



FUTURE GENERALI INDIA
Insurance Company Limited

COMMERCIAL GENERAL LIABILITY POLICY WORDINGS

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COMMERCIAL GENERAL LIABILITY POLICY WORDINGS

Please read the entire policy carefully. The terms and conditions of this insurance include the various sections of this insurance contract: Coverages; Investigation, Defence and Settlements; Supplementary Payments; Coverage Territory; Who Is An Insured; Limits Of Insurance; Exclusions; Conditions; and Definitions, as well as the Declarations, and any Endorsements and Schedules made a part of this insurance.

Throughout this insurance contract the words "you" and "your" refer to the Named **Insured** shown in the Declarations and other persons or organisations qualifying as a named **insured** under this insurance contract. The words "we," "us" and "our" refer to the company providing this insurance.

In addition to the named **insured**, other persons or organisations may qualify as **insureds**. Those persons or organisations and the conditions under which they qualify are identified in the Who Is An Insured section of this insurance contract.

Words and phrases that appear in **bold** print have special meanings and are defined in the Definitions section of this insurance contract.

Whereas the Insured named in the Schedule hereto has made a proposal to Future Generali India Insurance Company Ltd (hereinafter referred to as "the Company") which is hereby agreed to be the basis of this policy and has paid the premium specified in the Schedule, the Company agrees, subject to the following terms, exclusions, definitions, limitations, and conditions, to indemnify the Insured in terms of this Policy.

THIS INSURANCE PROVIDES CLAIMS-MADE COVERAGE. EXCEPT AS OTHERWISE PROVIDED, SUCH COVERAGE APPLIES ONLY TO CLAIMS FIRST MADE AGAINST THE **INSURED** DURING THE POLICY PERIOD.

<i>Coverages</i>	
<p>Bodily Injury And Property Damage Liability Coverage Claims-Made</p>	<p>A. Subject to all of the terms and conditions of this insurance, we will pay damages that the insured becomes legally obligated to pay by reason of liability imposed by law for bodily injury or property damage caused by an occurrence to which this coverage applies.</p> <p>B. This coverage applies only if:</p> <ol style="list-style-type: none"> 1. the bodily injury or property damage did not occur before the Retroactive Date shown in the Declarations or after the end of the policy period; and 2. a claim by a person or organisation for damages for the bodily injury or property damage is first made against any insured: <ol style="list-style-type: none"> a. during: <ol style="list-style-type: none"> i. the policy period; or ii. any Extended Reporting Period we provide, as described in the Extended Reporting Periods section of this contract; or b. in accordance with the provisions of the condition titled Notice Of Circumstances. <p>C. This coverage does not apply to any injury, damage, occurrence, claim, suit or other circumstance:</p>
Investigation, Defence And Settlements	
	<p>1. reported, in whole or in part, to us or any other insurer before the beginning of the policy period; or</p> <p>2. deemed known, before the beginning of the policy period, that could reasonably be expected to result in any payment under this insurance.</p> <p>D. For purposes of this coverage:</p> <ol style="list-style-type: none"> 1. a claim by a person or organisation for damages for the bodily injury or property damage will be deemed to have been made, when: <ol style="list-style-type: none"> a. notice of such claim is received and recorded by: <ol style="list-style-type: none"> i. any insured; or ii. us; or b. we, at our discretion, make a settlement; <p style="text-align: center;">whichever comes first</p> 2. all claims made for damages for the bodily injury to the same person, including damages claimed by a person or organisation for care, loss of services or death resulting at any time from the bodily injury, will be deemed to have been made at the time the first of such claims is made against any insured. 3. all claims made for damages for the property damage causing loss to the same person or organisation will be deemed to have been made at the time the first of such claims is made against any insured. <p>We may at any time, at our discretion, pay the applicable Limit Of Insurance that remains available.</p> <p>The most we will pay hereunder is fixed as set forth in the Limits Of Insurance section of this insurance contract.</p> <p>Our obligations hereunder end when we have used up the applicable Limits Of Insurance.</p> <p>Other than as provided under the Investigation, Defence And Settlements and Supplementary Payments sections of this insurance contract, we have no other obligation or liability to pay sums or perform acts or services under this coverage.</p>
	<p>A. Subject to all of the terms and conditions of this insurance, we, at our discretion, will have the right, but no obligation, to defend the insured. We may, at our discretion, require you to defend the insured. If we require you to defend the insured, then you must select and retain the lawyer to represent the insured:</p>

	<ul style="list-style-type: none"> from a list of lawyers supplied to you by us; or with our prior written consent. <p>We are entitled to exercise all of the insured's rights in the choice of arbitrators and in the conduct of any arbitration proceeding, except when the proceeding is between us and the insured.</p> <p>B. If a suit is brought, we will pay reasonable legal fees and necessary litigation expenses, that are claim adjustment expenses, to defend the insured.</p> <p>C. We may, at our discretion, investigate any circumstance and make any settlement, regardless of whether any claim has been made or suit has been brought.</p> <p>The most we will pay hereunder is fixed as set forth in the Limits Of Insurance section of this insurance contract.</p>		<p>such property and only for acts until your legal representative has been appointed; and</p> <ul style="list-style-type: none"> your legal representatives are insureds; but they are insureds only with respect to their duties as your legal representatives. Such legal representatives will assume your rights and duties under this insurance.
		<p><i>Partnerships, Joint Ventures Or Unincorporated Organisations</i></p>	<p>If you are a partnership established in accordance with the laws prevailing in India, a joint venture established in accordance with the laws prevailing in India or an unincorporated organisation, including but not limited to an association of persons or a private trust functioning in accordance with the laws prevailing in India, then you are an insured. Your partners and their spouses in the case of a partnership; joint venture partners; partners and their spouses in the case of a joint venture; principal office bearers and their spouses in the case of an unincorporated organisation are insureds; but they are insureds only with respect to the conduct of your business.</p>
<p align="center">Supplementary Payments</p>		<p><i>Other Organisations</i></p>	<p>If you are an organisation other than a partnership, joint venture or unincorporated organisation, then you are an insured. Your directors and officers are insureds; but they are insureds only with respect to their duties as your directors or officers. Your stockholders and their spouses are insureds; but they are insureds only with respect to their liability as your stockholders.</p>
	<p>Subject to all of the terms and conditions of this insurance, we will pay, with respect to a claim or suit to which this insurance applies:</p> <p>A. claim adjustment expenses.</p> <p>B. reasonable expenses (other than claim adjustment expenses) incurred by the insured at our request to assist us in the investigation or defence of such claim or suit, including actual loss of earnings up to Indian Rupees 5000 a day because of time off from work.</p> <p>C. interest on the full amount of a judgment that accrues after entry of the judgment and before we have paid, offered to pay or deposited in court the part of the judgment that is within the applicable Limit Of Insurance.</p> <p>Supplementary Payments does not include any fine or other penalty.</p> <p>The most we will pay hereunder is fixed as set forth in the Limits Of Insurance section of this insurance contract.</p> <p>Our obligations hereunder end when we have used up the applicable Limits Of Insurance.</p>	<p><i>Employees</i></p> <p>Your employees are insureds; but they are insureds only for acts within the scope of their employment by you or while performing duties related to the conduct of your business.</p> <p><i>However, no employee is an insured for:</i></p> <p>A. any injury:</p> <ol style="list-style-type: none"> to you, to any of your directors, members, officers or partners (whether or not an employee) or to any co-employee while such injured person is either: <ul style="list-style-type: none"> in the course of his or her employment; or while performing duties related to the conduct of your business; to the brother, child, parent, sister or spouse of such injured person as a consequence of any injury described in subparagraph A.1. above; or for which there is any obligation to share damages with or repay someone else who must pay damages because of any injury described in subparagraphs A.1. or A.2. above. <p>B. property damage to any property owned, occupied or used by you or by any of your directors, members, officers or partners (whether or not an employee) or by any of your employees.</p>	
<p align="center">Coverage Territory</p>			
	<p>Subject to all of the terms and conditions of this insurance, this insurance:</p> <ul style="list-style-type: none"> applies only to injury or damage that takes place in India. does not apply to any damages, loss, cost or expense in connection with any suit brought outside India. 		
<p align="center">Who Is An Insured</p>		<p><i>Subsidiary Or Newly Acquired Or Formed Organisations</i></p>	<p>If there is no other insurance available, the following organisations will qualify as named insureds:</p> <p>A. an India incorporated or registered subsidiary organisation of the first named insured shown in the Declarations of which, at the beginning of the policy period and at the time of loss, such first named insured controls, either directly or indirectly, more than 50</p>
<p>Sole Proprietorships</p>	<p>If you are an individual, then you and your spouse are insureds; but you and your spouse are insureds only with respect to the conduct of a business of which you are the sole owner.</p> <p>If you die:</p> <ul style="list-style-type: none"> persons or organisations having proper temporary custody of your property are insureds; but they are insureds only with respect to the maintenance or use of 		

