

## 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<br><br>(Please refer to applicable Policy Clause Number in next column)   | Policy Clause Number        |
|-------|--|---|-----------------------------|
| 1     | Product Name                                   | Inland Fresh water Fishery Insurance Policy   | Not applicable              |
| 2     | Unique Identification Number allotted by IRDAI | IRDAN134RP0003V01201112   | Not applicable              |
| 3     | Structure                                      | <b>Policy</b><br><ul style="list-style-type: none"> <li>• <b>Indemnity</b> (depreciation is to be deducted)</li> </ul>  | Not applicable              |
| 4     | Interests Insured                              | This product is designed to cater to the need of those engaged in Inland Fresh Water Fish farming covering fish of Rohu, Katla, Mrigal, Common carp, Silver carp and any other recognized breed.<br><br>This is applicable to Fry/Fingerlings/Fish in stock ponds and Breeders in fresh water only and not to marine fisheries or to brackish water fish. Fish of Rohu, Katla, Mrigal, Common carp, Silver carp and any other Breed may be covered. | Not applicable              |
| 5     | Sum Insured                                    | Sum Insured as per Market Value - << As opted >>  | Definition –<br>Point no 12 |
| 6     | Policy Coverage                                | Indemnity against death of Fish of Rohu, Katla, Mrigal, Common carp, Silver carp and any other recognized breed caused by one or more of the following events:<br><br>(a) Summer kill<br>(b) Pollution<br>(c) Poisoning<br>(d) Riot and Strike<br>(e) Malicious acts of Third Parties<br>(f) Earthquake<br>(g) Explosion/Implosion  | Coverages-<br>What we Cover |

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|   |                    | <p>(h) Storm, Tempest, Cyclone, Typhoon, Hurricane, Tornado, Flood, Inundation, Volcanic eruption and/or other convulsions of nature<br/>           Note: Flood, Inundation excludes normal tides</p> <p>(i) Aircraft and other aerial devices or articles dropped there from, Impact with any road vehicles and animals</p>  |                            |
| 7 | Add-on Cover       | Nil   | Not Applicable             |
| 8 | Loss Participation | Excess/Deductible as specified in the policy schedule   | Definition: Point No: 8    |
| 9 | Exclusions         | <p>We will not pay loss or damage attributable to:</p> <p>(a) malicious or willful destruction of Fishes in pond due to negligence, error and/or omission infidelity, improper management and /or rough handling by Insured or his family members and/or employees.</p> <p>(b) partial loss of any kind.</p> <p>(c) diseases, other Viral form of epidemics and/or Parasitical attacks not specifically covered.</p> <p>(d) losses due to natural mortality and/or under-growth/over-crowding, fluctuations of temperature, worm infestation such as monogenetic trematodes, digenetic trematodes, cestode parasites, nematode parasites, fish leaches etc.</p> <p>(e) production loss unless caused by any of the Perils covered by the Policy.</p> <p>(f) any destruction in compliance with requirements of any Statute or any order of Govt./ Municipal or other Authority except where We have expressly agreed.</p> <p>(g) losses caused by Predators, Competitors and/or Weed Fish.</p> <p>(h) losses due to chemical status of soil and/or physical and/or chemical status of water and pH factor unless associated with climatic change,</p> | Coverages: What We Exclude |

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|    |  | <p>low water levels, asphyxia.</p> <p>(i)theft, dacoity, looting, holding or clandestine, sale or mysterious disappearance of Fishes from the pond.</p> <p>(j)cleaning of ponds or changing of water or during transit by any means or any payment or partial disablement of any nature.</p> <p>(k)any consequential loss arising in anyway whatsoever.</p> <p>(l)death occurring within 15 days from the inception of the policy due to disease.</p> <p>(m)losses due to sampling of the fish which is carried out for the purpose of better growth of fingerlings.</p> <p>(n)war, invasion, act of foreign enemy, hostilities (whether war be declared or not) ,civil war, rebellion, revolution, insurrection, mutiny tumult, military or usurped power or any consequences thereof or attempt thereat</p> <p>(o)any accident ,loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons.</p> <p>(p) First 20% of the assessed claim amount(for which You will be Your own Insurer.</p> |   |
| 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"> <li>•Type of Fishery: Catfish farm</li> <li>•Policy Type: Comprehensive inland fisheries insurance</li> <li>•Coverage:</li> </ul> <p>Total farm value insured: ₹10,00,000<br/> oSum insured for stock (fish): ₹6,00,000<br/> oSum insured for infrastructure (ponds, nets, aerators, etc.): ₹4,00,000</p> <ul style="list-style-type: none"> <li>•Perils Covered: Flood, disease outbreak, theft,</li> </ul>  | <p>Coverages:<br/> What We Cover<br/> What We Exclude</p> |

