

### CUSTOMER INFORMATION SHEET

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

S. No	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number															
1	Product Name	MAXIMA PUBLIC LIABILITY INSURANCE																
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN152RP0018V02202223																
3	Structure	<ul style="list-style-type: none"> <li>• Limit Of Indemnity (LOI)               <ul style="list-style-type: none"> <li>• AOA</li> <li>• AOY</li> </ul> </li> </ul>																
4	Interests Insured	<p>The Public Liability Insurance policy protects the Insured against all sums which the Insured becomes legally liable to pay by way of damages to a third party in respect of Bodily Injury and / or Property Damage arising out of an Accident in connection with the Insured's Business activity with the defined territory.</p> <p>The cover includes defence cost which includes all costs, fees and expenses incurred for Investigation, defence or settlement of any claim and cost of Insured's representation at any civil inquest, inquiry or other proceedings in respect of the matter which have a direct relevance to an actual or anticipated claim.</p>																
5	Sum Insured	<p>In Public liability policy, the sum insured is referred to as Limit of Indemnity. This limit is fixed per accident and per policy period which is called Any One Accident (AOA) limit and Any One Year (AOY) limit respectively. The limit of Indemnity is to be decided by the Insured based upon their own and industry experience.</p> <table border="1" style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 50%;">Limit of Indemnity (LOI)</td> <td></td> </tr> <tr> <td>Any One Accident (AOA)</td> <td>INR XXXXXX</td> </tr> <tr> <td>Any One Year (AOY)</td> <td>INR XXXXXX</td> </tr> </table> <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th colspan="2" style="text-align: left;">Insuring Agreements</th> <th style="text-align: left;">Limit of Indemnity (LOI)</th> </tr> </thead> <tbody> <tr> <td style="width: 5%;">1</td> <td style="width: 45%;">Bodily Injury and/or Property Damage</td> <td style="width: 50%;">INR XXXXXX</td> </tr> <tr> <td>2</td> <td>Defence Costs</td> <td>INR XXXXXX</td> </tr> </tbody> </table>	Limit of Indemnity (LOI)		Any One Accident (AOA)	INR XXXXXX	Any One Year (AOY)	INR XXXXXX	Insuring Agreements		Limit of Indemnity (LOI)	1	Bodily Injury and/or Property Damage	INR XXXXXX	2	Defence Costs	INR XXXXXX	
Limit of Indemnity (LOI)																		
Any One Accident (AOA)	INR XXXXXX																	
Any One Year (AOY)	INR XXXXXX																	
Insuring Agreements		Limit of Indemnity (LOI)																
1	Bodily Injury and/or Property Damage	INR XXXXXX																
2	Defence Costs	INR XXXXXX																