	<p>percent of the interests entitled to vote generally in the election of the governing body of such organisation; or</p> <p>B. an India incorporated or registered subsidiary organisation of the first named insured shown in the Declarations that such first named insured acquires or forms during the policy period, if at the time of loss such first named insured controls, either directly or indirectly, more than 50 percent of the interests entitled to vote generally in the election of the governing body of such organisation. However, unless we agree to extend coverage for an additional period (in accordance with the provisions of paragraph C. under Limitations On Who Is An Insured), coverage under this provision is afforded only for injury or damage that did not occur later than:</p> <ul style="list-style-type: none"> • 30 days after such acquisition or formation is executed; or • the end of the policy period; <p>whichever comes first.</p>		<p>in accordance with the terms, conditions and additional premiums determined by us; and</p> <ul style="list-style-type: none"> • you accept such terms and conditions and pay such premiums promptly when due. <p>D. No person or organisation is an insured with respect to the conduct of any organisation:</p> <ol style="list-style-type: none"> 1. that is incorporated or registered outside India; or 2. If, at the time of loss, the securities of such organisation are, in whole or in part, listed or quoted on any investment or stock exchange outside India.
<p><i>Limitations On Who Is An Insured</i></p>	<p>A. Except to the extent provided under the Subsidiary or Newly Acquired or Formed Organisations provision above, no person or organisation is an insured with respect to the conduct of any person or organisation that is not shown as a named insured in the Declarations.</p> <p>B. No person or organisation is an insured with respect to the:</p> <ol style="list-style-type: none"> 1. ownership, maintenance or use of any assets; or 2. conduct of any person or organisation whose assets, business or organisation; you acquire, either directly or indirectly, for any injury or damage that occurred, in whole or in part, before such acquisition is executed. 		<p style="text-align: center;">Limits Of Insurance</p> <p>The Limits Of Insurance shown in the Declarations and the rules below fix the most we will pay, regardless of the number of:</p> <ul style="list-style-type: none"> • insureds; • claims made or suits brought; or • persons or organisations making claims or bringing suits. <p>The Limits Of Insurance apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits Of Insurance.</p>
	<p>C. No person or organisation is an insured with respect to the:</p> <ol style="list-style-type: none"> 1. ownership, maintenance or use of any assets you acquire; 2. conduct of any person or organisation whose assets, business or organisation you acquire; or 3. conduct of any organisation you form; <p>during the policy period, either directly or indirectly, for any injury or damage that occurs later than:</p> <ul style="list-style-type: none"> • 30 days after such acquisition or formation is executed; or • the end of the policy period; <p>whichever comes first, unless:</p> <ul style="list-style-type: none"> • you give us written notice describing the acquisition or formation for which you are requesting an extension of coverage for an additional period; • we agree to issue an endorsement to extend coverage for an additional period (up to the end of the policy period) in connection with the acquisition or formation, 	<p><i>General Aggregate Limit</i></p>	<p>Subject to the Each Occurrence Limit, the General Aggregate Limit is the most we will pay for the sum of damages for bodily injury and property damage, except damages included in the products-completed operations hazard.</p>
		<p><i>Products-Completed Operations Aggregate Limit</i></p>	<p>Subject to the Each Occurrence Limit, the Products-Completed Operations Aggregate Limit is the most we will pay for the sum of damages for bodily injury and property damage included in the products-completed operations hazard.</p>
		<p><i>Each Occurrence Limit</i></p>	<p>The Each Occurrence Limit is the most we will pay for the sum of damages for bodily injury and property damage arising out of any one occurrence.</p> <p>Any such sums we pay will reduce the amount of the applicable aggregate limit available for any other payment.</p> <p>If the applicable aggregate limit has been reduced to an amount that is less than the Each Occurrence Limit, the remaining amount of such aggregate limit is the most that will be available for any other payment.</p>
		<p><i>Payments That Reduce The Limits Of Insurance</i></p>	<p>Any damages we pay will reduce the Limits Of Insurance.</p> <p>Payments we make under the Investigation, Defence And Settlements and Supplementary Payments sections of this insurance contract will not reduce the Limits Of Insurance.</p>
		<p style="text-align: center;">Exclusions</p> <p>The use of the words damages, loss, cost or expense in any</p>	