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|    |  | <p>predator attacks</p> <ul style="list-style-type: none"> <li>•Claim Event: Flood resulted in the loss of 60% of the stock and damage to 30% of infrastructure. Calculation:</li> </ul> <p>1. Stock Loss:</p> <ul style="list-style-type: none"> <li>o Value of stock insured: ₹6,00,000</li> <li>o Percentage loss due to flood: 60%</li> <li>o Stock loss claim = 60% of ₹6,00,000 = ₹3,60,000</li> </ul> <p>2. Infrastructure Damage:</p> <ul style="list-style-type: none"> <li>o Value of infrastructure insured: ₹4,00,000</li> <li>o Percentage damage to infrastructure: 30%</li> <li>o Infrastructure loss claim = 30% of ₹4,00,000 = ₹1,20,000</li> </ul> <p>3. Deductibles (assuming a 10% deductible on total claim):</p> <ul style="list-style-type: none"> <li>o Total claim amount = Stock loss + Infrastructure loss = ₹3,60,000 + ₹1,20,000 = ₹4,80,000</li> <li>o Deductible (10% of ₹4,80,000) = ₹48,000</li> </ul> <p>4. Final Payable Claim:</p> <ul style="list-style-type: none"> <li>o Total claim amount after deductibles = ₹4,80,000 - ₹48,000 = ₹4,32,000</li> </ul>   |   |
| 12 | Policy Servicing - Claim Intimation and Processing | <ul style="list-style-type: none"> <li>• <b>Toll Free Numbers:</b> 1800 200 4030 / 1800 22 4030</li> <li>• <b>Website</b> - <a href="http://www.universalsompo.com">www.universalsompo.com</a></li> <li>• <b>Email</b> - <a href="mailto:contactus@universalsompo.com">contactus@universalsompo.com</a>; <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a></li> </ul> <p><b>Claims Procedure:</b></p> <p>Claim Intimation<br/>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"> <li>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.</li> <li>Take all reasonable steps within the insured's power to recover / minimize the extent of the loss or damage.</li> <li>Intimate us as soon as reasonably possible. Notice of claim and registration shall be done at our Toll Free Number: 1800-22-4030 or 1800-200-4030, alternatively you can notify your claim by sending mail to &lt;contactclaims@universalsompo.com&gt;.</li> <li>While notifying your claim, please share your</li> </ol> | <p>General Conditions:<br/>Point No 7<br/><b>Claims Procedure</b></p> |