6	Policy Coverage	<p>The coverages available under this policy are listed in below table and will be applicable as mentioned in the Policy Schedule.</p> <table border="1" data-bbox="403 297 1163 1314"> <thead> <tr> <th data-bbox="403 297 1163 331"><b>Insuring Agreements</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="403 331 1163 1041"> <p><b>1. Bodily Injury and/or Property Damage</b>            The Insurer will pay to the Insured all sums which the Insured shall become legally liable to pay by way of Damages to a third party in respect of Bodily Injury and/or Property Damage arising out of any Claim (other than that arising out of Public Liability Insurance Act, 1991 or Insured's Products)</p> <ul style="list-style-type: none"> <li>➤ First made in writing against the Insured during the Policy Period</li> <li>➤ And which is notified in writing to the Insurer during the Policy Period</li> <li>➤ As a result of an Accident in connection with the Business of the Insured</li> <li>➤ Provided always that this happens after the Retroactive Date shown in the Schedule and during the Period of Insurance</li> <li>➤ Within the Territory and Jurisdiction as specified within the Schedule</li> <li>➤ And which falls within the purview of the terms and conditions of this Policy</li> </ul> </td> </tr> <tr> <td data-bbox="403 1041 1163 1314"> <p><b>2. Defence Costs</b>            The Insurer will, subject to the Limit of Indemnity, pay all costs, fees and expenses incurred with their prior written consent in the investigation, defence or settlement of any Claim and the Insured's costs of representation at any civil inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated Claim against the Insured falling within the terms of this Policy.</p> </td> </tr> </tbody> </table>	<b>Insuring Agreements</b>	<p><b>1. Bodily Injury and/or Property Damage</b>            The Insurer will pay to the Insured all sums which the Insured shall become legally liable to pay by way of Damages to a third party in respect of Bodily Injury and/or Property Damage arising out of any Claim (other than that arising out of Public Liability Insurance Act, 1991 or Insured's Products)</p> <ul style="list-style-type: none"> <li>➤ First made in writing against the Insured during the Policy Period</li> <li>➤ And which is notified in writing to the Insurer during the Policy Period</li> <li>➤ As a result of an Accident in connection with the Business of the Insured</li> <li>➤ Provided always that this happens after the Retroactive Date shown in the Schedule and during the Period of Insurance</li> <li>➤ Within the Territory and Jurisdiction as specified within the Schedule</li> <li>➤ And which falls within the purview of the terms and conditions of this Policy</li> </ul>	<p><b>2. Defence Costs</b>            The Insurer will, subject to the Limit of Indemnity, pay all costs, fees and expenses incurred with their prior written consent in the investigation, defence or settlement of any Claim and the Insured's costs of representation at any civil inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated Claim against the Insured falling within the terms of this Policy.</p>	Policy Wording – INSURING AGREEMENTS
<b>Insuring Agreements</b>						
<p><b>1. Bodily Injury and/or Property Damage</b>            The Insurer will pay to the Insured all sums which the Insured shall become legally liable to pay by way of Damages to a third party in respect of Bodily Injury and/or Property Damage arising out of any Claim (other than that arising out of Public Liability Insurance Act, 1991 or Insured's Products)</p> <ul style="list-style-type: none"> <li>➤ First made in writing against the Insured during the Policy Period</li> <li>➤ And which is notified in writing to the Insurer during the Policy Period</li> <li>➤ As a result of an Accident in connection with the Business of the Insured</li> <li>➤ Provided always that this happens after the Retroactive Date shown in the Schedule and during the Period of Insurance</li> <li>➤ Within the Territory and Jurisdiction as specified within the Schedule</li> <li>➤ And which falls within the purview of the terms and conditions of this Policy</li> </ul>						
<p><b>2. Defence Costs</b>            The Insurer will, subject to the Limit of Indemnity, pay all costs, fees and expenses incurred with their prior written consent in the investigation, defence or settlement of any Claim and the Insured's costs of representation at any civil inquest, inquiry, or other proceedings in respect of matters which have a direct relevance to an actual or anticipated Claim against the Insured falling within the terms of this Policy.</p>						
7	Add-on Cover	<p>Standard Extensions</p> <ul style="list-style-type: none"> <li>• Medical Expenses</li> <li>• Acts of God</li> <li>• Lift Liability</li> <li>• Food and Beverages</li> <li>• Cross Liability</li> </ul> <p>Optional Extensions</p> <ul style="list-style-type: none"> <li>• Fire Damage</li> <li>• Transportation</li> <li>• Terrorism Legal Liability</li> <li>• 72 Hours Basis - Sudden and Accidental Pollution</li> <li>• Additional Insured</li> <li>• Waiver of subrogation</li> </ul> <p>Other Extension</p> <ul style="list-style-type: none"> <li>• Automatic New Subsidiary Cover</li> <li>• Designated Premises Endorsement – Broad</li> </ul>				

		<ul style="list-style-type: none"> <li>• Business Definition Endorsement</li> <li>• Personal property under Care, Custody and Control extension</li> <li>• Control Group Clause</li> <li>• Discharge of Treated Effluents Endorsement</li> <li>• Employer’s Liability Endorsement</li> <li>• Events Extension Endorsement</li> <li>• Coverage for Fines, Penalties, Punitive and Exemplary Damages Endorsement</li> <li>• Food and Beverages Endorsement</li> <li>• Garage-keepers and Valet Liability Endorsement</li> <li>• INCIDENTAL MEDICAL MALPRACTICE</li> <li>• Minor Civil Works Endorsement</li> <li>• Mitigation Costs Endorsement</li> <li>• Designated Premises Endorsement – Narrow</li> <li>• Non-Manual Travels by the Insured</li> <li>• Non-Owned and Hired Auto Liability Endorsement</li> <li>• Non-cancellation Endorsement</li> <li>• Personal and Advertising Injury Endorsement</li> <li>• Primary and Non-contributory Clause</li> <li>• Recreational Facilities Endorsement</li> <li>• Specific Matter Endorsement</li> <li>• Sports Facilities covered by the Insured Endorsement</li> <li>• Contractor/ Sub-contractor extension</li> <li>• Swimming Pool Extension</li> <li>• Technical Collaboration Inclusion Endorsement</li> <li>• Temporary Workers Extension</li> <li>• Tenant’s Legal Liability Extension</li> <li>• Tools and Equipment Extension</li> <li>• Valet Parking Endorsement</li> <li>• Vicarious Liability Extension</li> </ul> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>S. No</th> <th>Extensions/Endorsements</th> <th>Sum Insured (in INR)</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>	S. No	Extensions/Endorsements	Sum Insured (in INR)													
S. No	Extensions/Endorsements	Sum Insured (in INR)																
8	Loss Participation	As per Specified in the Policy Schedule																
9	Exclusions	<p>Exclusions (applicable to all covers)</p> <p>This Policy does not cover liability in respect of:</p> <ol style="list-style-type: none"> <li>1. Absolute Asbestos Exclusion</li> <li>2. Agreement or Contractual Liability</li> <li>3. Auto Liability</li> </ol>	Policy Wording -4. <b>EXCLUSIONS</b>															