<p>exclusion does not expand any coverage(s) under this insurance contract.</p>			<p>behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of asbestos.</p>
<p><i>Aircraft, Motor Vehicles Or Watercraft</i></p>	<p>This insurance does not apply to bodily injury or property damage arising out of the ownership, maintenance, use (use includes operation and loading or unloading) or entrustment to others of any:</p> <ul style="list-style-type: none"> • aircraft; • motor vehicle; or • watercraft; <p>owned or operated by or loaned or rented to any insured.</p> <p>This exclusion does not apply to:</p> <ul style="list-style-type: none"> • a watercraft while ashore on premises owned by or rented to you; or • the parking of a motor vehicle on premises owned by or rented to you, provided the motor vehicle is not owned by or loaned or rented to you or the insured. 	<p><i>Biological Agents</i></p>	<p>A. This insurance does not apply to any damages, loss, cost or expense arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of biological agents.</p> <p>B. This insurance does not apply to any damages, loss, cost or expense arising out of any:</p> <ol style="list-style-type: none"> 1. demand, order, request or regulatory or statutory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of biological agents; or 2. claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of biological agents.
<p><i>Aircraft Products</i></p>	<p>This insurance does not apply to any damages, loss, cost or expense arising out of any aircraft product or any missile or spacecraft, including any:</p> <ul style="list-style-type: none"> • article, equipment, material, part or spare part installed or otherwise incorporated in, on or under any aircraft, missile or spacecraft, or furnished or used in connection therewith; • air or space communication, guidance or navigation system; • ground control, handling or support equipment or tools furnished or used in connection therewith; • equipment or tools furnished or used in connection with manufacturing, repairing or servicing any of the foregoing; • blueprints, designs, drawings, information, instructions, manuals, maps, opinions, reports, representations, software, specifications, surveys, training aids, warnings or warranties or engineering or other data furnished or used in connection with any of the foregoing; or • engineering or other advice, instruction, labor or service relating to any of the foregoing. 	<p><i>Contracts</i></p>	<p>This insurance does not apply to bodily injury or property damage for which the insured is obligated to pay damages by reason of assumption of liability in a contract or agreement.</p> <p>This exclusion does not apply to the liability for damages that such insured would have in the absence of such contract or agreement.</p>
		<p><i>Damage To Alienated Premises</i></p>	<p>This insurance does not apply to property damage to any premises you sell, give away or abandon, if the property damage arises out of any part of those premises.</p>
		<p><i>Damage To Owned Property</i></p>	<p>This insurance does not apply to property damage to any property owned by you.</p>
<p><i>Asbestos</i></p>	<p>A. This insurance does not apply to any damages, loss, cost or expense arising out of the actual, alleged or threatened contaminative, pathogenic, toxic or other hazardous properties of asbestos.</p> <p>B. This insurance does not apply to any damages, loss, cost or expense arising out of any:</p> <ol style="list-style-type: none"> 1. demand, order, request or regulatory or statutory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of asbestos; or 2. claim or proceeding by or on 	<p><i>Damage To Various Property Of Others (Care, Control Or Custody)</i></p>	<p>This insurance does not apply to property damage to any:</p> <ul style="list-style-type: none"> • personal property loaned or rented to you; • property held by you or on your behalf for sale or entrusted to you for safekeeping or storage; • property on your premises for purposes of performing operations on such property by you or on your behalf; • tools or equipment used by you or on your behalf in performing operations; or • property in your care, control or custody that will be erected, installed or used in construction

	operations by you or on your behalf.		insured at any time.
<i>Damage To Your Product</i>	This insurance does not apply to property damage to your product arising out of it or any part of it.		B. This insurance does not apply to any damages, loss, cost or expense sustained at any time by the brother, child, parent, sister or spouse of such person at whom any employment-related act, omission, policy, practice or representation is directed, as described in paragraph A. above, as a consequence thereof. Paragraphs A. and B. apply: <ul style="list-style-type: none"> whether the insured may be liable as an employer or in any other capacity; and to any obligation to share damages with or repay someone else who must pay damages because of any of the foregoing.
<i>Employer's Liability</i>	A. This insurance does not apply to bodily injury to an employee of the insured arising out of and in the course of: <ol style="list-style-type: none"> employment by the insured; or performing duties related to the conduct of the insured's business. B. This insurance does not apply to bodily injury to the brother, child, parent, sister or spouse of such employee as a consequence of any injury described in paragraph A. above. Paragraphs A. and B. above apply: <ul style="list-style-type: none"> whether the insured may be liable as an employer or in any other capacity; and to any obligation to share damages with or repay someone else who must pay damages because of any injury described in paragraphs A. or B. above. 	<i>Enhancement, Maintenance Or Prevention Expenses</i>	This insurance does not apply to any loss, cost or expense incurred by you or others for any: <ol style="list-style-type: none"> enhancement or maintenance of any property; or prevention of any injury or damage to any: <ol style="list-style-type: none"> person or organisation; or property you own, rent or occupy.
<i>Employment-Related Practices</i>	A. This insurance does not apply to any damages, loss, cost or expense sustained at any time by any person, whether or not sustained in the course of employment by any insured , arising out of any employment-related act, omission, policy, practice or representation directed at such person, occurring in whole or in part at any time, including any: <ol style="list-style-type: none"> arrest, detention or imprisonment; arrest, detention or imprisonment; breach of any express or implied covenant; coercion, criticism, humiliation, prosecution or retaliation; defamation or disparagement; demotion, discipline, evaluation or reassignment; a. eviction; or b. invasion or other violation of any right of occupancy; failure or refusal to advance, compensate, employ, promote or make statutory payments or other contributions; invasion or other violation of any right of privacy or publicity; termination of employment or change in terms or conditions of service; or other employment-related act, omission, policy, practice, representation or relationship in connection with any 	<i>Expected Or Intended Bodily Injury Or Property Damage</i>	This insurance does not apply to bodily injury or property damage arising out of an act that: <ul style="list-style-type: none"> is intended by the insured; or that would be expected from the standpoint of a reasonable person in the circumstances of the insured; to cause bodily injury or property damage , even if the actual bodily injury or property damage is of a different degree or type than intended or expected. This exclusion does not apply to bodily injury or property damage resulting from the use of reasonable force to protect persons or tangible property.
		<i>Intellectual Property Laws Or Rights</i>	This insurance does not apply to any actual or alleged bodily injury or property damage arising out of, giving rise to or in any way related to any actual or alleged: <ul style="list-style-type: none"> assertion; or infringement or violation; by any person or organisation (including any insured) of any intellectual property law or right , regardless of whether this insurance would otherwise apply to all or part of any such actual or alleged injury or damage in the absence of any such actual or alleged assertion, infringement or violation.
		<i>Mobile Equipment Transportation</i>	This insurance does not apply to bodily injury or property damage arising out of the transportation of mobile equipment by a motor vehicle owned or operated by or loaned or rented to any insured .
		<i>Multiplied Or Punitive Damages, Or Penalties</i>	This insurance does not apply to any: <ul style="list-style-type: none"> exemplary or punitive damages; fine or other penalty; or multiple portion of any multiplied damages award.