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|  |  | <p>1) policy number under which you prefer to lodge your claim,<br/> 2) date of loss,<br/> 3) place of loss,<br/> 4) cause of loss<br/> 5) estimate of your loss.<br/> 6) Details of contact person with mobile no. and e-mail ID.</p> <p>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.</p> <p>f. Furnish all such information / proofs and documentary evidence as the surveyor / insurance company may require processing your claim.</p> <p>Followed by notification of a claim, insured is expected to follow the following procedures.</p> <p>a. Insured shall do all possible loss minimization activity to reduce further loss or aggravation of loss.</p> <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> |  |
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|  |  | <p>Basic documents to be submitted by insured for claim settlement (To be submitted by insured after reporting of loss)</p> <ol style="list-style-type: none"> <li>1. Title Page <ul style="list-style-type: none"> <li>• Name of the Fishery</li> <li>• Type of Claim (e.g., Insurance Claim, Compensation Claim)</li> <li>• Date of Submission</li> <li>• Claimant's Name and Contact Information</li> </ul> </li> <li>2. Introduction <ul style="list-style-type: none"> <li>• Brief overview of the inland freshwater fishery.</li> <li>• Purpose of the claim.</li> <li>• Summary of the incident or reason for the claim.</li> </ul> </li> <li>3. Details of the Fishery <ul style="list-style-type: none"> <li>• Location of the fishery (including GPS coordinates if applicable).</li> <li>• Size and boundaries of the fishery.</li> <li>• Species of fish cultivated or harvested.</li> <li>• History and operations of the fishery.</li> </ul> </li> <li>4. Incident Description <ul style="list-style-type: none"> <li>• Detailed account of the event leading to the claim (e.g., natural disaster, pollution event, theft, etc.).</li> <li>• Date and time of the incident.</li> <li>• How the incident was discovered and reported.</li> </ul> </li> <li>5. Impact Assessment <ul style="list-style-type: none"> <li>• Description of the damage or loss incurred.</li> <li>• Impact on fish stocks, equipment, facilities, or infrastructure.</li> <li>• Assessment of financial loss, including potential future impacts.</li> </ul> </li> <li>6. Supporting Evidence <ul style="list-style-type: none"> <li>• Photographs, videos, or other visual evidence.</li> <li>• Witness statements, if applicable.</li> <li>• Official reports (e.g., from environmental agencies, police reports).</li> <li>• Documents related to the valuation of the fishery and losses.</li> </ul> </li> <li>7. Financial Information <ul style="list-style-type: none"> <li>• Detailed breakdown of financial losses, including: <ul style="list-style-type: none"> <li>o Lost income from sales or operations.</li> <li>o Costs of repairs or replacement.</li> </ul> </li> </ul> </li> </ol> |  |
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|  |  | <p>o Additional expenses incurred due to the incident.</p> <ul style="list-style-type: none"> <li>• Previous year's financial statements, if relevant for comparison.</li> </ul> <p>8. Claim Amount</p> <ul style="list-style-type: none"> <li>• Total amount being claimed.</li> <li>• Breakdown of how this figure was calculated.</li> </ul> <p>9. Claimant's Statement</p> <ul style="list-style-type: none"> <li>• A signed declaration by the claimant asserting the truth and accuracy of the information provided.</li> </ul> <p>10. Contact Information</p> <ul style="list-style-type: none"> <li>• Contact details for any follow-up questions or additional documentation.</li> </ul> <p>11. Attachments</p> <ul style="list-style-type: none"> <li>• Any supplementary documents that support the claim.</li> <li>• Turn Around Time (TAT) for claims settlement (excluding policies issued on the property/ building on reinstatement basis)</li> </ul> <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> <ul style="list-style-type: none"> <li>• Escalation Matrix</li> </ul> <p>Level 1 - <a href="mailto:contactclaims@universalsompo.com">contactclaims@universalsompo.com</a><br/> Level 2 - <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a><br/> Level 3 - <a href="mailto:gro@universalsompo.com">gro@universalsompo.com</a></p> |  |
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| 13 | Grievance Redressal and Policyholders Protection | <p><b>Grievances</b><br/>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>➤ <b>Step 1</b></p> <p><b>a. Contact Us</b><br/>1-800-224030/1-800-2004030</p> <p><b>b. E-mail Address:</b><br/><a href="mailto:Contactus@universalsompo.com">Contactus@universalsompo.com</a></p> <p><b>c. Write to us Customer Service Universal Sampo General Insurance Company Limited</b><br/>Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p><b>d. Senior Citizen Number:</b> 1800 267 4030</p> <p>➤ <b>Step 2</b><br/>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.<br/>Email Us- <a href="mailto:grievance@universalsompo.com">grievance@universalsompo.com</a><br/>Drop in Your concern<br/>Grievance Cell: Universal Sampo General Insurance Co. Ltd, Unit No. 601 &amp; 602, 6th Floor, Reliable Tech Park, Thane- Belapur Road, Airoli, Navi Mumbai, Maharashtra - 400708</p> <p>Visit Branch Grievance Redressal Officer (GRO)<br/>Walk into any of our nearest branches and request to meet the GRO</p> <ul style="list-style-type: none"> <li>• We will acknowledge receipt of your concern immediately</li> <li>• Within 2 weeks of receiving your grievance, we will respond to you with the best solution.</li> <li>• We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of our response</li> </ul> <p>➤ <b>Step 3:</b><br/>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:<br/>Chief Grievance Redressal Officer</p> | General Conditions Point No 16 Grievances |
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**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@universalsampo.com](mailto:gro@universalsampo.com)