		<ol style="list-style-type: none"> <li>4. Biological Agents/Communicable Diseases</li> <li>5. Care, Custody and Control</li> <li>6. Consequential Loss</li> <li>7. Damage to Property</li> <li>8. Expected or Intended Injury</li> <li>9. Hovercraft, Marine Craft, Aircraft Liability</li> <li>10. Information Technology Hazards, Computer Data, Program and Storage Media</li> <li>11. Injury to Employees</li> <li>12. Insured's Product</li> <li>13. Liability insured elsewhere</li> <li>14. Personal Injuries</li> <li>15. Pollution</li> <li>16. Prior Acts Exclusion</li> <li>17. Professional Liability</li> <li>18. Public Liability Act</li> <li>19. Transportation</li> <li>20. War, Terrorism and Radioactivity</li> <li>21. Willful Non- compliance</li> </ol> <p><b>For complete list of exclusions including Section-wise exclusions, refer the policy wordings and Endorsement wordings if any applicable.</b></p>	
11	Special Conditions and Warranties (if any)	<p><b>1. Prior written Consent</b>          The Insured shall not admit or assume any liability or settle or promise to settle or attempt to settle any Claim or incur any Defence Costs without the written consent of the Insurer.          Only those settlements, judgments and Defence Costs which have been consented to by the Insurer in writing and incurred in accordance with the terms and conditions of this Policy shall be considered to be Loss within the meaning given to the term under this Policy. It is agreed that the Insurer's consent shall not be unreasonably withheld. If the Insured refuses to consent to a settlement or compromise recommended by the Insurer and elects to contest or continue to contest a Claim, the Insurer's liability under the Policy shall be limited to the amount for which the Claim could have been settled and the Defence Costs incurred till the date on which the Insurer had</p> <p><b>2. Co-operation and Assistance</b>          The Insured shall keep accurate record of annual turnover, which term shall include all leviabale duties and at the time of renewal of insurance declare such details as the Insurer may require. The Insured shall furnish such information (including duly certified copies) expediently on demand from the Insurer.</p> <p><b>3. Change in Circumstances</b>          The Insured shall give notice as soon as reasonably practicable of any fact, event or circumstance which materially changes the information supplied</p>	Policy Wording- 9. Claims Handling Provisions and 10. General Terms and Conditions

		to the Insurer at the time when this Policy was effected, and the Insurer may amend the terms and conditions of this Policy according to the materiality of such change.							
12	Admissibility of Claim	<p><b>1. Notification of Claim</b>            The Insured shall give the Insurer a notice in writing of any Claim at the address mentioned below, as soon as practicable and definitely before the expiry of the Policy Period or any applicable reporting period. The notice should be sent along with the duly completed Claim form and all other relevant documentation/information in respect of the Claim including (but not limited to) a background note which details the issues that have arisen, with supporting correspondence exchanged with the claimant, internal liability and quantum analysis and names of law firms/counsels being considered for the defence (if any).</p> <p><b>2. Notification of a Circumstance</b>            The Insured shall give to the Insurer written notice at the Insurer's address specified in the Schedule as soon as practicable and definitely within the Policy Period or applicable reporting period, of any circumstance of which the Insured shall become aware and which might reasonably be expected to give rise to a Claim. The Insured shall provide to the Insurer reasons for the anticipation of such Claim in writing, with full particulars as to dates and persons involved. Any subsequent Claim relating to, arising out of or in any manner involving such circumstance shall be deemed to have been made during the Policy Period.</p> <p><b>3. Co-operation</b>            In the event of an Accident or the likelihood of an Accident the Insured shall take all reasonable steps to prevent Bodily Injury and/or Property Damage arising, or continuing out of the same or similar conditions. The Insured shall co-operate with the Insurer and upon the Insurer's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to the Insured because of an Accident and the Insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses.</p> <p><b>• Sample claim calculation process</b></p> <table border="1"> <tr> <td>Gross Loss as per court/offset limit</td> <td>INR 50000</td> </tr> <tr> <td>Less: Deductible (if applicable as per policy)</td> <td>INR 5000</td> </tr> <tr> <td>Net Loss Payable</td> <td>INR 45000</td> </tr> </table> <p><i>** The above claim calculation is subject to change as per Add on covers opted and policy terms and conditions.</i></p>	Gross Loss as per court/offset limit	INR 50000	Less: Deductible (if applicable as per policy)	INR 5000	Net Loss Payable	INR 45000	Policy Wording-8. Claims Handling Provisions
Gross Loss as per court/offset limit	INR 50000								
Less: Deductible (if applicable as per policy)	INR 5000								
Net Loss Payable	INR 45000								