<p><i>Nuclear Energy</i></p>	<p>This insurance does not apply to any damages, loss, cost or expense arising out of any:</p> <ul style="list-style-type: none"> ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel; or radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. 		<p>limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.</p> <p>This insurance also excludes any damages, loss, cost or expense arising out of any action in controlling, preventing, suppressing or in any way relating to any act of terrorism.</p> <p>If we allege that, by reason of this exclusion, any damages, loss, cost or expense is not covered by this insurance, then the burden of proving the contrary shall be upon you.</p> <p>In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall continue to apply.</p>
<p><i>Pollution</i></p>	<p>A. This insurance does not apply to any damages, loss, cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants.</p> <p>B. This insurance does not apply to any damages, loss, cost or expense arising out of any:</p> <ol style="list-style-type: none"> demand, order, request or regulatory or statutory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or claim or proceeding by or on behalf of a governmental authority or others for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants. <p>Paragraphs A. and B. above apply regardless of whether or not the pollution was accidental, expected, gradual, intended, preventable or sudden.</p>	<p><i>Product Guarantee/Warranty</i></p>	<p>Policy does not cover liability arising out of any product guarantee and/ or warranty ;</p>
		<p><i>Loss of goodwill/Market</i></p>	<p>Policy does not cover liability arising out of Loss of Goodwill/ Market</p>
		<p><i>Intended use</i></p>	<p>Policy will not cover liability (s) resulting out of damage to the Insured's products arising out of it or out of any part of it which is or is alleged to be defective or to fail to fulfil the purpose it was intended for;</p>
<p><i>Professional Liability</i></p>	<p>This insurance does not apply to any damages, loss, cost or expense arising out of the rendering of or failing to render professional service or advice, whether or not that service or advice is ordinary to the insured's profession, regardless of whether a claim or suit is brought by a client or any other person or organisation.</p>	<p><i>Tobacco</i></p>	<p>This insurance does not apply to:</p> <ul style="list-style-type: none"> any damages, loss, cost or expense arising out of the actual or alleged emergence, contraction, aggravation or exacerbation of any form of cancer, carcinoma, cancerous or precancerous condition, arteriosclerosis, heart disease or any other injury, sickness, disease or condition of the human body as a result of the consumption or use of or exposure to the consumption or use of any tobacco product. the investigation or defense of any claim made, suit brought or proceeding instituted against any insured; any cost, fine or penalty; or any other expenses for loss related to any of the above.
<p><i>Progressions Of Known Bodily Injury Or Property Damage</i></p>	<p>This insurance does not apply to bodily injury or property damage that is a change, continuation or resumption of any injury or damage deemed known, before the beginning of the policy period, to have occurred.</p>	<p><i>Unapproved Goods Or Products</i></p>	<p>This insurance does not apply to any damages, loss, cost or expense arising out of the actual, alleged or threatened hazardous properties of goods or products:</p> <p>A. declared unsafe by any governmental or regulatory authority on the basis of such hazardous properties, regardless of whether such goods or products were declared unsafe before or after:</p> <ol style="list-style-type: none"> the goods or products were disposed of, distributed, handled, manufactured or sold; or such damages were incurred; or <p>B. disposed of, distributed, handled, manufactured or sold without approval by the applicable governmental or regulatory authority.</p>
<p><i>Recall Of Products</i></p>	<p>This insurance does not apply to any damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of your product or any property of which such product forms a part, if such product or property is withdrawn or recalled from the market or from use by any person or organisation because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.</p>		<p>Subparagraph A. above does not apply to your product, to which this insurance applies, if such product was disposed of, distributed, handled, manufactured and sold before it was declared unsafe, provided it was not declared unsafe before the beginning of the policy period.</p>
<p><i>Terrorism</i></p>	<p>This insurance does not apply to any damages, loss, cost or expense arising out of any act of terrorism.</p> <p>For the purpose of this insurance, an act of terrorism means an act, including but not</p>		

<p><i>War</i></p>	<p>This insurance does not apply to any damages, loss, cost or expense arising, directly or indirectly, out of:</p> <ul style="list-style-type: none"> • war, including undeclared or civil war; • warlike action by a military force, including any action in hindering or defending against any actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or • insurrection, rebellion, revolution or usurped power, including any action by any governmental authority in hindering or defending against any of these; <p>regardless of whether this insurance would otherwise apply to all or part of any such damages, loss, cost or expense in the absence of any of the foregoing.</p>		<p>Or Other Loss Circumstance.</p> <p>B. 30 days with respect to claims resulting from circumstances not reported to us in accordance with subparagraph A. above.</p> <p>Such claims will be deemed to have been made during the policy period.</p> <p>The Basic Extended Reporting Period does not apply to any claim that is covered under any other insurance (including any subsequent insurance you purchase), or that would be covered, but for exhaustion of the amount of insurance otherwise applicable to such claim.</p>
<p><i>Workers' Compensation Or Similar Laws</i></p>	<p>This insurance does not apply to any obligation of the insured under any workers' compensation, disability benefits or unemployment compensation law or any similar law.</p>	<p><i>Supplemental Extended Reporting Period</i></p>	<p>A Supplemental Extended Reporting Period is available, but only by an endorsement and for an additional premium, subject to the following provisions.</p> <p>If purchased, this period begins with the end of the Basic Extended Reporting Period and lasts no longer than three years.</p> <p>Claims actually first made during this Supplemental Extended Reporting Period will be deemed to have been made during the policy period.</p> <p>You must give us a written request to purchase a Supplemental Extended Reporting Period within 30 days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.</p> <p>We will determine the additional premium for the Supplemental Extended Reporting Period Endorsement in accordance with our rules and rates. The additional premium will not exceed 200 percent of the annual premium for this insurance.</p> <p>The Supplemental Extended Reporting Period Endorsement will set forth the terms and conditions, not inconsistent with this section, applicable to the Supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded is excess over any other insurance in force after the Supplemental Extended Reporting Period begins.</p>
<p>Extended Reporting Periods</p>		<p>Conditions</p>	
<p><i>When Extended Reporting Periods Apply</i></p>	<p>We will automatically provide a Basic Extended Reporting Period and, if you purchase it, a Supplemental Extended Reporting Period, if:</p> <p>A. this insurance is canceled or not renewed; or</p> <p>B. we renew or replace this insurance with other insurance that:</p> <ol style="list-style-type: none"> 1. has a retroactive date later than the Retroactive Date shown in the Declarations for this insurance; or 2. does not apply on a claims-made basis. 	<p><i>Audit Of Books And Records</i></p>	<p>We may audit your books and records as they relate to this insurance at any time during the term of this insurance and up to 3 years afterwards.</p>
<p><i>How Extended Reporting Periods Apply</i></p>	<p>Extended Reporting Periods:</p> <p>A. apply only to claims for damages for injury or damage that did not occur before the Retroactive Date shown in the Declarations or after the end of the policy period.</p> <p>B. do not:</p> <ol style="list-style-type: none"> 1. extend the policy period or change the scope of coverage provided; 2. reinstate or increase the Limits Of Insurance; or 3. apply to any injury, damage, claim, suit or other circumstance reported, in whole or in part, to us or any other insurer before the beginning of the applicable Extended Reporting Period. <p>B. C. may not be canceled once in effect.</p>	<p><i>Cancellation</i></p>	<p>The first named insured may cancel this insurance or any of its individual coverages at any time by sending us a written request or by returning the policy and stating when thereafter cancellation is to take effect.</p> <p>We may cancel this insurance or any of its individual coverage's at any time by sending to the first named insured a notice 30 days in advance of the cancellation date. Our notice of cancellation will be mailed to the first named insured's last known address, and will indicate the date on which coverage is terminated. If notice of cancellation is mailed, proof of mailing will be sufficient proof of notice.</p> <p>The earned premium will be computed on a pro rata basis. Any unearned premium will be returned as soon as practicable.</p>
<p><i>Basic Extended Reporting Period</i></p>	<p>A Basic Extended Reporting Period is automatically provided. This period begins with the end of the policy period and lasts no longer than:</p> <p>A. three years with respect to claims made resulting from circumstances reported to us, not later than 30 days after the end of the policy period, in accordance with paragraphs A. and B. of the condition titled Duties In The Event Of Claim, Suit</p>	<p><i>Changes</i></p>	<p>This insurance can only be changed by a written endorsement that becomes part of this insurance. The endorsement must be</p>

