

# United India Insurance Company Limited

Corporate Identity Number: U93090TN1938G01000108

Registered Office: 24 Whites Road, Chennai – 600014

IRDAI REG NO.545



## PROSPECTUS

### Public Liability (Non-Industrial Risks) Insurance Policy

#### Introduction

The **Public Liability Insurance Policy for non-Industrial Risks** offered by United India Insurance Company provides specialized coverage against legal liability to pay compensation including claimant's costs, fees and expenses anywhere in India in accordance with Indian Law.

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#### Policy Highlights

Insured will be indemnified against their legal liability to pay compensation including claimant's costs, fees and expenses anywhere in India in accordance with Indian Law.

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#### Scope of Coverage

Liability shall be based on limits opted towards any one accident and any one year for the policy period.

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#### Key Exclusions

The policy does not cover any liability:

1. Arising out of deliberate, willful or intentional non-compliance of any statutory provision.
2. Arising out of loss of pure financial nature such as loss of goodwill, loss of market etc.
- 3 (a) Arising out of all personal injuries, such as libel slander, false arrest, wrongful eviction, wrongful detention, defamation, etc., and mental injury, anguish, or shock resulting there from.
- 3 (b) Infringement of plans, copyright, patent, trade name, trademark, registered design.
4. Arising out of fines, penalties, punitive or exemplary damages or any other damages resulting from the multiplication of compensatory damages.
5. Directly or indirectly occasioned by, happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military of usurped power:
6. Directly or indirectly caused by or contributed by:
  - (a) Ionizing radiations or contamination by radioactivity from any nuclear fuel or for much nuclear waste from the combustion of nuclear fuel.

[Public Liability Non Industrial Risks Insurance Policy- Prospectus](#)

[UIN: IRDAN545RP0014V01202122](#)

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(b) The radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof. This policy does not cover liability for claims arising out of

7. The owner-ship, possession of, use by or on behalf of the insured of any motor vehicle or trailer for which compulsory insurance is required by legislation other than the following:

(a) Claims caused by the use or any tool or plant forming part of or attached to or used in connection with any motor vehicle or trailer.

(b) Claims arising beyond the limits of any carrier way or through fate caused by the loading or unloading of any motor vehicle/trailer.

(c) Claims for damage to any bridge, weight bridge, road or anything beneath caused by the weight of any motor vehicle or trailer of the load carried therein;

(d) Claims arising out of any motor vehicle or trailer temporarily in the Insured's custody or control for the purpose of parking.

8. Transportation of materials and/or hazardous/dangerous substances outside Insured's premises unless specifically covered.

9. The ownership possession or use by or on behalf of the insured of any aircraft, watercraft or hovercraft.

10. Damage to property owned leased or hired or under hire purchase or on loan to the Insured or otherwise in the insured's care custody or control other than.

(a) Premises (or the contents thereof) temporarily occupied by the insured for work thereon or other property temporarily in the Insured's possession for work there on (but no indemnity is granted for damage to that part of the property on which the insured is working and which arises out of such work). (b) Employees' and visitor's clothing and personal effects.

(c) Premises tenanted by the Insured to the extent that the Insured would be held legally liable in the absence of any specific agreement.

11. Injury and/or damage occurring prior to the Retroactive Date in the Schedule. Provided always that in the event of any injury or damage arising from continuous or continual Inhalation, Ingestion or application of any substance following the covered accident and where the Insured and Company cannot agree when the injury or damage occurred, then.

(a) Injury shall be deemed to have occurred when the claimant first consulted a qualified medical practitioner in respect of such Injury;

(b) Damage shall be deemed to have occurred when it first became evident to the claimant even if the cause was unknown.

12. The deliberate conscious or intentional disregard of the Insured's technical or administrative management of the need to take all reasonable steps to prevent claims.

13. Injury to any person under a contract of employment or apprenticeship with the insured when such injury arises out of the execution of such contract.

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## Special Conditions

In the event of a claim, the insured must notify the company promptly and provide necessary documentation, including evidence of the incident and estimates for repair or replacement.

[Public Liability Non Industrial Risks Insurance Policy- Prospectus](#)

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## Why Choose Public Liability (non-IR) Insurance?

Businesses and activities can cause unexpected and unintentional damage to third parties. It will let us continue our work without any hindrance in spite of liability issues.

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For further details or to purchase this policy, please contact us at-

The United India Insurance Company Limited

#24, Whites Road,

Chennai – 600014.

**Web:** [uiic.co.in](http://uiic.co.in)

**Customer Service:** [customercare@uiic.co.in](mailto:customercare@uiic.co.in)

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**Note:** This literature contains salient features of the product. For exhaustive details on covers, exclusions and conditions, kindly refer Policy Wordings. For all Insurance contracts, Policy Schedule along with Policy Wordings will be considered as contract documents. For more and detailed information regarding policies/ claims, please contact the nearest United India Insurance Company Limited Office/ Authorized Company Agent.

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