13	Policy Servicing – Claim Intimation and Processing	<ul style="list-style-type: none"> <li>Toll free / IVRS number of the insurer : 1800 266 4545 (8 AM TO 8 PM)</li> <li>Website / Email: <a href="http://www.zurichkotak.com/">www.zurichkotak.com/</a> <a href="mailto:care@kotak.com">care@kotak.com</a></li> <li>Details of designated company officials to be contacted in time of claim: <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a></li> </ul> <div style="border: 1px solid black; padding: 5px;"> <p><b>Details of procedure to be followed for reimbursement of claim</b></p> <p><b>1. Notification of Claim</b>            The Insured shall give the Insurer a notice in writing of any Claim at the address mentioned below, as soon as practicable and definitely before the expiry of the Policy Period or any applicable reporting period. The notice should be sent along with the duly completed Claim form and all other relevant documentation/information in respect of the Claim including (but not limited to) a background note which details the issues that have arisen, with supporting correspondence exchanged with the claimant, internal liability and quantum analysis and names of law firms/counsels being considered for the defence (if any).</p> <p><b>2. Notification of a Circumstance</b>            The Insured shall give to the Insurer written notice at the Insurer’s address specified in the Schedule as soon as practicable and definitely within the Policy Period or applicable reporting period, of any circumstance of which the Insured shall become aware and which might reasonably be expected to give rise to a Claim. The Insured shall provide to the Insurer reasons for the anticipation of such Claim in writing, with full particulars as to dates and persons involved. Any subsequent Claim relating to, arising out of or in any manner involving such circumstance shall be deemed to have been made during the Policy Period.</p> <p><b>3. Co-operation</b>            In the event of an Accident or the likelihood of an Accident the Insured shall take all reasonable steps to prevent Bodily Injury and/or Property Damage arising, or continuing out of the same or similar conditions. The Insured shall co-operate with the Insurer and upon the Insurer's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organisation who may be liable to the Insured because of an Accident and the Insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses.</p> </div> <ul style="list-style-type: none"> <li><b>Turn Around Time (TAT) for claims settlement</b></li> </ul> <table border="1" data-bbox="459 1697 1166 1944"> <tr> <td>Appointment of surveyor</td> <td>of</td> <td>Within 24 hours of reporting of claim</td> </tr> <tr> <td>Submission of final survey report</td> <td></td> <td>Within 15 days of allocation</td> </tr> <tr> <td>Settlement of claims</td> <td>of</td> <td>Within 7 days of receipt of the survey report or after expiry of 15</td> </tr> </table>	Appointment of surveyor	of	Within 24 hours of reporting of claim	Submission of final survey report		Within 15 days of allocation	Settlement of claims	of	Within 7 days of receipt of the survey report or after expiry of 15	Policy Wording-8. Claims Handling Provisions
Appointment of surveyor	of	Within 24 hours of reporting of claim										
Submission of final survey report		Within 15 days of allocation										
Settlement of claims	of	Within 7 days of receipt of the survey report or after expiry of 15										