	signed by one of our authorised representatives.		
<i>Compliance By Insureds</i>	We have no duty to provide coverage under this insurance unless you and any other involved insured have fully complied with all of the terms and conditions of this insurance.		
<i>Compliance With Applicable Trade Sanction Laws</i>	This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.		
<i>Conformance</i>	In the event any term or condition of this insurance is found to be invalid, illegal or unenforceable, in whole or in part, such term or condition or part thereof shall be deemed not to apply to this insurance. However, the validity, legality and enforceability of all other terms and conditions remains unchanged.		
<i>Currency</i>	All premiums, limits, deductibles, retentions, loss and other amounts under this insurance contract are deemed to be expressed and payable in Indian Rupees currency. If judgment is rendered, settlement is denominated or another element of loss is expressed in currency other than Indian Rupees, then the payment under this insurance shall be made in Indian Rupees at the mid rate of exchange published in the Asian Wall Street Journal (or, if it has ceased to be in publication, a similar business publication) on the date that the final judgment is rendered, the amount of the settlement is agreed upon or the other element of loss is due, respectively.		
<i>Duties In The Event Of Claim, Suit Or Other Loss Circumstance</i>	<p>A. As a condition precedent to our obligations under this insurance, there must be strict conformance with all of the requirements specified below, regardless of whether or not we are prejudiced by failure of those requirements to be met.</p> <p>B. You must see to it that we and any other insurers are notified as soon as practicable of any circumstance that may result in a claim, if the claim may involve us or such other insurers. To the extent possible, notice should include:</p> <ol style="list-style-type: none"> 1. how, when and where the circumstance happened; 2. the names and addresses of any injured persons and witnesses; and 3. the nature and location of any injury or damage arising out of the circumstance. <p>Notice of a circumstance is not notice of a claim.</p> <p>C. If a claim is made or suit is brought against any insured, you must:</p> <ol style="list-style-type: none"> 1. immediately record the specifics of the claim or suit and the date received; 2. notify us and other insurers as soon as practicable; and 3. see to it that we receive written notice of the claim or suit as soon as practicable. <p>D. You and any other involved insured</p>	<p>must:</p> <ol style="list-style-type: none"> 1. immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit; 2. authorise us to obtain records and other information; 3. cooperate with us and other insurers in the: <ol style="list-style-type: none"> a. investigation or settlement of the claim; or b. defence against the suit; 4. allow us all reasonable access to your premises, records and other information; and 5. assist us, upon our request, in the enforcement of any right against any person or organisation that may be liable to the insured because of loss to which this insurance may also apply. <p>E. No insured may make any admission in respect of, nor offer to settle, any claim or suit without our prior written consent.</p> <p>F. No insured will, except at that insured's own cost, make any payment, assume any obligation or incur any expense without our prior written consent.</p> <p>G. Notice to us under this insurance shall be given in writing addressed to:</p> <p>Notice of Claim <i>Claim Department Manager</i> <i>At the address of the Company shown in the Declarations</i></p> <p>All other Notices <i>Underwriting Manager</i> <i>At the address of the Company shown in the Declarations</i></p>	
		<i>First Named Insured</i>	The person or organisation first named in the Declarations is primarily responsible for payment of all premiums. The first named insured will act on behalf of all other insureds for the giving and receiving of notice of cancellation or nonrenewal and the receiving of any return premiums that become payable under this insurance.
		<i>Grievances</i>	Any person who has a grievance against us, may himself or through his legal heirs make a complaint in writing to the Insurance Ombudsman in accordance with the procedure contained in The Indian Redressal of Public Grievance Rules, 1998 (Ombudsman Rules). Proviso to Rule 16(2) of the Ombudsman Rules, however, limits compensation that may be awarded by the Ombudsman, to the lower of compensation necessary to cover the loss or damage suffered by you as a direct consequence of the insured peril or Rs. 20 lakhs (Indian Rupees Twenty Lakhs Only) inclusive of ex-gratia and other expenses. A copy of the said Rules shall be made available by us upon prior written request by you.
		<i>Inspections And Surveys</i>	We have the right but are not obligated to: <ul style="list-style-type: none"> • make inspections and surveys at any

	<p>time;</p> <ul style="list-style-type: none"> • give you reports on the conditions we find; and • recommend changes <p>Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organisation to provide for the health or safety of workers or the public. We also do not warrant that conditions:</p> <ul style="list-style-type: none"> • are safe or healthful; or • comply with laws, regulations, codes or standards <p>This condition applies not only to us, but also to any rating, advisory, rate service or similar organisations which make insurance inspections, surveys, reports or recommendations that are used by us to determine insurability and the premiums to be charged.</p>		<p>or replacement of this insurance, that is issued to you by us or by an affiliate of ours;</p> <p>c. any extended reporting period exercised under the insurance described in subparagraph A.2.a. or A.2.b. above.</p> <p>Notification must be in accordance with paragraphs A. and B. of the condition titled Duties In The Event Of Claim, Suit Or Other Loss Circumstance.</p> <p>B. Coverage hereunder:</p> <ol style="list-style-type: none"> 1. applies only to claims for damages for injury or damage that did not occur before the Retroactive Date shown in the Declarations or after the end of the policy period. 2. does not: <ul style="list-style-type: none"> a. extend the policy period or increase the scope of coverage provided; b. reinstate or increase the Limits Of Insurance; or c. apply to any: <ol style="list-style-type: none"> i. injury, damage, claim, suit or other circumstance reported, in whole or in part, to us or any other insurer before the beginning of the policy period; or ii. claim that is covered under any other insurance (including any subsequent insurance you purchase), or that would be covered, but for exhaustion of the amount of insurance otherwise applicable to such claim
<p><i>Legal Action Against Us</i></p>	<p>No person or organisation has a right under this insurance to:</p> <ul style="list-style-type: none"> • join us as a party or otherwise bring us into a suit seeking damages from an insured; or • sue us on this insurance unless all of the terms and conditions of this insurance have been fully complied with. <p>A person or organisation may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual:</p> <ul style="list-style-type: none"> • trial in a civil proceeding; or • arbitration or other alternative dispute resolution proceeding; <p>but we will not be liable for any damages, loss, cost or expense not payable under the terms and conditions of this insurance or in excess of the applicable Limits Of Insurance.</p> <p>The terms and conditions of this insurance shall be governed by and construed in accordance with the laws of India. If any person or organisation sues us on this insurance or as a result of a dispute arising out of, in connection with or relating to this insurance, then such legal proceeding against us must be brought in and determined exclusively in the courts of India.</p>	<p><i>Other Insurance</i></p>	<p>If other valid and collectible insurance is available to the insured for loss we would otherwise cover under this insurance, our obligations are limited as follows.</p> <p><i>Excess Insurance</i></p> <p>This insurance is excess over any other insurance, whether primary, excess, contingent or on any other basis:</p> <ul style="list-style-type: none"> • provided to you by any person or organisation working under contract or agreement for you • under which you are included as an insured • that has a policy period which continues after the Retroactive Date shown in the Declarations of this insurance <p>This insurance is also excess over any insurance whose policy period begins or continues after the Extended Reporting Period begins.</p> <p>We will pay only our share of the amount of loss, if any, that exceeds the sum of the total:</p> <ul style="list-style-type: none"> • amount that all other insurance would pay for loss in the absence of this insurance; and • of all deductible and self-insured amounts under all other insurance <p>We will share the remaining loss, if any, with any other insurance that is not described in</p>
<p><i>Notice Of Circumstances</i></p>	<p>A. If, prior to the end of the policy period, you become aware of a circumstance that has resulted or could result in injury or damage to which this insurance applies, a claim for damages for such injury or damage will be deemed to have been made during the policy period, provided:</p> <ol style="list-style-type: none"> 1. you see to it that we receive written notice of such circumstance as soon as practicable and during the policy period; and 2. such claim is actually first made against any insured and reported to us in writing before the later of the end of: <ol style="list-style-type: none"> a. the policy period of this insurance; b. the policy period of a subsequent, continuous renewal 		

