agreed that progress payment on account of any loss recoverable under this Policy will be made to the Insured at such stages as may be mutually agreed upon if desired by the Insured and on production of an interim report and recommended payment on account amount by the loss adjuster (if appointed) that such payments are deducted from the final agreed claim settlement figures.

Subject otherwise to the terms, exceptions and conditions of the Policy.

11. Aggravation Clause

It is noted and agreed that the operation of the excluded perils shall not prejudice the right of The Insured to recover under this Policy of Insurance any further loss caused by aggravation of an originally covered loss within the period of Indemnity.

12. Agreed bank clause

It is hereby declared and agreed:-

1. That upon any monies becoming payable under this Policy the same shall be paid by the Company to the Bank and such part of any monies so paid as may relate to the interests of other parties insured hereunder shall be received by the Bank as Agents for such other parties.

2. That the receipts of the Bank shall be complete discharge of the Company therefore and shall be binding on all the parties insured hereunder.

The Bank shall mean the first named Financial Institution/ Bank named in the Policy.

3. That if and whenever any notice shall be required to be given or other communication shall be required to be made by the Company to the Insured or any of them in any manner arising under or in connection with this Policy such notice or other communication shall be deemed to have been sufficiently given or made if given or made to the Bank.

4. That any adjustment, settlement, compromise or reference to arbitration in connection with any

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dispute between the Company and the Insured or any of them arising under or in connection with this Policy if made by the Bank shall be valid and binding on all parties insured hereunder but not so as to impair rights of the Bank to recover the full amount of any claim it may have on other parties insured hereunder.

5. That this insurance so far only as it relates to the interest of the Bank therein shall not cease to attach to any of the insured property by reason of operation of Condition 3 of the Policy except where a breach of the Condition has been committed by the Bank or its duly authorised agents or servants and this insurance shall not be invalidated by any act or omission on the part of any other party insured hereunder whereby the risk is increased or by anything being done to upon or any building hereby insured or any building in which the goods insured under the Policy are stored without the knowledge of the Bank provided always that the Bank shall notify the Company of any change of ownership or alterations or increase of hazards not permitted by this insurance as soon as the same shall come to its knowledge and shall on demand pay to the Company necessary additional premium from the time when such increase of risks first took place and

6. It is further agreed that whenever the Company shall pay the Bank any sum in respect of loss or damage under this Policy and shall claim that as to the Mortgagor or owner no liability therefore existed, the Company shall become legally subrogated to all the rights of the Bank to the extent of such payments but not so as to impair the right of the Bank to recover the full amount of any claim it may have on such Mortgagor or Owner or any other party or parties insured hereunder or from any securities or funds available

13. Coinsurance clause

1. It is hereby declared and agreed that insurers named hereunder severally agree and accept the following for the proportion set against its name:
1.1. In event of any claim being admissible by the insurer towards the liability, to pay or make good to the insured the value of the property at the time of the happening of its loss or destruction or the

