

Comprehensive General Liability

A Comprehensive General Liability policy covers the business organisation against liability claims for bodily injury (BI) and property damage (PD) to third parties arising out of their operations, premises, products and completed operations and advertising and personal injury.

The policy is broadly divided in to 3 sections

Section 1: Bodily Injury and Property Damage

General Liability Cover: Covers any bodily injury or property damage to third party arising from the operations of the Insured whether in the premises or due to transportation, pollution, etc.

Cover not restricted to premises anymore but includes all activities performed by the insured commensurate with his business. This policy therefore provided a much welcome shift of cover from traditional Public liability policies (premises specific) to being Operations specific (location independent)

Product & Completed Operations: Covers any bodily injury or property damage to third party arising from products and also completed operations like commissioned machinery, designed interior after the same has been completed and handed over to the client

Section 2: Personal and Advertising Injury

This section offers cover for Non Bodily injury claims such as Defamation, Mental Trauma due to libel, slander, invasion of privacy etc. by the insured

Section 3: Medical Payments

This section covers medical expenses for any first aid given to a third party for any accidental injury sustained by them. This cover is on No Fault Basis. These payments will not exceed the applicable limit of insurance

Popular Extensions

Extension	Description
Fire Damage Extension	The policy pays for expenses as described below for property damage caused by a Fire accident (1) On premises You own or rent; (2) On ways next to premises You own or rent; or (3) Because of Your operations;
Travel of Executives (Worldwide)	The policy covers all claims (Third party bodily injury or property damage) arising out of travel of employees on business subject to - limit of indemnity not exceeding the overall limit of indemnity mentioned in the schedule of the policy and - overall admissibility of the claim.
Additional Insured	When we offer Additional Insured extension, Additional Insured as mentioned in the policy stands covered but only with respect to any liabilities (for which this insurance applies) arising from the business activities covered under this policy and conducted for this additional insured or on their behalf by the named insured
Valet Parking	The policy is extended to cover any bodily injury or property damage to third party when the vehicle is given to a Valet of the Insured for the purpose of parking
Knowledge of Occurrence/Control Group Clause	Through this extension, the insured shall deem to have knowledge of claims, events, circumstances, accident, offence or a suit only if the "Control group" comprising of persons declared by the insured have knowledge of the same or the same have been brought to their attention

Incidental Medical Malpractices Extension	The policy extends to cover any liability arising out of First-aid or any other medical facilities rendered to any Third party by the insured subject to the insured's own business not primarily be offering such or likewise Medical services
Product Recall Expenses (1 st Party and 3 rd Party)	<p>Trigger:</p> <ul style="list-style-type: none"> - Bodily injury or property damage or - Imminent threat of bodily injury/property damage <p>Coverage:</p> <ul style="list-style-type: none"> - Communication to notify - Cost of disposal of the product - Rent additional warehouse - Hire PR expert - Additional cost incurred by employee for the above - Redistribution cost - Expenses incurred to make any repair, recondition etc.
Product Guarantee Extension	<p>Trigger:</p> <ul style="list-style-type: none"> - Fails to perform it's intended function <p>Coverage:</p> <ul style="list-style-type: none"> - Costs of removal, recovery, repair, alteration, treatment, replacement or destruction of Your Product
Financial Loss	<p>Trigger:</p> <ul style="list-style-type: none"> - Product Recall or - Product Guarantee <p>Coverage:</p> <ul style="list-style-type: none"> - Damages, costs and expenses arising as a result of any financial loss which is incurred by customers or third parties

There are many more extensions that are offered under the CGL policy. In the table above, we have highlighted only a few.

Policy Exclusions

- War
- Nuclear
- Terrorism
- Asbestos/Lead
- Normal Wear & Tear

*Please refer policy wording for complete terms and conditions

IFFCO TOKIO – Highlights

Capacity to write

- Automobile Risks
- Pharmaceuticals Risks
- Product Recall Expenses
- Product Guarantee/Financial Loss
- Claims Made Form and Occurrence Based
- Right to Defend and Duty to Defend Form