	<p>this Excess Insurance provision and was not negotiated specifically to apply in excess of the Limits Of Insurance shown in the Declarations of this insurance.</p> <p><i>Method of Sharing</i></p> <p>If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this method each contributes equal amounts until it has paid its applicable limits or none of the loss remains, whichever comes first.</p> <p>If any of the other insurance or any bond does not permit contribution by equal shares, we will contribute by limits. Under this method, each party's share is based on the ratio of its applicable limits to the total applicable limits of all.</p> <p><i>Non Accumulation Of Limits Of Insurance</i></p> <p>If this insurance contract is one of several insurance contracts issued by us or other member companies of the Generali Group of Insurance Companies to you, and/or your subsidiary organisations, any claim or suit which could be covered under two or more insurance contracts will be subject to the limits of insurance under the insurance contract with the highest applicable limit of insurance or, if the limits are the same, under the limits of insurance of one insurance contract.</p>		<p>and constituting part of this insurance.</p> <p>B. we have issued this insurance in reliance upon such representations and statements. In the event any application or any part thereof contains misrepresentations or fails to state facts which affect:</p> <ol style="list-style-type: none"> 1. our acceptance of the risk; 2. the risk assumed by us; 3. the terms or conditions of the insurance we offered; or 4. the premium we charged; <p>we will not pay any damages, loss, cost or expense in connection therewith.</p> <p>C. this insurance shall be void:</p> <ol style="list-style-type: none"> 1. if you have misrepresented or failed to disclose any material fact or circumstance, whether fraudulently or otherwise; or 2. in case of any fraud, attempted fraud or false swearing on your part concerning this insurance or its subject matter; <p>whether before or after loss.</p>
<p><i>Premium</i></p>	<p>As mentioned in the preamble of the policy, premium to be paid in advance before the inception of the Risk under the policy.</p> <p>In case of proposals which are subject to premium adjustment clause the following condition will stand included as part of policy wordings.</p> <p>Premiums shown in the Premium Summary as a deposit premium shall be credited to the amount of the earned premium due at the end of the policy period. At the end of the policy period, or any part of the policy period which ends with the termination of the policy, the earned premium shall be calculated for such period and, upon notice to the named insured, shall become due and payable. If the total earned premium is less than the premium previously paid we will return to you the difference, provided that the adjusted premium is not less than the minimum premium indicated in the Premium Summary.</p> <p>You shall keep records of such information as is necessary for premium calculation and shall send copies of such records to us at the end of the policy period or during the policy period as we may request.</p> <p>The earned premium will be computed on a pro rata basis or short period basis (as agreed at the time of inception of the policy and accordingly either "prorate or Short Period will be shown above")</p>	<p><i>Separation Of Insureds</i></p>	<p>Except with respect to the Limits Of Insurance, and any rights or duties specifically assigned in this insurance to the first named insured, this insurance applies:</p> <ul style="list-style-type: none"> • as if each named insured were the only named insured; and • separately to each insured against whom claim is made or suit is brought
<p><i>Representations</i></p>	<p>By accepting this insurance, you agree that:</p> <p>A. the representations and statements contained in any application:</p> <ol style="list-style-type: none"> 1. are accurate and complete; 2. were made to induce our reliance upon them; 3. were made on behalf of all insureds; 4. are material to our decision to provide coverage; and 5. are considered as incorporated in 	<p><i>Titles Of Paragraphs</i></p>	<p>The titles of the various paragraphs of this policy and endorsements if any, attached to this policy are inserted solely for convenience or reference and are not to be deemed in any way to limit or affect the provisions to which they relate.</p>
		<p><i>Transfer Of Rights And Duties</i></p>	<p>Your rights and duties under this insurance may not be transferred without our written consent.</p>
		<p><i>Transfer Of Rights Of Recovery Against Others</i></p>	<p>The insured's rights to recover all or part of any payment made under this insurance are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring suit or transfer those rights to us and help us enforce them.</p>
Definitions			
<p>WHEN USED WITH RESPECT TO INSURANCE UNDER THIS INSURANCE CONTRACT, WORDS AND PHRASES THAT APPEAR IN BOLD PRINT HAVE THE SPECIAL MEANINGS DESCRIBED BELOW:</p>			
		<p><i>Agreed Settlement</i></p>	<p>Agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.</p>
		<p><i>Application</i></p>	<p>Application means any application for coverage and other information submitted to us by you or by any person or organisation on behalf of any insured or any other party to this insurance contract in applying for this insurance.</p>