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	<p>amount of such damage thereto as provided for under the policy and or</p> <p>1.2. To indemnify the insured against liability at law or damage to any property or injuries to persons as provided for under the policy</p> <p>2 Co-insurance Schedule:</p> <p>SN Name of the Insurer Share (%) (Lead Insurer) (Co-insurer) (Co-insurer) (Co-insurer) (Co-insurer)</p> <p>14. Alternative Trading Clause If during the Indemnity Period goods shall be sold or services shall be rendered elsewhere than at the Premises for the benefit of the Business either by The Insured or by others on his behalf the money paid or payable in respect of such sales or services shall be brought into account in arriving at the output during the Indemnity Period.</p> <p>15. Nominated Loss Adjusters Insurers agree that, in the event of an occurrence that is likely to give rise to a claim under this Policy, the Insured can appoint one of the following firms of Adjusters/Surveyors to act on behalf of Insurers to conduct all loss or damage surveys or adjustments.</p> <ul style="list-style-type: none"> • Name 1 • Name 2 • Name 3 <p>16. Innocent Non-Disclosure / Breach Of Policy Conditions The Insurer will not avoid this Insurance on account of non-disclosure, misdescription or misrepresentation of facts or breach of policy conditions where the same have been proved to be innocent and free of any fraudulent conduct or intent to deceive.</p> <p>It is understood that any deliberate act omission statement misstatement or breach of policy conditions on the part of any individual Insured which may vitiate any claim or render the insurance void shall have such effect only as to the respective rights and respective interest of that particular Insured and shall not prejudice the respective rights and respective interests of any other Insured under this Policy.</p> <p>17. SPECIFIC EXCLUSION CLAUSE</p>	
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		<p>Whenever Consequential Loss Policies do not cover all the perils listed in the Material Damage cover, the following specific exclusion must be attached to the face of the Policy.</p> <p>“Notwithstanding what is stated in the preamble of this policy the term damage used in the preamble excludes loss or damage caused by” (Here will be introduced names of perils under MD Policy which are not covered under LOP Policy).</p> <p>Note: All the above covers are offered under this product. However, the cover offerings may differ and shall be applicable as opted under the policy.</p>	
8	Loss Participation	As specified in the policy schedule	Not Applicable
9	Exclusions	<p>1. This insurance does not cover any loss resulting from damage occasioned by or through or in consequence, directly or indirectly, of any of the following occurrences, namely:-</p> <p>a) War, Invasion, act of foreign enemy, hostilities or Warlike Operations (whether war be declared or not), Civil War.</p> <p>b) Mutiny, Civil Commotion assuming the proportion of or amounting to a popular-rising, military rising, insurrection, rebellion, revolution, military or usurped power.</p> <p>c) In any action suit or other proceeding where the company alleges that by reason of the provision of this condition any loss or damage is not covered by this Insurance, the burden of proving that such loss or damage is covered shall be upon the Insured.</p> <p>2. In no case whatsoever shall the Company be liable in respect of any claim under this Policy after the expiration of :</p> <p>a) One year from the end of the period of indemnity or if later.</p> <p>b) Three months from the date on which payment shall have made or liability admitted by the Insurers covering the Damage giving rise to the said claim, unless the claim is the subject of pending action or Arbitration.</p>	Conditions: Point no 4 and 6

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10	Special Conditions and Warranties (if any)	As mentioned in the policy schedule	Not Applicable
11	Admissibility of Claim	<p>The claim would be admissible as per the coverages and the exclusions mentioned in the policy wordings</p> <p>Sample calculation:</p> <ul style="list-style-type: none"> •Annual Gross Profit: ₹5,000,000 •Period of Interruption: 3 months (due to fire) •Rate of Gross Profit: 25% •Standing Charges (Fixed Costs): ₹1,500,000 (annual) •Additional Expenses (due to alternative working arrangements): ₹300,000 •Savings in Variable Costs: ₹100,000 <p>Steps for Calculation:</p> <p>1.Loss of Gross Profit: oGross profit = Annual Sales x Gross Profit Rate oLoss of Gross Profit = (Annual Gross Profit ÷ 12) x Period of Interruption = (₹5,000,000 ÷ 12) × 3 = ₹1,250,000</p> <p>2.Fixed Costs (Standing Charges): oThese are ongoing costs that are incurred despite the business being interrupted. oFor 3 months: ₹1,500,000 ÷ 12 × 3 = ₹375,000</p> <p>3.Additional Expenses: oAdditional costs incurred to maintain operations (e.g., renting temporary office space, advertising). oTotal Additional Expenses: ₹300,000</p> <p>4.Savings in Variable Costs: osavings on costs that would not be incurred during the interruption period (e.g., wages, utilities). oSavings: ₹100,000</p> <p>Total Consequential Loss Calculation: •Gross Profit Loss: ₹1,250,000 •Standing Charges: ₹375,000 •Additional Expenses: ₹300,000 •Savings: ₹100,000</p> <p>Total Consequential Loss: (₹1,250,000 + ₹375,000 + ₹300,000) - ₹100,000 = ₹1,825,000</p> <p>Final Claim Amount: ₹1,825,000</p>	<p>1. Preamble</p> <p>2. Conditions- Point no 4 and 6- Exclusions</p>

