

CGL Policy

What is covered?

Liability may seem like a basic insurance risk. But changing exposures lead to unexpected and complex claims with intimidating implications in terms of expense, time, and repute. Combined General liability combines both public and products liability and is the insurance policy that protects your business from these risks.

This cover has a broad-based policy wording that provides comprehensive protection against Personal Injury Property Damage Advertising Injury

This Policy also extends a 'Duty to defend' coverage.

Whether yours is a large or a small business the advantages our CGL Policy will help your business manage the impact of many legal liabilities which may arise from your business activities or from incidents involving the goods or services you provide.

What is not covered?

Please note that this Policy excludes, amongst other things, loss, damage, destruction, death, injury, illness, liability, cost, or expense caused by:

- War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, mutiny, insurrection, rebellion, revolution, military, or usurped power.
- Any act(s) of terrorism
- Employment Liability unless specifically covered.
- Property in your care, custody, or control.
- Radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- Product defect, Loss of use, Product recall
- Aircraft, aircraft products, watercraft, and hovercraft.
- Vehicles
- Contractual Liability
- Professional Liability
- Pollution
- Asbestos
- Faulty Workmanship,
- IT hazards, Computer Data Storage etc.
- Fines, Penalties and Punitive damages
- Assault and battery

- Tobacco

What can be covered by paying additional premium?

- Damage to premises rented to the Insured.
- Coverage for additional Insureds when required by written contracts.
- Vendors' Extension
- Employer's Liability

What to do in the event of a claim?

If an event happens which may give rise to a claim under this Policy, you must:

- Inform incident to us as soon as possible. You will be provided with advice on the procedure to follow. You may call PINC Insurance Call Centre on Toll Free No: 1800-267-7500 OR send Letter or Fax to PINC Insurance office
- Please supply us with all information we require to settle the claim.
- Take all reasonable precautions to prevent further loss or damage.
- Not negotiate, admit, repudiate, or pay any claim by any person.
- Co-operate with us fully in any action we take if we have a right to recover any money payable under this Policy from any other person.
- If in doubt at any time, please call us for advice.