<i>Asbestos</i>	Asbestos means asbestos in any form, including its presence or use in any alloy, by-product, compound or other material or waste. Waste includes material to be recycled, reconditioned or reclaimed.		<p>expense of any investigation that we undertake at our discretion after receiving notice from you or any other person or organisation, regardless of whether such notice constitutes a claim or suit.</p> <p>6. other reasonable expenses that we allocate to a specific claim or suit</p> <p>B. does not include:</p> <p>1. a. any legal fees or litigation expenses; or b. any other loss, cost or expense; in connection with any injunction or other equitable relief.</p> <p>2. any fine or other penalty</p> <p>3. the salaries or expenses of our employees (other than those described in subparagraph A.1. above) or any salaries or expenses of any insured's employees or directors, members, officers, partners or workers (whether or not an employee).</p>
<i>Biological Agents</i>	<p>Biological agents means any:</p> <p>A.</p> <ol style="list-style-type: none"> 1. bacteria; 2. mildew, mold or other fungi; 3. other microorganisms; or 4. mycotoxins, spores or other by-products of any of the foregoing; <p>B. viruses or other pathogens (whether or not a microorganism); or</p> <p>C. colony or group of any of the foregoing.</p>		
<i>Bodily Injury</i>	<p>Bodily injury means physical:</p> <ul style="list-style-type: none"> • injury; • sickness; or • disease; <p>sustained by a person, including resulting death, humiliation, mental anguish, mental injury or shock at any time. All such loss shall be deemed to occur at the time of the physical injury, sickness or disease that caused it.</p>		
<i>Claim Adjustment Expenses</i>	<p>Claim adjustment expenses:</p> <p>A. means:</p> <ol style="list-style-type: none"> 1. reasonable legal and paralegal fees and salaries (including those of lawyers and paralegals who are our employees). 2. reasonable expenses relating to a suit to which this insurance applies, including the cost of expert witnesses, transcripts, court reporters, research reports and depositions. 3. the cost of: <ol style="list-style-type: none"> a. bail bonds; or b. amounts that may be ordered to be deposited to: <ol style="list-style-type: none"> i. appeal judgements; or ii. release attachments; <p>but only for:</p> <ul style="list-style-type: none"> • amounts that may be ordered to be deposited in connection with a suit to which this insurance applies; and • amounts that may be ordered to be deposited within the available Limits Of Insurance. <p>We do not have to furnish or deposit these amounts that may be required to be deposited.</p> <ol style="list-style-type: none"> 4. costs taxed against the insured in a suit to which this insurance applies 5. the reasonable cost and 	<i>Deemed Known</i>	<p>Deemed known means known by, or that should have been known from the standpoint of a reasonable person in the circumstances of:</p> <ul style="list-style-type: none"> • you; or • any of your directors, members, officers or partners (whether or not an employee). Officer will be deemed to include an officer's designee. <p>Such injury, damage, claim, suit or circumstance, as applicable, will be deemed known at the earliest time when any such person described above:</p> <p>A. reports all, or any part, of the injury, damage, claim, suit or circumstance to us or any other insurer;</p> <p>B. receives a claim for damages in connection with the injury, damage or circumstance; or</p> <p>C. becomes aware:</p> <ol style="list-style-type: none"> 1. that the injury or damage has occurred or has begun to occur; or 2. of any actual, alleged or threatened injury, damage, claim or suit in connection with the circumstance
		<i>India</i>	India means the Republic of India.
		<i>Insured</i>	Insured means a person or an organisation qualifying as an insured in the Who Is An Insured section of this insurance contract.
		<i>Intellectual Property Law Or Right</i>	<p>Intellectual property law or right means any:</p> <ul style="list-style-type: none"> • certification mark, copyright, patent, design right or trademark (including collective or service marks); • right to, or judicial or statutory law recognizing an interest in, any trade secret or confidential or proprietary

	<p>non-personal information;</p> <ul style="list-style-type: none"> other right to, or judicial or statutory law recognizing an interest in, any expression, idea, likeness, name, slogan, style of doing business, design, symbol, title, trade dress or other intellectual property; or other judicial or statutory law concerning piracy, unfair competition or other similar practices 		<p>of permanently attached equipment, and such vehicles will be considered motor vehicles:</p> <p>A. equipment designed primarily for:</p> <ol style="list-style-type: none"> snow removal; road maintenance, but not construction or resurfacing; or street cleaning; <p>B. cherry pickers and similar devices mounted on motor vehicle chassis and used to raise or lower workers;</p> <p>C. air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; and</p> <p>Mobile equipment also does not include any land vehicle that is subject to the Indian Motor Vehicles Act, 1988 and the rules framed thereunder or any other compulsory or financial responsibility law or other motor vehicle insurance law.</p>
<p><i>Loading Or Unloading</i></p>	<p>Loading or unloading:</p> <p>A. means the handling of property:</p> <ol style="list-style-type: none"> after it is moved from the place where it is accepted for movement into or onto an aircraft, motor vehicle or watercraft; while it is in or on an aircraft, motor vehicle or watercraft; or while it is being moved from an aircraft, motor vehicle or watercraft to the place where it is finally delivered. <p>B. does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, motor vehicle or watercraft.</p>	<p><i>Motor Vehicle</i></p>	<p>Motor vehicle:</p> <p>A. means:</p> <ol style="list-style-type: none"> a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment; or any other land vehicle that is subject to the Indian Motor Vehicles Act, 1988 and the rules framed thereunder or any other compulsory or financial responsibility law or other motor vehicle insurance law. <p>B. does not include mobile equipment.</p>
<p><i>Mobile Equipment</i></p>	<p>Mobile equipment means any of the following types of land vehicles, including any attached machinery or equipment:</p> <p>A. bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;</p> <p>C. vehicles maintained for use solely on premises owned by or rented to you;</p> <p>C. vehicles that travel on crawler treads;</p> <p>D. vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:</p> <ol style="list-style-type: none"> power cranes, shovels, loaders, diggers or drills; or road construction or resurfacing equipment such as graders, scrapers or rollers; <p>E. vehicles not described in subparagraphs A., B., C. or D. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:</p> <ol style="list-style-type: none"> air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or cherry pickers and similar devices used to raise or lower workers; and <p>F. vehicles not described in subparagraphs A., B., C. or D. above maintained primarily for purposes other than the transportation of persons or cargo.</p> <p>Mobile equipment does not include self-propelled vehicles with the following types</p>	<p><i>Occurrence</i></p>	<p>Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.</p>
		<p><i>Officer</i></p>	<p>Officer means a person holding any of the officer positions created by an organisation's charter, constitution, articles of association, by-laws or any other similar governing document or any similar positions within an organisation.</p>
		<p><i>Pollutants</i></p>	<p>Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed. Pollutants shall also mean a hazardous substance as defined under the Indian Public Liability Insurance Act, 1991 or any statutory amendments made thereto or modification thereof, or any other similar law for the time being in force.</p>
		<p><i>Products-Completed Operations Hazard</i></p>	<p>Products-completed operations hazard:</p> <p>A. includes all bodily injury and property damage taking place away from premises owned or occupied by or loaned or rented to you and arising out of your product, except:</p> <ol style="list-style-type: none"> products that are still in your physical possession; or work or operations that have not yet been completed or abandoned.