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12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll Free Numbers: 1800 200 4030 / 1800 22 4030 • Website - www.universalsompo.com • Email - contactus@universalsompo.com; contactclaims@universalsompo.com <p>Claims Procedure:</p> <p>Claim Intimation In the event of any circumstances likely to give rise to a claim insured must follow the following.</p> <ol style="list-style-type: none"> a. Reporting and Lodging of complaint with the local police immediately for the loss due to Terrorism /Burglary / Theft / involvement of any third party / injury or casualty/ malicious act. b. Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage. c. Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 / 1800-200-4030. Alternatively, you can notify your claim by sending mail to <contactclaims@universalsompo.com>. d. While notifying your claim, please share your <ol style="list-style-type: none"> 1) policy number under which you prefer to lodge your claim, 2) date of loss, 3) place of loss, 4) cause of loss 5) estimate of your loss. 6) Details of contact person with mobile no. and e-mail ID. e. Preserve the damaged or defective parts / items / assets and make them available for inspection by an official of the insurance company or surveyor /investigator appointed. f. Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim. <p>Followed by notification of a claim, insured is expected to follow the following procedures.</p> <ol style="list-style-type: none"> a. Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss. 	<p>2. Conditions: Point No 3 Claims Procedure</p>
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		<p>b. Insured shall not dispose / throwing away /selling / destroying any of damaged item/salvage before inspection of loss by insurer/surveyor been appointed.</p> <p>c. Insured shall furnish all necessary documents/photographs/videos and proof / evidence in relevant to their claim to surveyor / insurance company to establish their loss.</p> <p>d. Insured shall not offer promise or assurance to any third party for their loss arising out of this incident.</p> <p>e. After receipt of all necessary claim documents, re-instatement bills and payment proofs, claim working with surveyor observation would be shared to insured by surveyor / insurance company for their understanding and concurrence.</p> <p>f. Based on the final surveyor report, claim preferred by insured would be processed and concluded for settlement.</p> <p>g. Post notification of a claim, Insured would be followed for the basic settlement documents or clarification on the discrepancy observed on the basic settlement documents. In spite of our best effort, if insured fails to respond for the basic details within the defined time limit, the claim preferred by insured would be repudiated as " Loss was not established"</p> <ul style="list-style-type: none"> • Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss) <ul style="list-style-type: none"> a. Claim Form: Completed insurance claim form specific to loss of profit. b. Proof of Loss: A detailed statement of the losses incurred, including how they were calculated. c. Fire Incident Report: Official report from the fire department or relevant authorities detailing the incident. d. Insurance Policy Documents: A copy of your insurance policy to show coverage and limits. e. Financial Statements: Recent financial statements (e.g., profit and loss statements, balance sheets) to demonstrate normal income and expenses before the fire. f. Business Interruption Records: Records showing how the fire impacted your business 	
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		<p>operations, such as a loss of revenue or increased expenses.</p> <p>g. Income Projections: Documentation showing projected income based on historical data.</p> <p>h. Repair or Replacement Estimates: Estimates for repairing or replacing damaged property, if applicable.</p> <p>i. Invoices and Receipts: Invoices or receipts for expenses incurred as a result of the fire (e.g., temporary relocation costs).</p> <p>j. Tax Returns: Recent tax returns to provide additional evidence of income and expenses.</p> <p>• Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)</p> <p>a. The Surveyor shall be appointed within 24 hours from the intimation.</p> <p>b. The surveyor to share the Letter of requirement within 02 days from the date of his visit to the loss premises.</p> <p>c. The Surveyor shall share its reminders emails/letter after 05 days from the date of last mail in case the documents has not been submitted.</p> <p>d. The Insurance Company to obtain survey report within 15 days from the date of appointment.</p> <p>e. Post receipt of survey report insurance company to conclude the case within 07 days of receipt of survey report.</p> <p>• Escalation Matrix Level 1 - contactclaims@universalsompo.com Level 2 - grievance@universalsompo.com Level 3 - gro@universalsompo.com</p>	
13	Grievance Redressal and Policyholders Protection	<p>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:</p> <p>➤ Step 1</p> <p>a. Contact Us 1-800-224030/1-800-2004030</p> <p>b. E-mail Address: Contactus@universalsompo.com</p> <p>c. Write to us Customer Service Universal</p>	4.Grievances