For updated details of grievance officer, kindly refer the link <https://www.universalsampo.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 <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.ciains.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<br>Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. | Gujarat, Dadra & Nagar Haveli, Daman and Diu.     |

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|  | <p>Tel.: 079 - 25501201/02/05/06<br/>         Email: bimalokpal.ahmedabad@cioins.co.in</p>  |   |  |  |
|  | <p><b>BENGALURU</b> -<br/>         Office of the Insurance Ombudsman,<br/>         Jeevan Soudha Building, PID No. 57-27-N-19<br/>         Ground Floor, 19/19, 24th Main Road,<br/>         JP Nagar, 1st Phase,<br/>         Bengaluru - 560 078.<br/>         Tel.: 080 - 26652048 / 26652049<br/>         Email:<br/>         bimalokpal.bengaluru@cioins.co.in</p> | Karnataka   |  |  |
|  | <p><b>BHOPAL</b><br/>         Office of the Insurance Ombudsman,<br/>         1st floor,"Jeevan Shikha",<br/>         60-B,Hoshangabad Road,<br/>         Opp. Gayatri Mandir,<br/>         Bhopal - 462 011.<br/>         Tel.: 0755 - 2769201 / 2769202<br/>         Email:<br/>         bimalokpal.bhopal@cioins.co.in</p>   | Madhya Pradesh<br>Chattisgarh.                                      |  |  |
|  | <p><b>BHUBANESHWAR</b><br/>         Office of the Insurance Ombudsman,<br/>         62, Forest park,<br/>         Bhubaneswar - 751 009.<br/>         Tel.: 0674 - 2596461 /2596455<br/>         Fax: 0674 - 2596429<br/>         Email:<br/>         bimalokpal.bhubaneswar@cioins.co.in</p>   | Odisha  |  |  |
|  | <p><b>CHANDIGARH</b><br/>         Office of the Insurance Ombudsman,<br/>         S.C.O. No. 101, 102 &amp; 103,<br/>         2nd Floor</p>   | Punjab,<br>Haryana(excluding Gurugram,<br>Faridabad,<br>Sonapat and |  |  |

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|  | <p>Batra Building, Sector 17 – D,<br/>Chandigarh – 160 017<br/>Tel.: 0172 - 4646394 / 2706468<br/>Email:<br/>bimalokpal.chandigarh@cioins.co.in</p>   | <p>Bahadurgarh)<br/>Himachal Pradesh,<br/>Union Territories of Jammu &amp; Kashmir,<br/>Ladakh &amp;<br/>Chandigarh.</p> |  |  |
|  | <p><b>CHENNAI</b><br/>Office of the Insurance Ombudsman,<br/>Fatima Akhtar Court, 4th Floor,<br/>453,<br/>Anna Salai, Teynampet,<br/>CHENNAI – 600 018.<br/>Tel.: 044 - 24333668 / 24333678<br/>Email:<br/>bimalokpal.chennai@cioins.co.in</p>            | <p>Tamil Nadu,<br/>Puducherry Town and Karaikal (which are part of Puducherry).</p>                                      |  |  |
|  | <p><b>DELHI</b><br/>Office of the Insurance Ombudsman,<br/>2/2 A, Universal Insurance Building,<br/>Asaf Ali Road,<br/>New Delhi – 110 002.<br/>Tel.: 011 – 23237539<br/>Email:<br/>bimalokpal.delhi@cioins.co.in</p>                                     | <p>Delhi &amp; Following Districts of Haryana - Gurugram, Faridabad, Sonapat &amp; Bahadurgarh</p>                       |  |  |
|  | <p><b>GUWAHATI</b><br/>Office of the Insurance Ombudsman,<br/>Jeevan Nivesh, 5th Floor,<br/>Nr. Panbazar over bridge,<br/>S.S. Road,<br/>Guwahati – 781001(ASSAM).<br/>Tel.: 0361 - 2632204 / 2602205<br/>Email:<br/>bimalokpal.guwahati@cioins.co.in</p> | <p>Assam,<br/>Meghalaya,<br/>Manipur,<br/>Mizoram,<br/>Arunachal Pradesh,<br/>Nagaland and Tripura.</p>                  |  |  |