		<table border="1"> <tr> <td></td> <td>days from allocation of the claim to the surveyor whichever is earlier*</td> </tr> </table> <p><i>*This timeline will apply where surveyors are appointed.</i></p> <p><b>Escalation Matrix when TAT is not satisfied</b></p> <table border="1"> <tr> <td rowspan="3">Level 1</td> <td>East and North: <a href="mailto:CommercialclaimsNorth&amp;East@zurichkotak.com">CommercialclaimsNorth&amp;East@zurichkotak.com</a></td> </tr> <tr> <td>West: <a href="mailto:CommercialclaimsWest@zurichkotak.com">CommercialclaimsWest@zurichkotak.com</a></td> </tr> <tr> <td>South: <a href="mailto:CommercialclaimsSouth@zurichkotak.com">CommercialclaimsSouth@zurichkotak.com</a></td> </tr> <tr> <td>Level 2</td> <td><a href="mailto:CommercialclaimsHO@zurichkotak.com">CommercialclaimsHO@zurichkotak.com</a></td> </tr> </table>		days from allocation of the claim to the surveyor whichever is earlier*	Level 1	East and North: <a href="mailto:CommercialclaimsNorth&amp;East@zurichkotak.com">CommercialclaimsNorth&amp;East@zurichkotak.com</a>	West: <a href="mailto:CommercialclaimsWest@zurichkotak.com">CommercialclaimsWest@zurichkotak.com</a>	South: <a href="mailto:CommercialclaimsSouth@zurichkotak.com">CommercialclaimsSouth@zurichkotak.com</a>	Level 2	<a href="mailto:CommercialclaimsHO@zurichkotak.com">CommercialclaimsHO@zurichkotak.com</a>	
	days from allocation of the claim to the surveyor whichever is earlier*										
Level 1	East and North: <a href="mailto:CommercialclaimsNorth&amp;East@zurichkotak.com">CommercialclaimsNorth&amp;East@zurichkotak.com</a>										
	West: <a href="mailto:CommercialclaimsWest@zurichkotak.com">CommercialclaimsWest@zurichkotak.com</a>										
	South: <a href="mailto:CommercialclaimsSouth@zurichkotak.com">CommercialclaimsSouth@zurichkotak.com</a>										
Level 2	<a href="mailto:CommercialclaimsHO@zurichkotak.com">CommercialclaimsHO@zurichkotak.com</a>										
14	Grievance Redressal and Policyholders protection	<p>For resolution of any query or grievance, Insured may contact the respective branch office of the Insurer or may call toll free number 1800 266 4545 or may write an e- mail at <a href="mailto:care@zurichkotak.com">care@zurichkotak.com</a>. In case the Insured is not satisfied with the response, Insured may contact the Grievance Officer of the Insurer at <a href="mailto:grievanceofficer@zurichkotak.com">grievanceofficer@zurichkotak.com</a>.</p> <p>In case if the Insured is not satisfied with the solution the Grievance Officer has provided, Insured can write to <a href="mailto:seniorgrievanceofficer@zurichkotak.com">seniorgrievanceofficer@zurichkotak.com</a>/ <a href="mailto:chiefgrievanceofficer@zurichkotak.com">chiefgrievanceofficer@zurichkotak.com</a>.</p> <p>However, if the resolution provided by the Insurer is not satisfactory the Insured may approach Insurance Regulatory and Development Authority of India (IRDAI) through the Bima Bharosa Portal: <a href="https://bimabharosa.irdai.gov.in">https://bimabharosa.irdai.gov.in</a>.</p> <p>The Insured may also approach Insurance Ombudsman, subject to vested jurisdiction, for the redressal of grievance. The details of the Insurance Ombudsman is available hereunder.</p> <p>The details of the Insurance Ombudsman/ complete Grievance Redressal Process is also available at Insurer's website: <a href="http://www.zurichkotak.com">www.zurichkotak.com</a> The updated details of Insurance Ombudsman offices are also available on the website of Council for Insurance Ombudsmen <a href="http://www.cioins.co.in/Ombudsman">www.cioins.co.in/Ombudsman</a></p>	Policy wording – 11. Grievance Redressal								
15	Obligations of the Policyholder/	<ul style="list-style-type: none"> <li>To disclose all information correctly sought by the insurer at time of filling the proposal form</li> <li>In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the insurer immediately</li> <li>Non-disclosure of material information may affect the claim settlement.</li> </ul>									

	<ul style="list-style-type: none"><li>• Disclosure of other material information during the policy period.</li></ul> <p>The Policy schedule and policy wording is provided on the basis of the duly filled signed, dated and stamped proposal form provided by the Insured. Any deviation may affect the claim settlement.</p>	
--	--	--

Declaration by the Policyholder

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

Place:

Date:

(Signature of the Policyholder)

---

Note:

- i. Please visit <https://www.zurichkotak.com/documents/customer-support/downloads> for product related documents including CIS
- ii. In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.