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**Sompo 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

Drop in Your concern

Grievance Cell: Universal Sompo 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 Sompo 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

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

➤ **Step 4.**

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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, or of the General Insurance Council at <https://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/>

Below are the contact details:

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@cioins.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road,	Karnataka

PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

	<p>JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@cioins.co.in</p>			
	<p>BHOPAL Office of the Insurance Ombudsman, 1st floor,"Jeevan Shikha", 60-B,Hoshangabad Road, Opp. Gayatri Mandir, Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in</p>	<p>Madhya Pradesh Chattisgarh.</p>		
	<p>BHUBANESHWAR Office of the Insurance Ombudsman, 62, Forest park, Bhubaneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@cioins.co.in</p>	<p>Odisha</p>		
	<p>CHANDIGARH Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor Batra Building, Sector 17 – D, Chandigarh – 160 017 Tel.: 0172 - 4646394 / 2706468 Email: bimalokpal.chandigarh@cioins.co.in</p>	<p>Punjab, Haryana(excluding Gurugram, Faridabad, Sonapat and Bahadurgarh) Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh.</p>		

PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

		<p>CHENNAI Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: bimalokpal.chennai@cioins.co.in</p>	<p>Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).</p>		
		<p>DELHI Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 – 23237539 Email: bimalokpal.delhi@cioins.co.in</p>	<p>Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh</p>		
		<p>GUWAHATI Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@cioins.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>		
		<p>HYDERABAD Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 – 23312122</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry.</p>		

PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

		Email: bimalokpal.hyderabad@cioints.co.in			
		JAIPUR Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363/2740798 Email: bimalokpal.jaipur@cioints.co.in	Rajasthan		
		ERNAKULAM Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioints.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry		
		KOLKATA Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124341 Email: bimalokpal.kolkata@cioints.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.		

PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

		<p>LUCKNOW Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082/3500613 Email: bimalokpal.lucknow@cioins.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>		
		<p>MUMBAI Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>		

PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

		<p>NOIDA Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514252 / 2514253 Email: bimalokpal.noida@cioins.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>		
		<p>PATNA Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in</p>	<p>Bihar, Jharkhand.</p>		
		<p>PUNE Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030.</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>		

PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

		<p>Tel.: 020-24471175 Email: bimalokpal.pune@cioins.co.in</p>	
14	<p>Obligations of prospective Policyholder / Customer</p>	<p>Notice shall be given to the company of alteration in existing blocks, addition of new blocks and or premises and / or deletion of existing blocks and / or premises during the currency of the Policy to enable the company to determine whether the basis rate of the policy undergoes a change as a result of such inclusions/ exclusions and to effect necessary adjustments in the premium under this policy.</p> <p>Disclosure of other material information during the policy period</p> <p>Material facts for the purpose of this policy shall be mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk</p> <p>Non- disclosure of material information may affect the claim settlement</p> <p>Broadly any claim shall be denied subject to following parameters.</p> <ol style="list-style-type: none"> 1.Premium - Whether the premium has been paid on or before Risk Start Date 2.Period – Whether the insurance is in force as on date of loss. 3.Peril – Whether the cause of loss is covered. 4.Property- Whether the property said to be affected is insured. 5.Place - Whether the location is covered under the policy, 6.Person - Whether the claimant has insurable interest <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations</p>	<p>2. Conditions- Point no 2</p>

PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

Note: Kindly refer to the policy wordings for detailed terms and conditions

Declaration by the Policyholder.

I have read the above and confirm having noted the details.

Place:

Date: _____ (Signature of the Policyholder)

Note:

- i. **Website: www.universalsompo.com**
- ii. **In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.**