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|  |  | <p><b>HYDERABAD</b><br/> Office of the Insurance Ombudsman,<br/> 6-2-46, 1st floor, "Moin Court",<br/> Lane Opp. Saleem Function Palace,<br/> A. C. Guards, Lakdi-Ka-Pool,<br/> Hyderabad - 500 004.<br/> Tel.: 040 - 23312122<br/> Email:<br/> bimalokpal.hyderabad@ciains.co.in</p> | <p>Andhra Pradesh,<br/> Telangana,<br/> Yanam and part of Union Territory of Puducherry.</p> |  |  |
|  |  | <p><b>JAIPUR</b><br/> Office of the Insurance Ombudsman,<br/> Jeevan Nidhi – II Bldg., Gr. Floor,<br/> Bhawani Singh Marg,<br/> Jaipur - 302 005.<br/> Tel.: 0141 - 2740363/2740798<br/> Email:<br/> bimalokpal.jaipur@ciains.co.in</p>   | <p>Rajasthan</p>   |  |  |
|  |  | <p><b>ERNAKULAM</b><br/> Office of the Insurance Ombudsman,<br/> 10th Floor, Jeevan Prakash, LIC Building,<br/> Opp to Maharaja's College, M.G.Road,<br/> Kochi - 682 011.<br/> Tel.: 0484 - 2358759<br/> Email:<br/> bimalokpal.ernakulam@ciains.co.in</p>                           | <p>Kerala,<br/> Lakshadweep,<br/> Mahe-a part of Union Territory of Puducherry</p>           |  |  |
|  |  | <p><b>KOLKATA</b><br/> Office of the Insurance Ombudsman,<br/> Hindustan Bldg. Annexe, 7th Floor,<br/> 4, C.R. Avenue,<br/> KOLKATA - 700 072.<br/> Tel.: 033 - 22124339 / 22124341</p>   | <p>West Bengal,<br/> Sikkim,<br/> Andaman &amp;<br/> Nicobar Islands.</p>                    |  |  |

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|  |  | <p>Email:<br/>bimalokpal.kolkata@cioins.co.in</p>  |   |  |  |
|  |  | <p>LUCKNOW<br/>Office of the Insurance Ombudsman,<br/>6th Floor, Jeevan Bhawan, Phase-II,<br/>Nawal Kishore Road, Hazratganj,<br/>Lucknow - 226 001.<br/>Tel.: 0522 - 4002082/3500613<br/>Email:<br/>bimalokpal.lucknow@cioins.co.in</p> | <p>Districts of Uttar Pradesh :<br/>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<br/>Office of the Insurance Ombudsman,<br/>3rd Floor, Jeevan Seva Annexe,<br/>S. V. Road, Santacruz (W),<br/>Mumbai - 400 054.<br/>Tel.:<br/>69038800/27/29/31/32/33<br/>Email:</p>  | <p>Goa,<br/>Mumbai Metropolitan Region excluding Navi Mumbai &amp; Thane.</p>   |  |  |

