

PUBLIC LIABILITY POLICY- NON INDUSTRIAL RISKS (RETAIL) PROSPECTUS / SALES LITERATURE

Introduction

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, the responsibility for third party bodily injury or property damage comes to 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 insured premises. Public Liability Non-Industrial Risks 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 Insured against their legal liability to pay compensation including Claimant's costs, fees and expenses 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 insured business premises.

Who can take the policy?

This insurance applies to all non industrial risk premises like Construction/interior/repair/renovation, Hotel/Motel, Mall, Shops, Home, Club Houses, Theatres/Multiplex, Schools, Commercial Offices, 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
- Public Liability Industrial Risks

For the complete list, please refer the policy wordings.

This Prospectus

This prospectus gives only information. This is not an insurance contract. Each insurance cover is subject to terms and conditions, which You can read in the **Public Liability Policy- Non Industrial Risks** Policy document. You must read the policy document to know the insurance cover fully. You can get a copy of the **Public Liability Policy- Non Industrial Risks** Policy from Our branch or from Our website <https://generalicentralinsurance.com>. For legal interpretation the policy document will hold. c



Grievances

In case of any grievance the insured person may contact the company through

Website: <https://generalicentralinsurance.com> Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800 Email: gcicare@generalicentral.com

Courier: Grievance Redressal Cell, **Generali Central Insurance Company Limited**

Unit No. 301, 3rd Floor Part, Building No. 8, Mindspace IT/ITES SEZ, MIDC Industrial Area, Airavali, Navi Mumbai, Thane District – 400 708.

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GCIGRO@generalicentral.com or call at: 7900197777

For updated details of grievance officer, kindly refer the link

generalicentralinsurance.com/customer-service/grievance-redressal

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Kindly refer the annexure on Grievance Redressal Procedures.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - <https://bimabharosa.irdai.gov.in/>

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 Emyies 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.

For Any claims related enquiries, please contact us at the following address

Email- GCIClaims@generalicentral.com

Call us at 1800-220-233(toll free), 1860-500-3333, 022-67837800

Generali Central Insurance Company Limited Corp. and Regd. Office: Unit No. 801 & 802, Tower

Prospectus_Public Liability Policy -Non Industrial Risks (Retail)

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C, 247 Embassy Park, LBS Marg, Vikhroli (West), Mumbai - 400083
CIN: U66030MH2006PLC165287

INSURANCE ACT 1938 SECTION 41- 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 the 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 a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

ANY PERSON MAKING DEFAULT IN COMPLYING WITH THE PROVISIONS OF THIS SECTION SHALL BE PUNISHABLE WITH FINE WHICH MAY EXTEND TO TEN LAKHS RUPEES.

Disclaimer: In the event of any question relating to interpretation of the insurance coverage, the policy document will prevail.

*****END*****

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:** gccicare@generalicentral.com | **Toll-free Phone:** 1800 220 233 / 1860 500 3333/ 022 6783 7800