

PUBLIC LIABILITY POLICY- INDUSTRIAL RISKS

SALES LITERATURE

Public Liability Policy - Industrial Risks

Every business is carefully nurtured for growth and profit but accidents can take place anytime, anywhere without notice. In case something unfortunate happens at your premises or factory, the responsibility for third party bodily injury or property damage come on you as the business owner. While you cannot always avoid such instances, you can be prepared to resolve any legal liabilities incurred from the third party victims of an unfortunate accident caused on your property or within your factory premises. Public Liability Industrial Insurance Policy can keep you prepared and protected from these situations.

What is covered under the scope of the policy?

The Policy covers the amount which the insured become legally liable to pay as damages to third party resulting from accidental death, bodily injury, loss or damage to the property belonging to the third party caused due to any occurrence/accident at your business premises.

Who can take the policy?

This insurance applies to all manufacturing, industrial and storage risk such as a factory, godowns, depots and tank farms etc

Exclusions:

- Prior Act /Retroactive Date Exclusion
- Prior or Pending litigation Exclusion
- Aviation, marine, railway, offshore Risks Exclusion
- Workmen Compensation / Employee Compensation Exclusion
- Asbestos Liability Exclusion
- Nuclear Energy/Radioactive Liability Exclusion
- War and Terrorism Liability Exclusion
- Professional errors or omissions Liability

For complete list, please refer the policy wordings

Disclaimer

The details furnished above are only a summary of product features and do not describe the entire terms, conditions and exclusions on the Policy. For further details or clarifications on the Policy contact **Generali Central Insurance Company Limited** Insurance officials or your insurance advisor. We shall be pleased to furnish further details.

Grievances

If You have any grievance about any matter relating to the policy, or Our decision on any matter, or Our decision about Your claim, You can pursue Your grievance with

1. Our Grievance Redressal Officer
2. The Consumer Affairs Department of the Insurance Regulatory and Development Authority of India (IRDAI)—You can lodge Your grievance in the Integrated Grievance Management System (IGMS),
3. The Insurance Ombudsman, depending on the nature of the grievance and the financial implications, if any, or
4. The Consumer Protection Forum or the Court.

About Our Company

Generali Central Insurance Company Limited (formerly Future Generali India Insurance Company Limited) is a strategic joint venture between two distinguished financial institutions: the Generali Group, a global insurance enterprise with 193 years of operational heritage holding a 74% majority stake, and the Central Bank of India, India's first commercial bank with 113 years of established banking excellence.

Established in 2006, the Company was set up with a clear mandate to offer retail, commercial, personal, and rural insurance solutions, enabling individuals and businesses to effectively manage and mitigate risks. Generali Central Insurance (GCI) broke even in FY 2013-14 - a landmark achievement in just six years of operations.

As of FY 2024-25, GCI maintains robust financial fundamentals with ₹7,938 crore of assets under management and Gross Written Premium of ₹5,547.5 crore. The Company has established itself as a formidable presence in India's insurance landscape, securing a position among the nation's top 10 private general insurance companies.

GCI has consistently demonstrated excellence in organisational culture and operational performance - receiving the 'Great Place to Work' certification six times in a row. The Company has also earned numerous industry accolades including the Emvies Awards 2025, The Economic Times Brand Disruption Awards 2025, ET Trendies 2025, ET Now Global Innovation Network Awards, and the Di-Verse Certification for Disability Inclusion in 2025.

SECTION 41 OF INSURANCE ACT, 1938 – Prohibition of Rebates

No person shall allow or offer to allow either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.

Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

INSURANCE IS THE SUBJECT MATTER OF SOLICITATION

Generali Central Insurance Company Limited (Formerly known as Future Generali India Insurance Company Limited) | Registered Office: Unit No. 801 & 802, 8th Floor, Tower C, Embassy 247 Park, LBS Marg, Vikhroli (West), Mumbai – 400083 | **IRDAI Regn. No.:** 132 | **CIN:** U66030MH2006PLC165287 | **Website:** <https://generalicentralinsurance.com> | **Email ID:** gcicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800