	<p>Work or operations will be deemed completed when:</p> <ul style="list-style-type: none"> • all of the work or operations called for in your contract or agreement have been completed. • all of the work or operations to be performed at the site have been completed, if your contract or agreement calls for work at more than one site. • that part of the work or operations completed at a site has been put to its intended use by any person or organisation other than another contractor or subcontractor working on the same project. <p>Work or operations that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.</p> <p>B. does not include bodily injury or property damage arising out of:</p> <ol style="list-style-type: none"> 1. the transportation of property, unless the injury or damage results from a condition in or on a vehicle not owned or operated by or loaned or rented to you and that condition was created by the loading or unloading of that vehicle by any insured; or 2. the existence of tools, uninstalled equipment or abandoned or unused materials. 	<p><i>Your Product</i></p>	<p>Your product:</p> <p>A. means any:</p> <ol style="list-style-type: none"> 1. goods or products (other than real property) manufactured, sold, handled, distributed or disposed of by: <ul style="list-style-type: none"> • you; • others trading under your name; or • a person or organisation whose assets or business you have acquired; 2. containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products; 3. work or operations performed by: <ol style="list-style-type: none"> a. you or on your behalf; or b. a person or organisation whose assets or business you have acquired; and 4. materials, parts or equipment furnished in connection with the work or operations described in subparagraph A. 3. above. <p>B. includes:</p> <ol style="list-style-type: none"> 1. representations or warranties made at any time with respect to the durability, fitness, performance, quality or use of your product; and 2. the providing of or failure to provide instructions or warnings. <p>C. does not include vending machines or other property loaned or rented to or located for the use of others but not sold</p>	
<p><i>Property Damage</i></p>	<p>Property damage means physical injury to tangible property, including resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it.</p> <p>Tangible property does not include any software, data or other information that is in electronic form.</p>			
<p><i>Suit</i></p>	<p>Suit means a civil proceeding in which damages, to which this insurance applies, are sought. Suit includes an arbitration or other dispute resolution proceeding in which such damages are sought and to which the insured must submit or does submit with our consent.</p>			
<p><i>Tobacco Product</i></p>	<p>Tobacco product means:</p> <ul style="list-style-type: none"> • raw or cured tobacco; • cigars; • cigar wrappers; • cigar filters; • pipe tobacco; • snuff or chewing tobacco; • smokeless tobacco products; • cigarettes; • cigarette paper; • cigarette filters; • tobacco smoke or other gaseous or solid residues or by-products of tobacco use or consumption; or • any chemical, mineral or other product sprayed on, applied to or customarily found within or used in conjunction with any tobacco product. 			

Grievance Redressal Procedures

Dear Customer,

At **Future Generali** we are committed to provide **"Exceptional Customer-Experience"** that you remember and return to fondly. We encourage you to read your policy & schedule carefully. We want to make sure the plan is working for you and welcome your feedback.

What Constitutes a Grievance?

A "Grievance/Complaint" is defined as any communication that expresses dissatisfaction about an action or lack of action, about the standard service/deficiency of service from Future Generali or its intermediary or asks for remedial action.

If you have a complaint or grievance you may reach us through the following avenues:

	24X7 Help-lines	MTNL/BSNL :1800-220-233		Email	care@futuregenerali.in
		Others :1860-500-3333		Website	www.futuregenerali.in
	GRO at each Branch	Walk-in to any of our branches and request to meet the Grievance Redressal Officer (GRO) .			

What can I expect after logging a Grievance?

- We will acknowledge receipt of your concern within 3 - business days.
- Within 2 - weeks of receiving your grievance, we shall revert to you the final resolution.
- We shall regard the complaint as closed if we do not receive a reply within 8 weeks from the date of receipt of response.

What do I do, if I am unhappy with the Resolution?

- You can write directly to our **Customer Service Cell at our Head office:**

	Customer Service Cell	<p>Customer Service Cell, Future Generali India Insurance Company Ltd. Corporate & Registered Office:- 12th & 15th Floor, Tower 1, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400013</p> <p>Please send your complaint in writing. You can use the complaint form, annexed with your policy. Kindly quote your policy number in all communication with us. This will help us to deal with the matter faster.</p>
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How do I Escalate?

While we constantly endeavor to promptly register, acknowledge & resolve your grievance, if you feel that you are experiencing difficulty in registering your complaint, you may register your complaint through the **IRDA (Insurance Regulatory and Development Authority)**.

- **CALL CENTER: TOLL FREE NUMBER (155255).**
- **REGISTER YOUR COMPLAINT ONLINE AT: [HTTP://WWW.IGMS.IRDA.GOV.IN/](http://www.igms.irda.gov.in/)**

Insurance Ombudsman:

If you are still not satisfied with the resolution to the complaint as provided by our **GRO**, you may approach the Insurance Ombudsman for a review. The Insurance Ombudsman is an organization that addresses grievances that are not settled to your satisfaction. You may reach the nearest insurance ombudsman office. The list of Insurance Ombudsmen offices is as mentioned below.

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, Ambica House, Nr. C.U.Shah College, 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 Tel: 079- 27546840 Fax: 079-27546142 E-mail: ins.omb@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman, Office of the Insurance Ombudsman Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, BHOPAL - 462 023 Tel: 0755-2569201 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelmail.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman, Office of the Insurance Ombudsman 62, Forest Park, BHUBANESHWAR - 751 009 Tel: 0674-2596455 Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman, Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017 Tel: 0172-2706468 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI	Insurance Ombudsman, Office of the Insurance Ombudsman Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, CHENNAI - 600 018 Tel:044-24333668 /5284 Fax: 044-24333664 E-mail: chennaiinsuranceombudsman@gmail.com	Tamilnadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman, Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road, NEW DELHI - 110 002 Tel: 011-23239633 Fax: 011-23230858 E-mail: jobdelraj@rediffmail.com	Delhi & Rajasthan
GUWAHATI	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Nivesh, 5th floor Nr. Panbazar Overbridge, S.S. Road, GUWAHATI - 781 001 Tel:0361-2132204/5 Fax: 0361-2732937 E-mail: ombudsmanghy@rediffmail.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman, 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: 040-65504123 Fax: 040-23376599 E-mail: insombudhyd@gmail.com	Andhra Pradesh, Karnataka and UT of Yanam - a part of UT of Pondicherry
ERNAKULAM	Insurance Ombudsman, Office of the Insurance Ombudsman 2nd Floor, CC 27/2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015 Tel: 0484-2358759 Fax: 0484-2359336 E-mail: lokochi@asianetindia.com	Kerala, UT of (a) Lakshadweep, (b) Mahe - a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman, Office of the Insurance Ombudsman 4 th Floor, Hindusthan Bldg., Annexe, 4, C.R.Avenue, KOLKATA - 700 072 Tel: 033-22124346 / (40) Fax: 033-22124341 E-mail : ioombsbpa@bsnl.in	West Bengal, Bihar, Jharkhand and UT of Andaman & Nicobar Islands, Sikkim
LUCKNOW	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6th Floor, Nawal Kishore Road, Hazratganj, LUCKNOW - 226 001 Tel: 0522 -2231331 Fax: 0522-2231310 E-mail: insombudsman@rediffmail.com	Uttar Pradesh and Uttaranchal
MUMBAI	Insurance Ombudsman, Office of the Insurance Ombudsman Jeevan Seva Annexe, 3rd Floor, S.V.Road, Santacruz (W), MUMBAI - 400 054 Tel: 022-26106928 Fax: 022-26106052 E-mail: ombudsmanmumbai@gmail.com	Maharashtra, Goa

The list of Insurance Ombudsmen offices is posted on the website: http://www.irdaindia.org/ombudsmen/ombudsmenlist_new.html