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|  |  | <p>bimalokpal.mumbai@cioins.co.in</p>   |   |  |  |
|  |  | <p>NOIDA<br/>Office of the Insurance Ombudsman,<br/>Bhagwan Sahai Palace<br/>4th Floor, Main Road,<br/>Naya Bans, Sector 15,<br/>Distt: Gautam Buddh Nagar,<br/>U.P-201301.<br/>Tel.: 0120-2514252 / 2514253<br/>Email:<br/>bimalokpal.noida@cioins.co.in</p> | <p>State of Uttaranchal and the following Districts of Uttar Pradesh:<br/>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<br/>Office of the Insurance Ombudsman,<br/>2nd Floor, Lalit Bhawan, Bailey Road,<br/>Patna 800 001.<br/>Tel.: 0612-2547068<br/>Email:<br/>bimalokpal.patna@cioins.co.in</p>  | <p>Bihar, Jharkhand.</p>  |  |  |

## PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

|                  |  |   |   |                   |
|------------------|--|---|---|-------------------|
|                  |  | <p>PUNE<br/>Office of the Insurance<br/>Ombudsman,<br/>Jeevan Darshan Bldg., 3rd<br/>Floor,<br/>C.T.S. No.s. 195 to 198,<br/>N.C. Kelkar Road, Narayan<br/>Peth,<br/>Pune – 411 030.<br/>Tel.: 020-24471175<br/>Email:<br/>bimalokpal.pune@cioins.co.<br/>in</p>  | <p>Maharashtra,<br/>Area of Navi<br/>Mumbai and<br/>Thane<br/>excluding Mumbai<br/>Metropolitan<br/>Region.</p> |                   |
| <p><b>14</b></p> | <p>Obligations<br/>prospective<br/>Policyholder<br/>Customer</p> | <p>of<br/>/</p> <p><b>1. Notice:</b><br/>Every notice and communication to Us required by<br/>or in respect of this Policy shall be in writing.</p> <p><b>2. Chance of Hazard</b><br/>Before each renewal of the insurance, You shall<br/>give written notice to Us of disease, injury, illness<br/>or physical defect with which the fishes had been<br/>born or are infected.</p> <p><b>3. Reasonable Care</b><br/>You shall all time exercise reasonable care and<br/>prudence in the selection of the employees to<br/>manage and run the farm.</p> <p><b>4. Inspection</b><br/>You shall permit Our authorized representative at<br/>all times to inspect the fishes hereby insured and<br/>Your premises and You shall also furnish any<br/>information which We may require and shall comply<br/>with all the regulations and directions from time to<br/>time made and given by Us.</p> <p><b>5. Maintenance</b><br/>Your project area should have strong and sufficient<br/>bunds at all times and shall be supervised by<br/>adequate watch and ward staff under the<br/>supervision of a qualified technical person. You<br/>should also ensure that the water level of<br/>tanks/lakes/ponds are maintained constantly at a<br/>level which is safe for Fish farming and the water<br/>movement must be regulated by suitable inlets,<br/>outlets and sluices. Regular and effective liming,<br/>manuring, feeding, deweeding, de-silting, earth<br/>excavation and earth improvement at appropriate<br/>time should be carried out and proper record to that</p> |   | <p>Conditions</p> |

## PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL

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|  |  | <p>effect should be maintained by You. Immediate steps to eradicate diseases, epidemics and parasitic infestation should be taken and dead Fishes/Fishes attacked with disease should be completely separated from the remainder of the stock immediately upon the discovery of the attack by You. Proper records for daily stock position, feed consumption, occurrence of disease and preventive measures taken, inputs and expenditure must be maintained by You.</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"> <li>1. Premium - Whether the premium has been paid on or before Risk Start Date</li> <li>2. Period – Whether the insurance is in force as on date of loss.</li> <li>3. Peril – Whether the cause of loss is covered.</li> <li>4. Property- Whether the property said to be affected is insured.</li> <li>5. Place - Whether the location is covered under the policy,</li> <li>6. Person - Whether the claimant has insurable interest</li> </ol> <p>Note - Any breach of policy conditions, and claim falling under exclusions shall be the ground for repudiations</p> |  |
|--|--|--|--|

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:



## **PUBLIC LIABILITY INSURANCE POLICY(NON-INDUSTRIAL) - RETAIL**

Date: \_\_\_\_\_ (Signature of the Policyholder)

**Note:**

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